

Schedule of Fees and Charges for other Suncorp Business Accounts

Effective Date: 14 August 2010

The following are no longer available for new accounts or for account changes.

Fee description	Business Standard Account	Business Cheque Account	Business Management Account	Business Management Account – with Negotiated Features	Business Investment Account	Business Investment Account with Options	iBus Maximiser Account
Monthly account keeping fee	nil	\$10.00*	\$20.00	negotiable	nil	nil	nil
with Options feature**	+\$5.00	+\$5.00	+\$5.00	negotiable	not applicable	not applicable	not applicable
Minimum monthly balance required to waive the account keeping fee	not applicable	not applicable	\$20,000***	negotiable	not applicable	not applicable	not applicable
Is 100% Business Offset available	No	Yes	Yes	negotiable	Yes	Yes	No
Number of Fee Free transactions allowed per month							
Fee free transactions	10	30	60	negotiable	not applicable	not applicable	not applicable
Internal transfers to Suncorp bank accounts (excluding Business Payments and Staff Assisted Withdrawals)	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Telephone enquiries	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Automated telephone transfers	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Suncorp ATM transfers	unlimited	unlimited	unlimited	unlimited	not applicable	not applicable	not applicable
Suncorp ATM Enquiries	unlimited	unlimited	unlimited	unlimited	not applicable	not applicable	not applicable
Transaction Fees charged if you exceed your number of fee free transactions allowed per month							
Electronic transactions	\$0.20	\$0.20	\$0.20	negotiable	No fee free thresholds apply to Investment Accounts		
Cheque transactions	always charged	\$0.60	\$0.60	negotiable			
Staff assisted transactions	always charged	\$0.70	\$0.70	negotiable			
Immediate external internet transfer (non-Suncorp)	\$1.00	always charged	always charged	always charged			

* The monthly account keeping fee on the Business Cheque Account will be waived when an overdraft facility is attached

** Business Standard, Business Cheque and Business Management Accounts could be combined with a Business Investment Account with Options.

*** The monthly account keeping fee on the Business Management Account will be waived when an overdraft facility is attached or when a minimum monthly balance of \$20,000 is maintained (in or out of offset mode).



Schedule of Fees and Charges for other Suncorp Business Accounts cont.

Fee description	Business Standard Account	Business Cheque Account	Business Management Account	Business Management Account – with Negotiated Features	Business Investment Account	Business Investment Account with Options	iBus Maximiser Account
Transaction Fees always charged							
Immediate external Interent transfers (non Suncorp)	not applicable	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
BPAY®	not applicable	as above			\$0.20	\$0.20	\$0.20
Cheque deposits (per item)	\$0.60				nil	\$0.60	\$0.60
Cheque withdrawals	\$0.60				not applicable	not applicable	not applicable
Staff assisted deposits	\$0.70				nil	\$0.70	\$0.70
Staff assisted withdrawals & transfers (branch)	\$0.70				\$2.50	\$2.50	\$2.50
Business Payments Credit (transactions per month)	Fee per transaction 0-200 \$0.20 201-500 \$0.15 501+ \$0.10			Fee per transaction 0-200 \$0.20 201-500 \$0.15 501+ \$0.10			
ATM Operator Fee	Withdrawals and Enquiries at Non-Suncorp Bank ATMs will incur the ATM Operator Fee by the Financial Institution who owns the ATM. This fee will be charged immediately at the time of the transaction to your account.				not applicable		

How Fees are Charged

Account keeping fees and transaction fees are debited to your account on the last day of the month, excluding the ATM Operator Fees which will be charged to your account at the time of the transaction by the Financial Institution which owns the ATM.

If the number of transactions exceeds the number provided free with your product, then those transactions in excess of the fee free limit will be charged to the account as per the fees listed in the above table.

If your product has a limit on the number of fee free transactions allowed per month, your fee free transactions will be calculated by ranking your transactions in the following order:

Business Standard Account	Business Cheque Account	Business Management Account
1. Immediate external internet transfer (non-Suncorp)	1. Electronic transactions	1. Electronic transactions
2. Electronic transactions	2. Staff-assisted transactions	2. Staff-assisted transactions
	3. Cheque transactions	3. Cheque transactions

Government Fees

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.



Exemptions from Fees and Charges

First Cycle Waiver	
Eligibility	Applies in the first month your account is opened, except when your account forms part of the Business Investment Account with Options feature in which case the Options monthly fee will apply.
Fees waived	Account keeping fee
Applies to:	Business Cheque Account, Business Management Account
Minimum Monthly Balance Waiver	
Eligibility	Applies for each monthly period you maintain in your account a minimum balance of \$20,000.
Fees waived	Account keeping fee
Applies to:	Business Management Account
Overdraft facility	
Eligibility	Applies when an overdraft facility is attached to the account.
Fees waived	Account keeping fee
Applies to:	Business Cheque Account, Business Management Account

The following package/s are no longer available for new accounts or for account changes.

Money Manager – My Business

Fee Description	Standard Charge	Package Charge/Benefit
Suncorp Money Manager – My Business Package Fee	not applicable	Fee – \$420 per annum debited monthly at \$35 per month
Business Cheque Account (with Business Investment Account with Options)		
Monthly account keeping fee	\$15 per month	nil
Transaction Fees - Internal Internet transfers - Automated telephone transfers - Telephone enquiries - Suncorp ATM transfers - Suncorp ATM enquiries	nil (unlimited fee free transactions)	nil (unlimited fee free transactions)
Electronic transactions - Cheque transactions - Staff-assisted transactions	30 fee free transactions per month	nil (unlimited fee free transactions)
External transfers	\$1.00	nil
ATM Operator Fee	Payable to Financial Institution who owns the ATM	
Suncorp EFTPOS		
Terminal Rental Fee	\$25 per month per terminal 1 year contract	1 month free rental
Terminal Rental Fee	\$20 per month per terminal 2 year contract	6 months free rental
Terminal Rental Fee	\$15 per month per terminal 3 year contract	12 months free rental
Business Payments		
Business Payments Credit Transactions per month	Fee per transaction	Fee per transaction
0-200	\$0.20	\$0.10
201-500	\$0.15	\$0.10
501+	\$0.10	\$0.10
Suncorp Clear Options credit card (Personal)		
Annual Card Fee (Gold)	\$99 per annum	nil
Annual Card Fee (Plus)	\$63 per annum	nil
Annual Card Fee (Standard)	\$39 per annum	nil

Citigroup Pty Limited ABN 86 001 325 080 (“Citigroup”) is the credit provider and issuer of Suncorp Clear Options Credit Cards. Suncorp-Metway Ltd ABN 66 010 831 722 (“Suncorp”) promotes and distributes Suncorp Clear Options Credit Cards on Citigroup’s behalf under an agreement with Citigroup. Suncorp will not guarantee or otherwise support Citigroup’s obligations under the contracts or agreements connected with the Credit Cards (other than those relating to Suncorp internet banking and telephone banking).

Money Manager – My Business and Home

Fee Description	Standard Charge	Package Charge/Benefit
Suncorp Money Manager	not applicable	Fee – \$720 per annum debited monthly at \$60 per month
Eligible Home Loan application fee	\$600 per home loan	nil
Eligible Home Loan account keeping fee	\$10 per month per home loan	nil
Personal Loan application fee	\$175	nil



The following package/s are no longer available for new accounts or for account changes.

Cashflow Accelerator™

The Cashflow Accelerator™ offers a combined Merchant EFTPOS facility and Business Investment Account (with Options) as a single high interest transaction account solution.

No monthly account keeping fee is payable on the deposit account. High interest is paid on every dollar deposited into this account (unless in flexiRate) along with daily settlement funds from the Merchant EFTPOS facility.

Funds (unless in flexiRate) are available “At Call” which means money can be accessed any time banking facilities are available. The Business Investment Account with Options can also be linked to BPAY® Biller or Business Payments to make receiving customer payments or making payments to suppliers easier.

Our Suncorp EFTPOS terminals accept all Australian EFTPOS cards as well as VISA and MasterCard. You can also accept payment by cards issued by American Express, Diners Club and JCB, using the EFTPOS terminal, if you get our consent and you make separate agreements with those organisations.

Settlement funds are credited to your nominated Suncorp account on the same day card transactions are processed every day of the year (except Christmas Day).

Suncorp will also provide you with Internet access to our merchant management system, where you can view details online of card transactions (except charge cards) processed through your Suncorp merchant facilities, plus track chargeback items. You no longer need to wait until you receive your monthly invoice or bank account statement to view settlement information. The system also allows you to download information such as transaction data.



The following package/s are no longer available for new accounts or for account changes.

Business Finance Pak

Our Business Finance Pak combines a Business Deposit Account (a transaction account with an overdraft facility) with up to 3 Term Lending facilities.

The Business Finance Pak comprises a single 'all inclusive' quarterly service charge which covers all facilities within the package. The Business Finance Pak offers a standard rate of interest which:

- applies to credit balances in the transaction account;
- is tiered
- is calculated daily on the end-of-day credit balance in your account and paid to you half yearly.

Fee Description	Business Finance Pak
Business Finance Pak service fee	\$250 per quarter
Minimum monthly balance required to waive the Business Finance Pak service fee	not applicable
Number of Fee Free transactions allowed per month	
Fee free transactions include: <ul style="list-style-type: none"> • electronic withdrawals (per item) • cheque withdrawals (per item) • staff assisted transactions 	20
Cheques deposited (per item)	20
Internet transfers to Suncorp accounts	Unlimited
Automated telephone transfers	Unlimited
Telephone enquiries	Unlimited
Suncorp ATM transfers	Unlimited
Suncorp ATM enquiries	Unlimited
Transaction fees (charged if you exceed your number of fee free transactions allowed per month)	
Electronic transactions	nil
Cheque withdrawals (per item)	\$0.60
Staff assisted transactions	nil
Transaction fees (always charged)	
Business Payments Credit	
Transactions per month	
<ul style="list-style-type: none"> • 0-200 • 201-500 • 501+ 	\$0.20 \$0.15 \$0.10
Immediate external Internet Transfers (non-Suncorp)	\$1.00
ATM Operator Fee	Non Suncorp Bank ATMs will incur the ATM Operator Fee by the Financial Institution who owns the ATM. This fee will be changed immediately at the time of the transaction to your account.

How fees are charged

Unless otherwise stated, fees are debited to your account on the last day of the month. When calculating your number of fee free transactions, we will rank your transactions in the following order:

1. Staff assisted transactions
2. Suncorp ATM withdrawals
3. EFTPOS withdrawals
4. Cheque withdrawals

You will be charged for the number of transactions exceeding the number of fee free transactions allowed as listed in the table.



Special Requests, Replacements and Other Event Fees

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

Card replacement	\$12.00
Photo Card – Issuance of new or replacement Card Skin Image	\$15.00
Visa debit cards emergency overseas card replacement	\$50.00
Visa debit card cash advance at non-Suncorp Institutions	\$ 5.00 per \$1,000 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 cheques and cheques processed via clearing system	\$15.00
Special Answers – hand delivered to another bank	\$50.00
Statement requests	\$3.00
Future dated Internet and staff assisted external transfers to another financial institution (automatic) – not available on accounts where a passbook is used or has been used to record account activity	\$1.00 per transfer
Real Time Gross Settlements (RTGS) – outward	\$35.00
Real Time Gross Settlements (RTGS) – inward	\$2.50
Sweep Fees – funds management, insufficient funds, sweep failure	\$1.50
Dishonour Fee – cheque, direct debit	\$10.00
Payment Honour Fee	\$10.00
Transfer Failure Fee	\$10.00
Internet Banking Security Token	\$20.00
Business & Company Name Search	\$50.00
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)	\$15.00
Coin Handling	5% of total coin value
Business Offset Linking	\$0.00

Foreign Currency Fees

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

Fee Description	
Foreign currency conversion fee (Suncorp Visa Cards) (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 a percentage that Suncorp Bank charges for the foreign currency fee.)	2.5% of the converted Australian dollar transaction amount of any foreign currency transaction made or charged to your account.
Foreign Currency Bank Draft – issue, trace request, stop payment	\$20.00
Foreign Currency Notes – sold or purchased	\$10.00 per currency
Cashing/negotiating Non-Suncorp Bank issued foreign currency Travellers Cheques	\$10.00
Issue of Travellers Cheques & Cash Passport	1% of AUD value (min \$10.00 max \$100)
Telegraphic Transfers – sent, recall, amended, trace request	\$30.00
Dishonour Fee – Foreign Cheque; Travellers Cheques	\$40.00 per cheque plus other bank's costs
Foreign Currency Cheque Deposit – more than \$10.00	\$10.00
Bill for collection – foreign currency cheque or draft	\$40.00 plus other bank's costs
Local collection – foreign currency drawn on Australian bank/agent	\$40.00