

# Suncorp Wealth Cash Management Account

## Product Information Document

This document contains information about the Suncorp Wealth Cash Management Account.

This document must be read in conjunction with the Terms and Conditions for Suncorp Bank Accounts.

Effective Date: 1 October 2011



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# About This Document

This document contains information on the Suncorp Wealth Cash Management Account and related fees and charges.

It must be read in conjunction with the Terms and Conditions for Suncorp Bank Accounts.

The information can help you decide if this product meets your needs.

Effective Date: **1 October 2011**

This product is issued by Suncorp-Metway Ltd ABN 66 010 831 722 AFSL 229882

## Updating Information

The information contained in this document is current as at the effective date. Information may change from time to time.

If there is new information you can find out about it, in one of the following ways

- we may send you a notice in writing;
- we may send you a secure message;
- in a press ad;
- from our website at [suncorpbank.com.au](http://suncorpbank.com.au); or
- by phoning 13 11 75 and asking one of our consultants.

## Product Features at a Glance

Features	
How can I access the account?	
Branch	✓
Telephone, Mobile Phone and Internet Banking	✓
Personal cheque	✓
Card access – ATM, EFTPOS	✓
Direct debit and direct credit	✓
BPAY® payments	✓
Visa Debit	✓
Interest	
	Standard Interest
How is interest calculated?	tiered <sup>1</sup>
When is interest calculated?	daily
When is interest paid?	monthly

Features	
Record of transactions	
When are standard statements issued?	quarterly
Is a passbook option available?	X
Summary of Fees <sup>2</sup>	
Monthly account keeping fee	nil
Suncorp Bank transaction fees	nil
Bendigo Bank ATM withdrawals and enquiries	nil
Non Suncorp Bank ATM withdrawals & enquiries	ATM Operator Fee

1. Refer to page 6 for details of tiered interest calculations

2. Refer to pages 7 to 10 for full details of all relevant fees. Other fees and charges apply.

## Suncorp Wealth Cash Management Account Overview

The Suncorp Wealth Cash Management Account (WCMA) is a secure bank account offering competitive interest with flexible access.

The WCMA is not part of Suncorp Bank's standard deposit product offering. It is only available through third party distribution arrangements or by specific offer from Suncorp.

Interest on the account is tiered and is calculated daily on end-of-day credit balances and paid monthly.

The account has no minimum balance, no minimum deposit or withdrawal, no account keeping fees and no Suncorp Bank transaction fees.

Your funds are "At Call" which means you can access your money at any time that our banking facilities are available. Staff can assist you to access your funds at the branch or you can transfer electronically through Telephone, Mobile Phone and Internet Banking, or using BPAY<sup>®</sup>, direct debits and credits, or using your card at ATMs and EFTPOS facilities.

Statements are issued quarterly. You can request statements monthly or six monthly at no additional charge.

# General Information on Interest

Current interest rates are not included in this document because they are subject to change.

Current interest rates are available

- by visiting our website at [www.suncorpbank.com.au](http://www.suncorpbank.com.au); or
- by phoning 13 11 75

The interest rate on the Wealth Cash Management account is tiered. This means that interest is based on a number of set dollar ranges, each having an applicable standard interest rate. When the credit balance exceeds set levels the interest rate for that tier will apply to the whole account balance. Interest is calculated daily on the end of day balances and paid into your account each month.

Changes to the standard rate of interest (variable interest rate) are advertised in the national press on or before the date the interest rate is changed.

Depending on your personal circumstances you may have to pay income tax on any interest earned on amounts standing to the credit of your account. You should seek independent external taxation advice in this regard.

## How is Tiered Interest Calculated?

The information below provides an example of how tiered interest for an account with 3 interest tiers is calculated.

- \$0 – \$1,999                      X%
- \$2,000 – \$24,999                Y%
- \$25,000 +                         Z%

With tiered interest, a customer with a credit balance in their account of \$4,000 gets Y% on the whole balance.

A customer with a credit balance in their account of \$30,000 gets Z% on the whole balance and so on.

## Eligibility

Suncorp Wealth Cash Management accounts can be opened by individuals as personal customers or organisations as non-personal customers. An account may be opened by two or more parties as a joint account. For joint accounts, any one account holder can operate on the account, including, without limitation, undertaking withdrawals and transfers and closing the account.

# Fees and Charges

## Handy tips to save on fees

The Suncorp Wealth Cash Management Account has no monthly account keeping fee or transaction fees. Depending on the way you transact on your account, you may incur other fees. Avoiding bank fees could be easier than you think. The following information provides you with a few simple tips that can help you save on fees and help you get the most from your account.

Fee	Ways to save on fees
<p><b>Payment Honour Fee</b></p> <p>Applies if we allow a transaction initiated by you to overdraw your account. For example, a personal cheque, direct debit payment, Visa debit transaction, in branch withdrawal, EFTPOS or ATM withdrawal etc.</p> <p><b>Dishonour Fee – Cheque, Direct Debit</b></p> <p>Applies if there are insufficient or unavailable funds in your account to cover a personal cheque or direct debit payment and as a result the transaction is unsuccessful.</p>	<p><b>Automatic Sweep</b></p> <p>Set up a 'Sweep' (automatic transfer) between your accounts to maintain a minimum balance and reduce the risk of overdrawing your account or having your payment dishonoured. Sweeps prevent your account from overdrawing when a direct debit is made or a cheque is presented provided you have sufficient funds in your nominated account. Sweep fees are only \$1.50 per sweep.</p> <p><b>Telephone, Mobile Phone and Internet Banking</b></p> <p>Check and manage your account balances using the convenience of Telephone, Mobile Phone and Internet Banking. You can also stop a scheduled automatic payment. Suncorp Bank does not charge customers to use Telephone, Mobile Phone and Internet Banking. (A fee is charged for an Internet Banking Security Token).</p> <p><b>Balance Notification</b></p> <p>Use this Internet Banking feature to send an alert email when your account balance falls below a nominated amount. Simply log onto Internet Banking and click on the "view/set balance notification" button to initiate your balance reminder.</p>
<p><b>Sweep Failure Fee</b></p> <p>Applies when a sweep fails due to there being insufficient or unavailable funds in your account for the sweep to occur.</p>	<p><b>Telephone, Mobile Phone and Internet Banking</b></p> <p>Check and manage your account balances using the convenience of Telephone, Mobile Phone and Internet Banking. You can also stop a scheduled automatic payment. Suncorp Bank does not charge customers to use Telephone, Mobile Phone and Internet Banking. (A fee is charged for an Internet Banking Security Token).</p> <p><b>Balance Notification</b></p> <p>Use this Internet Banking feature to send an alert email when your account balance falls below a nominated amount. Simply log onto Internet Banking and click on the "view/set balance notification" button to initiate your balance reminder.</p>
<p><b>ATM Operator Fee</b></p>	<p><b>Suncorp and Bendigo Bank ATMs</b></p> <p>Use Suncorp and Bendigo Bank ATMs to make withdrawals and enquiries. Our extensive ATM network, which includes access to Bendigo Bank ATMs, is free to use for many Suncorp Bank transaction products.</p> <p><b>Cash out at point of sale</b></p> <p>Many retailers provide 'Cash out' facilities at the point of sale which can save you time and money if you are not near a Suncorp or Bendigo Bank ATM.</p> <p>Withdraw extra cash when you press the "savings", "cheque" or "credit" button on the EFTPOS terminal when making a purchase.</p>

ATM Operator Fee  
(continued)

When you press “credit” with your Chip Enabled Visa Debit card, Cash out can be done either when making a purchase, or without making a purchase if the merchant allows it. It’s important to remember that the card must be inserted into the terminal and not swiped a PIN must be used and the transaction must be authorised online.

Fee	Ways to save on fees
Statement Request Fee	<p><b>Telephone, Mobile Phone and Internet Banking</b></p> <p>Avoid the cost of copies of statements by accessing statement information through Telephone, Mobile Phone or Internet Banking free of charge.</p>
Bank Cheque Fee	<p><b>External Transfer</b></p> <p>Transfer money from your Suncorp account to an account at another financial institution. It’s a simple alternative and fee free.</p> <p><b>Visa Debit and Visa Credit</b></p> <p>Make your purchases with a Visa Debit or Credit facility. It’s cost effective and convenient. Plus you’ll have access to Visa’s 24 million acceptance locations around the world. (Overseas transactions may attract a fee).</p>
<p>Transfer Failure Fee</p> <p>Applies if a transfer payment you have set up from your Suncorp account to another account, fails due to insufficient or unavailable funds in your account.</p>	<p><b>Telephone, Mobile Phone and Internet Banking</b></p> <p>Check and manage your account balances using the convenience of Telephone, Mobile Phone and Internet Banking. You can also stop a scheduled automatic payment. Suncorp Bank does not charge customers to use Telephone, Mobile Phone and Internet Banking. (A fee is charged for an Internet Banking Security Token).</p> <p><b>Balance Notification</b></p> <p>Use this Internet Banking feature to send an alert email when your account balance falls below a nominated amount. Simply log onto Internet Banking and click on the view/set balance notification button to initiate your balance reminder.</p>

## Account Fees

Fee Description	Amount
Telephone, Mobile Phone and Internet Banking	Nil
<p>Suncorp Bank transaction fees</p> <ul style="list-style-type: none"> <li>• Telephone, Mobile Phone and Internet Banking transfers</li> <li>• External transfers</li> <li>• BPAY®</li> <li>• Direct debits</li> <li>• Direct credits</li> <li>• Deposits</li> </ul>	Nil
Bendigo Bank ATM withdrawals and enquiries	Nil
Non Suncorp Bank ATM withdrawals & enquiries	ATM Operator Fee

# Special Requests, Replacements and Other Event Fees

You can minimise a number of these fees by following our tips in the “Handy tips to save on fees” page at the start of this section.

If you would like to know more about these fees, please refer to “Important Terms Explained”, “Handy tips to save on fees” or call us on 13 11 75.

Unless otherwise stated, fees are charged per item at the time the service is provided or the transaction or event occurs. Wherever practicable, we will advise you of the fee before you proceed with a special request.

Special Requests, Replacements and Other Event Fees	
Card replacement	\$12.00
Visa debit cards emergency overseas card replacement	\$50.00
Visa debit card cash advance at non-Suncorp Bank Institutions	\$5.00 per \$1000 advanced or part thereof
Stop payment requests – cheques, bank cheques, direct debits	\$15.00
Bank cheques – purchase	\$8.00
Bank cheques – replacement	\$25.00
Copy of personal or bank cheque	\$12.00
Special Answers – Suncorp Bank cheques and cheques processed via clearing system	\$15.00
Special Answers – hand delivered to another bank	\$50.00
Statement requests	\$3.00
Real Time Gross Settlements (RTGS) – outward	\$35.00
Real Time Gross Settlements (RTGS) – inward	\$2.50
Sweep Fees – funds management, insufficient funds, sweep failure (fee does not apply to Everyday Options Accounts)	\$1.50
Dishonour Fee – cheque, direct debit	\$40.00
Payment Honour Fee	\$40.00
Transfer Failure Fee	\$10.00
Internet Banking Security Token	\$20.00
Mortgage Offset Fee	\$75.00
Staff Assisted manual transfer (credit payment transferred to another bank)	\$10.00 per request
Trace/recall of funds request – cheque, electronic payment	\$30.00
Record Search/Copy Fee (cheques, records, voucher retrieval)	\$70.00 per hour
Request for Audit Certificate	\$30.00
Interest Certificate (previous financial year) per certificate issued	\$15.00
Coin Handling	5% of total coin value

# Foreign Currency Fees

Unless otherwise stated fees are charged per item at the time the service is provided or the transaction or event occurs.

Foreign Currency Fees	
<b>Foreign Currency Conversion Fee (Suncorp Bank Visa Debit Cards)</b> (the exchange rate between the transaction currency and the billing currency used for processing foreign currency transactions is a wholesale market rate selected by VISA from within a range of wholesale rates in effect one day prior to the processing date plus the percentage that Suncorp charges for the Foreign Currency Conversion Fee)	2.5% of the converted Australian dollar transaction amount of any foreign currency transaction made or charged to your account.
<b>Foreign Currency Bank Draft – issue, trace request, stop payment</b> Applies when you request us to: <ul style="list-style-type: none"> <li>• issue a foreign currency bank draft</li> <li>• provide destination details of a payment you have made by bank draft, or</li> <li>• place a stop payment on a bank draft we have issued to you.</li> </ul>	\$20.00
<b>Foreign Currency Notes – sold or purchased</b>	\$10.00 per currency
<b>Cashing/Negotiating Non-Suncorp Bank issued foreign currency Travellers Cheques</b>	\$10.00
<b>Issue of Travellers Cheques &amp; Cash Passport</b>	1% of AUD value per currency – min \$10.00 per currency – max \$100.00 per currency
<b>Telegraphic Transfers sent – staff assisted</b>	\$30.00
<b>Online Telegraphic Transfer sent via Global Payments</b>	\$20.00
<b>Telegraphic Transfers (staff assisted and via Global Payments) – recall, amended, trace request.</b>	\$30.00 plus other bank's costs
<b>Dishonour Fee – (Foreign Cheque/Travellers Cheques/Bills for Collection)</b> Applies when a foreign currency cheque, bill for collection, draft or travellers cheque we have accepted from you is not paid (dishonoured) by the payer's bank. Generally, this is due to insufficient funds in the payer's account or a stop payment being placed on the cheque.	\$40.00 per cheque plus other bank's costs
<b>Foreign Currency Cheque Deposit – more than \$10.00</b>	\$10.00
<b>Bill for Collection – Foreign Currency Cheque or Draft</b> Applies when a foreign currency cheque or draft is sent for collection (payment) of proceeds where the cheque or draft is drawn on a bank other than the country of currency origin.	\$40.00 plus other bank's costs
<b>Local Collection – Foreign Currency drawn on Australian Bank/Agent</b> Applies when a foreign currency cheque or draft is sent for collection (payment) of proceeds where the cheque or draft is drawn on an Australian bank or agent bank located in Australia.	\$40.00 plus other bank's costs

# Government Charges

In the future various governments may impose taxes, fees, charges and duties on accounts and transactions to accounts. If this occurs, your account statement will show government taxes, fees, duties and charges as a separate item.

## Access To Your Account

This section contains information regarding options for accessing your Suncorp Wealth Cash Management account.

### Choosing your Access

To apply for access you can either contact our Call Centre on 13 11 75 or visit your local branch. Our staff will discuss with you what you require to access the facility and the application process.

### Access Limits

To help protect you and your money from theft and fraud the following limits apply:

- the combined cash daily withdrawal limit for ATMs and EFTPOS cashout withdrawals is \$1,000 per day per card;
- for Mobile Phone and Internet Banking, a combined daily limit of \$5,000 will apply for external transfers, business payment credit files, BPAY® transactions and funds transferred using “other Suncorp Account” transfer types unless we agree another amount with you. For additional security, we can ask you to use an external transfer password or security access code. Funds transferred to your Suncorp Bank Accounts using “My Account” transfer type (whether you hold this account alone or with others) are not included.

If any limit is exceeded, the transactions will be rejected.

# How can you Access your Account?

## Automatic Teller Machine (ATM)

By using an ATM, you can withdraw or transfer money from your Suncorp account 24 hours a day 7 days a week (excluding outages for system maintenance) using your Personal Identification Number (PIN) together with your card. You can make a payment to a linked account (eg credit card) at a Suncorp Bank ATM using your card. Bendigo ATMs are free to access with your Suncorp Bank card if you would like to make withdrawals or enquiries.

## BPAY®

BPAY® allows you to pay bills (to billers who have a BPAY® Biller number) over the telephone, in the branch or via the Internet by transferring money directly from your Suncorp account.

By using BPAY® you can:

- pay your bills 24 hours a day 7 days a week using Internet or Telephone Banking (excluding outages for system maintenance);
- pay multiple BPAY® bills at the same time.

## Direct Credit Transfer

A direct credit transfer facility allows you to automate a single payment or regular payments from your account.

## Direct Debit

A direct debit facility is a debit you authorise for a direct debit user to make a withdrawal from your Suncorp account.

## Electronic Funds Transfer at Point of Sale (EFTPOS)

An EFTPOS facility allows you to make point of sale payments directly from your Suncorp account without having to use cash.

## Internet Banking

Internet Banking allows you to access your accounts and conduct a range of banking activities including making payments from a computer connected to the Internet (e.g. at your home or office).

If you are registered for Internet Banking you can:

- transfer money from your account immediately or schedule a future payment to an account held at Suncorp or another financial institution. A combined daily limit of \$5,000 will apply for external transfers, business payment, BPAY® transactions and funds transferred using "other Suncorp Account" transfer types, unless we agree another amount with you. Funds transferred to your Suncorp Bank Accounts using "My Account" transfer type (whether you hold this account alone or with others) will not be included in your daily limit;
- check your balances and conduct transfers or bill payments 24 hours a day 7 days a week (excluding outages for system maintenance);
- make a single payment or multiple payments to creditors;

## Cheques

A cheque facility is a payment facility that lets you ask Suncorp Bank to make payment from an account using a cheque. The payee of the cheque usually has to wait for the cheque to be cleared before they can access the funds.

## Telephone Banking

Telephone Banking allows you to conduct a range of banking services over the telephone. You can only use Telephone Banking if you have a tone dialling telephone. Your telephone supplier can advise if your telephone is a tone dialling telephone.

By using Telephone Banking you can choose:

- the self select banking service to conduct transfers or bill payments; or
- an operator-assisted service to make bill payments 24 hours a day, 7 days a week (excluding outages for system maintenance).

## Mobile Phone Banking

Mobile Phone Banking allows you to access your account and conduct a range of banking activities from your mobile device when connected to the Internet without having to visit a branch or ATM. You may be charged web access rates for access to this service by your mobile phone service provider. Your mobile phone service provider can advise you on specific fees and charges.

If you are registered for Internet Banking you can use your login details on Mobile Phone Banking to:

- transfer money from your account immediately or schedule a future payment to an account held at Suncorp or another financial institution. A combined daily limit of \$5,000 will apply for external transfers, business payment, BPAY® transactions and funds transferred using “other Suncorp Account” transfer types, unless we agree another amount with you. Funds transferred to your Suncorp Bank Accounts using “My Account” transfer type (whether you hold this account alone or with others) will not be included in your daily limit;
- check your balances and conduct transfers or bill payment 24 hours a day 7 days a week (excluding outages for system maintenance);
- making a single payment;
- view BPAY® bill summaries and download a PDF copy of the detailed bill (for iPhone® users only).

## Visa Debit Card

A Visa Debit card is a Visa card that can be attached to most Suncorp Bank Accounts.

You can get instant access to available funds in your attached Suncorp Bank Account at ATM's throughout Australia and overseas (where the Visa logo is displayed) by using your Visa Debit Card and PIN.

You can also purchase goods and services using your Visa Debit Card and the payment is debited to your Suncorp Bank account. A Visa Debit Card allows you to purchase goods and services:

- at an outlet within Australia that has EFTPOS available by either:
  - selecting the “savings” or “cheque” button;
  - selecting the “credit” button wherever Visa cards are accepted; or
  - making a Contactless Transaction at participating merchants if your card has Visa payWave functionality.
- by using a manual credit card sales voucher and ticking the Visa box;
- over the telephone or the internet by providing the card number to the merchant;
- at outlets overseas wherever Visa is accepted.

Suncorp Bank automatically enrolls all Visa Debit cardholders into the Suncorp Bank Verified by Visa (VbV) security service, free of charge. This service provides additional security when you use your Visa debit card to shop at participating VbV online stores (eg when you purchase a book online or a holiday). If VbV identifies that a transaction requires further verification, you will be sent a One-Time Passcode by SMS to the mobile phone number you have registered with us. You will need to enter the Passcode into the verification screen to finalise your purchase. If you do not have your mobile number registered with us, you may be provided with an alternative verification method or it may be necessary for you to contact the bank directly. Purchases that are not verified when required will not be authorised and if you wish to proceed with the purchase you will need to contact us.

If you use your Visa Debit card to make transactions over the internet, please make sure that you tell us if you change your mobile number or other personal details such as address or phone number.

With a Visa Debit Card when you are paying for goods and services by selecting the 'credit' button at an EFTPOS terminal or providing the card number to a merchant over the telephone or internet, you'll be covered by Visa's Zero Liability policy meaning you are protected against unauthorised transactions.

If your Visa Debit card has payWave functionality, you can make a Contactless Transaction for purchases less than \$100 at merchants who have a Contactless Terminal without having to sign or enter a PIN. For purchases over \$100, a PIN or signature is required.

At some outlets you can obtain cash directly from your Suncorp Bank account (known as 'cash out') by using your Chip Enabled Visa Debit card and PIN. Simply select the 'credit' button on the EFTPOS terminal. When you select "credit", the card must be inserted in the terminal and not swiped.

You may be liable for Visa transactions which cause your account to become overdrawn. As a result interest or fees may be charged to your account.

## Sweeps

### Funds Management Sweep

A funds management sweep facility allows you to keep a certain balance in a primary account and transfer ('sweep') excess funds into a related account. A primary account is the account you nominate to have the excess funds transferred from.

### Insufficient Funds Sweep

An insufficient funds sweep facility allows you to automatically transfer money into a nominated primary account from a related account if there is insufficient funds to cover a direct debit or other payment from your primary account.

## Risks & Safeguards

There are a number of risks with using some payment facilities. The following information identifies some of these risks and makes suggestions on how you can avoid them happening to you. You should monitor your accounts and contact Suncorp Bank immediately if there are discrepancies.

## **Risks:**

- an unauthorised transaction occurs on your account;
- the same transaction is processed more than once;
- you make an error in setting up a BPAY®, transfer, direct debit, or direct credit;
- a cheque, transfer or direct debit fails or overdraws your account because of insufficient funds;
- your cheque book, cards, Internet Banking Security Token or secret codes are lost or stolen. Your secret codes include your PIN, telephone access code (TAC) internet banking password, Security token code, Customer ID and external transfer password (ETP).

## **Safeguards:**

- don't disclose your secret codes to anyone (orally or in writing). No one from the bank, the police, or a merchant should ask for your secret codes;
- when selecting secret codes don't use obvious codes such as:
  - your date of birth;
  - consecutive numbers;
  - a series of the same number;
  - a driver's licence number;
  - an alphabetical code that is a recognisable part of your name.
- memorise your secret codes. Refer to the guidelines for recording secret codes in the Terms and Conditions for Suncorp Bank Accounts, if you need to record your secret codes;
- Cover the numeric PIN pad at the ATM or EFTPOS terminal with your other hand to ensure your PIN is not seen by anyone else;
- keep your card, cheque books and secret access codes safe. Notify Suncorp Bank immediately if you lose your card or cheque book or you suspect someone knows your secret codes;
- if you use Telephone, Mobile Phone or Internet Banking take care when entering details of biller codes, payment amounts, account details and check and confirm accuracy before finalising the transaction;
- when making a payment, record your receipt number on the bill and check against your next account statement;
- regularly check your account balance to prevent overdrawing;
- do not pre-sign cheques;
- don't let anyone swipe your card more than once without giving you a "transaction cancelled" receipt for all swipes except one;
- never access Suncorp's Internet Banking site via an email link. Suncorp Bank will never ask you to enter login details via emails;
- maintain up to date virus protection and firewall software on your computer;
- avoid using Telephone Banking at places which record dialled numbers such as hotels. Instead, use a Suncorp customer service operator to get access;
- do not pre-program your telephone with account access details ie. TAC and account number and if you use your mobile for Telephone Banking, regularly delete recently dialled numbers.

# Important Terms Explained

Some terms used in this Product Features document are defined and explained below and in the Terms and Conditions for Suncorp Accounts. Please refer to Terms and Conditions for Suncorp Bank Accounts for the relevant definitions if the term is not defined below.

Where a term used in this document is defined in both the Lending Fees and Charges Schedule and your Credit Contract the definition below will apply in relation to the use of the term in this document.

In this document, unless the context indicates otherwise, the following terms have the following meanings irrespective of whether or not the first letters of those words are in upper or lower case.

In this document singular includes the plural and vice versa.

Term	Meaning
<b>account</b>	any savings account, term deposit or cheque or card account as specified in the Terms and Conditions for Suncorp Bank Accounts.
<b>ATM Direct Charging</b>	a form of charging for Non-Suncorp or Non-Bendigo/Foreign ATM transactions where an ATM owner/operator and perhaps the card issuer charge the cardholder directly for using a foreign ATM. For example, as a Suncorp customer, if you use another Bank's ATM, then the other bank will charge you for using their ATM.
<b>ATM Operator Fee</b>	the fee charged for using a Non-Suncorp or Non-Bendigo / Foreign ATM for Withdrawals and Balance Enquiries. This fee is displayed on the ATM screen before you proceed with a transaction and you are prompted to either accept the fee and proceed or cancel the transaction. The ATM Operator Fee may vary depending on the ATM used and is charged to your account immediately.
<b>At Call</b>	deposits and withdrawals can be made at any time to the bank account.
<b>BECS</b>	the Bulk Electronic Clearing System. This system has the role of managing the conduct of the exchange and settlement of bulk electronic low value transactions. It provides a framework to cover large volumes of individual payments which are batched for delivery between financial institutions.
<b>Bendigo Bank ATM enquiry</b>	when you use a Bendigo Bank branded ATM to receive balance information on your account. This requires you to input your PIN and to nominate the account you wish to receive an account balance on.
<b>Bendigo Bank ATM withdrawal</b>	when you withdraw money from a Bendigo Bank branded ATM using your card. This requires you to input your PIN and to nominate the account from which you wish to withdraw the funds.
<b>BPAY<sup>®</sup></b>	BPAY <sup>®</sup> allows you to pay bills (to billers who have a BPAY <sup>®</sup> Biller number) over the telephone or via the internet by transferring money (making payments) directly from your Suncorp account. BPAY <sup>®</sup> Ltd ABN 69 079 137 518.
<b>cheque</b>	a written order to us on our cheque form to pay a certain amount of money from your account.
<b>chip enabled Visa Debit card</b>	A Visa Debit card that has an embedded security microchip.
<b>Contactless Terminal</b>	a Terminal which can be used to make a Contactless Transaction.
<b>Contactless Transaction</b>	a transaction made by holding your Card (which is capable of making a Contactless Transaction) in front of a Contactless Terminal.

<b>Term</b>	<b>Meaning</b>
<b>copy of personal or bank cheque</b>	as the owner of a Suncorp Bank cheque, you can ask us to provide you with a copy of it.
<b>designated ATM</b>	in some locations, where Suncorp Bank does not have an ATM it will allow the use of other banks ATMs (eg CBA; ANZ etc) as part of the fee-free transactions on your account.
<b>direct credit</b>	an electronic payment made to your account. An example of a direct credit is when an employer pays wages into an account electronically.
<b>direct debit</b>	a transaction you authorise in agreement with external direct debit users. An example of a direct debit user is a health insurance provider deducting monthly payments from your Suncorp account.
<b>EFTPOS</b>	a fund transfer authorised by you or initiated by you giving instruction through electronic equipment to debit or credit your account. An example of an EFTPOS transaction is a purchase of goods from a retailer using your card. An EFTPOS transaction requires you to input your PIN and to nominate the account from which you wish the funds to be transferred to make the purchase.
<b>end-of-day</b>	midnight Brisbane time at the end of the relevant day.
<b>external transfers</b>	electronic funds transactions (Internet and staff assisted) that you initiate from a Suncorp Bank account to an account at another financial institution that participates in BECS.
<b>Fixed Term Deposit Record</b>	a certificate which confirms details of your Fixed Term Deposit.
<b>Foreign ATM</b>	another Financial Institution's ATM – also called a 'Non-Suncorp Bank ATM'.
<b>Global Payments</b>	is the system that processes Online Telegraphic Transfers via Internet Banking.
<b>interest rate brochure</b>	the document we publish setting out the interest rates applicable to Suncorp Bank accounts.
<b>maturity date or maturity</b>	the date when the investment term of your Fixed Term Deposit ends and "matures" shall have a corresponding meaning.
<b>nominated Suncorp transaction account</b>	a Suncorp transaction account you advise us of, where interest and principal payments can be transferred into or transfers to your Fixed Term Deposit can be made from.
<b>non-personal customer</b>	any customer who is using their account for purposes other than personal or domestic purposes.
<b>non-Suncorp Bank ATM</b>	another Financial Institution's ATM – also called a 'Foreign ATM'.
<b>non-Suncorp Bank ATM enquiry</b>	when you use a non-Suncorp Bank branded ATM (e.g. ANZ or Westpac) to receive balance information on your account. This requires you to input your PIN and to nominate the account you wish to receive an account balance on.
<b>non-Suncorp Bank ATM withdrawal</b>	when you withdraw money from a non-Suncorp Bank branded ATM (e.g. ANZ or Westpac) using your card. This requires you to input your PIN and to nominate the account from which you wish to withdraw the funds.
<b>Online Telegraphic Transfer</b>	is a Telegraphic Transfer sent via Global Payments.
<b>personal customer</b>	a customer who uses a product for personal purposes.

<b>Term</b>	<b>Meaning</b>
<b>record search/copy request – cheques, records, voucher retrieval</b>	you can ask us to provide a copy of a document you have previously given us. For example, a deposit slip, withdrawal slip, transfer slip, account authority form, etc.
<b>RTGS</b>	Real Time Gross Settlements. RTGS means the settlement system established and operated by the Reserve Bank of Australia for Real Time Gross Settlement.
<b>security token</b>	a small electronic device which generates a security token code.
<b>Staff assisted transactions</b>	include withdrawals, transfers and BPAY <sup>®</sup> undertaken with the assistance of a staff member at a branch.
<b>standard rate of interest</b>	the annual interest rates that we publish that apply to personal deposit accounts.
<b>Suncorp</b>	Suncorp-Metway Ltd ABN 66 010 831 722.
<b>Suncorp Bank ATM withdrawal</b>	when you withdraw money from a Suncorp Bank branded ATM using your transaction card. This requires you to input your PIN and to nominate the account you wish to withdraw the funds from.
<b>Suncorp banking customer</b>	a person who holds an account with Suncorp Bank.
<b>sweep – funds management, insufficient funds</b>	a ‘sweep’ is an automatic transfer of available funds between your accounts to either prevent the account overdrawing or to maintain a balance specified by you in your account.
<b>Telegraphic Transfer</b>	means a funds transfer sent electronically to an overseas bank account held with an external financial institution.
<b>trace/recall of funds request – cheque, electronic payment</b>	Destination details of a payment you have made by cheque, electronic transfer or BPAY <sup>®</sup> from your account or attempt to recall a payment you have made by electronic transfer or BPAY <sup>®</sup> .
<b>VISA Debit cash advance</b>	a cash withdrawal using a Visa Debit card and selecting “credit” at an ATM which displays the Visa symbol. The customer will incur a cash advance fee for performing this transaction. Please refer to the “Special Requests, Replacements and Other Event Fees” section of this Product Information Document.
<b>Visa payWave</b>	functionality as part of a Visa Debit card that allows transactions to be made at participating merchants by holding your Card (which is capable of making a Contactless Transaction) in front of a Contactless Terminal. You do not have to sign or enter a PIN to complete the transaction if the purchase is for less than \$100.
<b>we, our, us</b>	Suncorp.
<b>you, your</b>	the person acquiring the product and/or making non-cash payments.

# Financial Claims Scheme

The Financial Claims Scheme under the Banking Act 1959 applies to the deposit accounts you have with us. You may be entitled to a payment under the Financial Claims Scheme in some circumstances. Payments under the Financial Claims Scheme are subject to a limit for each customer. Information about the Financial Claim Scheme can be obtained from the APRA website at [www.apra.gov.au](http://www.apra.gov.au) and the APRA hotline on 1300 13 10 60.

Contact us for more information  
or to change your details:



**Call 13 11 75**

**www**

**[suncorpbank.com.au](http://suncorpbank.com.au)**



**Visit your local branch or agency**



**Mail to GPO Box 1453, Brisbane QLD 4001**



**Fax 07 3031 2250**

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