

## Instructions

- **Print, read and complete** each section of the Online Cashback registration form ensuring all parties to the loan sign the form.
- NOTE: Only one loan account can be registered with a single Online Cashback Registration Form – a new form needs to be completed and submitted for each loan account you wish to register.
- **Send all pages with these Terms and Conditions** to Suncorp for processing either by:
  - Mail** (with these Terms and Conditions):  
Suncorp-Metway Ltd, RE027 - Cashback  
GPO Box 1453  
Brisbane QLD 4001
  - Visit a Branch:**  
Take it to your local Suncorp Branch.
- **Original copy only** is to be forwarded; a faxed copy is not acceptable.
- **For your records** you may like to print an extra copy of the Online Cashback Registration Form.

## Terms and Conditions for Online Cashback

Online Cashback is only available on personal home loans where Cashback is available in accordance with your loan contract. Online Cashback is subject to the terms and conditions outlined in your loan contract, this registration form and the attached terms and conditions for Internet Banking (as may be varied from time to time). You need to carefully read the terms and conditions in your loan contract, this registration form and the attached terms and conditions for Internet Banking before deciding whether to register for Online Cashback. You need to be aware of the following in deciding to proceed with registration for Online Cashback:

1. All borrowers and guarantors to the loan must agree to register for Online Cashback and must execute this registration form before registration can proceed.

**Note** - *Online Cashback is not available for Loans in Company Names, however if it is only the guarantor who is a company this does not exclude the loan from having online cashback registered.*

2. Even when you have registered for Online Cashback, you can still access Cashback in accordance with your loan contract by submitting a written Cashback request approved by all borrowers and guarantors.

3. Once you have registered for Online Cashback, any one borrower who has registered for Internet Banking can undertake Online Cashback transactions without the further approval or authorisation from any other borrower or guarantor. This means that if there is more than one borrower to a loan, any one borrower can withdraw all available Cashback from the loan without the knowledge or consent of the other borrowers and guarantors. If you do not want this to happen, you should not register for Online Cashback.

4. If you register for Online Cashback any one borrower can cancel the Online Cashback registration at any time by sending us a secure message, contacting us on 13 11 75, calling into a branch or putting their request in writing. If Online Cashback is cancelled, a new registration form will need to be completed by all borrowers and guarantors in order to be able to access Online Cashback again. You will still be able to access Cashback in accordance with your loan contract by submitting a written Cashback request approved by all borrowers and guarantors.

5. We can withdraw access to Online Cashback either temporarily or permanently at any time without providing a reason.

6. We can reject any application to register for Online Cashback without providing a reason.

## Notification of Online Cashback Registration

Borrowers must indicate if they are an existing Internet Banking customer (refer below), as a secure message will be sent to those borrowers who are Internet Banking customers, notifying them that registration of the Online Cashback facility has been finalised. No further communications will be provided. NB: borrowers who are not yet registered for Internet Banking will not receive any notification when registration for Online Cashback is finalised.

## Cancelling Online Cashback Registration

If you register for Online Cashback any one borrower can cancel the Online Cashback registration at any time by sending us a secure message, contacting us on 13 11 75, calling into a branch or putting their request in writing. If Online Cashback is cancelled, a new registration form will need to be completed by all borrowers in order to be able to access Online Cashback again. Guarantors cannot cancel Online Cashback.

## Terms and Conditions for Internet Banking

These conditions (excluding clause 26 Online Cashback) are included in the Terms and Conditions for Suncorp Accounts and are repeated here for acceptance by you prior to registering for Online Cashback.

### 1. Conditions

These *conditions* only apply to *Internet banking* and *Internet banking* transactions. All the other terms and conditions that apply to your *accounts* still apply, including if applicable the Terms and Conditions for Suncorp Accounts and other particular conditions that Suncorp has given to you in writing. If there are differences between these *conditions* and any particular conditions we give you, the particular conditions apply. If there are differences between these *conditions* and the Terms and Conditions for Suncorp Accounts, these *conditions* apply. You can obtain a copy of the Terms and Conditions for Suncorp Accounts at any Suncorp branch or by phoning 13 11 75.

### 2. Accepting these Conditions

You accept and agree to be bound by these *conditions* by clicking on the "I accept these conditions" button at the bottom of this screen or when you perform or try to perform a *transaction* using *Internet banking*, whichever first occurs.

### 3. Registering for Internet banking

In order to register for *Internet banking*, you will need to have a *TAC* or *temporary TAC*. You must be a registered *Telephone banking* user to have a *TAC* or to get a *temporary TAC*. To get a *temporary TAC* to enable you to register for *Internet banking* simply call 13 11 75. Once our staff has identified you, you will need to select a *TAC* or be provided a *temporary TAC*.

Your *TAC* or *temporary TAC* must be between 4 and 6 digits long. It cannot be:

- (a) a numeric code that represents your date of birth;
- (b) your driver's license number;
- (c) a series of consecutive or the same numbers.

Once you have a *TAC* or *temporary TAC* you can register for *Internet banking* by going to the *Suncorp* web site located at [www.suncorpbank.com.au](http://www.suncorpbank.com.au). You will be required to enter either your *TAC* or *temporary TAC* and at least one of your *Suncorp* account numbers. You will then be asked to choose an *Internet banking Password (IBP)* which will be used in the place of the *TAC* or *temporary TAC* in all subsequent *Internet banking* Sessions.

Your *IBP* must be between 6 and 8 letters and/or numbers. It cannot be:

- (a) a numeric code that represents your date of birth;
- (b) your driver's license number;
- (c) a series of consecutive or the same numbers;
- (d) an alphabetical code that is a recognisable part of your name.

After you have successfully registered for *Internet banking* you will be given your *Customer ID*. You must remember your *Customer ID* as you will need to use it each time you logon to *Internet banking* along with your *IBP*. This is the only time you will be advised of your *Customer ID*.

We may require you to use an additional access device or code to operate *Internet Banking*.

You will also need to have access to *secure computer equipment with suitable software*. By accepting these conditions you certify to us that you are only attempting to gain access to *Internet Banking* using *secure computer equipment with suitable software*.

We will make best efforts to render support to customers using *suitable software* should it be required however, *suitable software* from some vendors will be more difficult to support and may result in us offering general advice only.

Refer to the *Internet banking* screen called *Internet banking Requirements* for details. By accepting these *conditions* you certify to us that you are only attempting to gain access to *Internet banking* using a computer with *suitable software*.

We are not liable for any loss, damage or consequential loss or damage if you use or attempt to access *Internet banking* without using *suitable software*.

### 4. Electronic Funds Transfer Code of Conduct

We agree to follow the rules of the Electronic Funds Transfer Code of Conduct for electronic banking transactions made in Australia and we give you a warranty that we will do so.

This does not apply to:

- (a) that part of a funds transfer which is the debiting of and transfer of value from; or
- (b) that part of a funds transfer which is the receipt of value and the crediting of that value to;  
an account that is designed primarily for use by a business and established primarily for business purposes.

### 5. Your secret access codes

Your *secret access codes* are the key to your account when you use *Internet banking*. Your *secret access codes* are valuable and should be kept secret. This includes *secret access codes* such as your *TAC*, *Customer ID*, *Internet banking Password*, *External Transfer Password* or *Security Token Code*.

You will agree to tell us quickly and without delay by telephone by calling our Hotline number which is available 24 hours a day on **1800 775 020** if you think someone knows any of your *secret access codes*.

Your liability for losses arising from unauthorised transactions will be determined under the *EFT Code*.

## Terms and Conditions for Internet Banking continued

### 6. Guidelines for Recording your Secret Access Codes

You can record your *secret access codes* to help you remember them but they must be reasonably disguised. You should NOT:

- (a) put any *secret access code* on your *card* even if you disguise it;
- (b) reverse the order of the *secret access code*;
- (c) say a disguised number is your *secret access code*;
- (d) disguise your *secret access code* as a telephone number;
- (e) replace your *secret access code* with letters (eg. A=1, B=2, C=3);
- (f) write numbers that contain the same sequence of numbers as your *secret access code*;
- (g) record it on any secure computing equipment where it can easily be retrieved;
- (h) keep a record of it in close proximity to where it can be obtained with the access method (for example next to your secure computing equipment).

These are only examples. There are other ways that you should not use to disguise *secret access codes* so as to make your *secret access codes* obvious to another person.

Your liability for losses arising from an unauthorised transaction will be determined under the *EFT Code*.

### 7. Daily Limits

Your daily limit is a security measure to limit the amount of money that can be transferred from any of your *accounts*.

Daily limits apply to *External Transfers*, Online Telegraphic Transfers, Business Payments and for funds transferred using the "Other Suncorp Account" transfer type. Funds transferred using BPAY® and funds transferred to another of your *Suncorp accounts* using the "My Suncorp Account" transfer type (whether you hold these *accounts* alone or with others) will not be included in the daily limit. The total of all Business Payments, *External Transfers*, Online Telegraphic Transfers and transfers using the "Other Suncorp Account" transfer type on any given day from all of your *accounts* must be less than your daily limit. If you attempt to perform a *transaction* that exceeds your daily limit, it may be rejected.

Your daily limit will be \$5,000 unless we agree otherwise.

### 8. When you are not liable for any losses

An unauthorised transaction, that is a transaction you do not authorise, does not include any transaction carried out by you or by anyone performing a transaction with your knowledge and consent.

Where you do not authorise a transaction, you will not be responsible for losses which are:

- (a) caused by fraudulent or negligent conduct of our staff or agents of ours or companies involved in networking arrangements or merchants or their agents or employees;
- (b) losses relating to any components of an access method that are forged, faulty, expired, or cancelled;
- (c) losses that arise from a transaction which required the use of any device or code forming part of your access method and that occurred before you received any device or code or reissued device or code; or
- (d) losses that are caused by the same transaction being incorrectly debited more than once to the same account.

You may not be liable for unauthorised transactions that occur after you have notified us that your *TAC*, *Customer ID*, *Internet banking Password*, *External Transfer Password*, *Security Token Code*, *Security Token* or any other access method or *secret access code* that we gave you has been lost, stolen or misused or that the security of the access method, *Security Token* or *secret access codes* has been breached.

Where it is clear that you have not contributed to any loss caused by unauthorised transactions you will not be liable.

### 9. When you are liable

Where clause 8 does not apply, you will be liable for losses resulting from unauthorised transactions in the following circumstances:

- (a) where on the balance of probability we can prove that you contributed to the losses through fraud;
- (b) where on the balance of probability we can prove you contravened our requirements outlined in clause 10;
- (c) where you unreasonably delayed notification to us after you became aware (or should have reasonably been aware) of the loss, theft or misuse of your *secret access codes* or *Security Token* we gave you; or
- (d) Where an access method involves more than one *secret access code* and you contravene the requirements of clause 10 by voluntarily disclosing or keeping a record of one or more of the *secret access codes* but not all the codes in the access method. (You will only be liable under this clause 9 (d) if on the balance of probability your contravention of clause 10 was the dominant contributing cause of the losses).

The losses that you will be liable for will be the losses incurred before you told us that the *secret access code* that we gave you has been lost, stolen or misused or that the security of the access method or *secret access codes* has been breached.

In respect to losses arising from unauthorised transactions you will not be liable for:

- (a) that portion of losses incurred on any one day which exceed any applicable daily transaction limit or any period transaction limit;
- (b) the portion of losses that exceeds the balance of that account (including any pre-arranged credit limit);
- (c) all losses on an account where you had not previously agreed that account could be accessed using your *secret access code*.

## Terms and Conditions for Internet Banking continued

Where a *secret access code*, *Security Token* or access method was required to perform the unauthorised transactions and none of the circumstances outlined in clause 8 or clause 9 apply, you will be liable for the lesser of:

- (a) \$150; or
- (b) the balance of those accounts (including any pre-arranged credit limited) the unauthorised transactions were transferred from and which you agreed may be accessed by the use of your *secret access code* or other access method used to perform the unauthorised transaction; or
- (c) the actual loss at the time you notified us that your *secret access code*, *Security Token* or any other access method has been misused, lost or stolen or that the security of the codes or token had been breached (excluding any loss which exceeds on any one day any applicable daily transaction limit or any period transaction limit).

In the instances where we have not exercised our rights under any credit card scheme to charge back any unauthorised transactions pursuant to these *conditions* you will not be liable for any amount greater than the amount you would have to have paid to us had we exercised those rights.

### 10. Our requirements of you to protect your account against unauthorised transactions

You must:

- (a) never voluntarily disclose or give your *TAC*, *Internet banking Password*, *External Transfer Password*, *Security Token* or any other access method or secret access code to anyone, including a family member or friend; or
- (b) where the access method uses a *Security Token* or other device, not indicate one or more of the *secret access codes* on the outside of the device, or keep a record of one or more of the *secret access codes* (without making any reasonable attempt to protect the security of the *secret access code* records) on the one article, or on several articles, carried with the device or liable to loss or theft simultaneously with the device; or
- (c) where the access method comprises a *secret access code* or *secret access codes* without a device, not keep a record of all the *secret access codes* (without making any reasonable attempt to protect the security of the *secret access code* records) on the one article, or on several articles so that they are liable to loss or theft simultaneously; or
- (d) where we permit you to select or change a *secret access code* (and, immediately before your selection or change of the *secret access code*, we specifically instruct you not to select a numeric *secret access code* which represents your birth date or an alphabetical *secret access code* which is a recognisable part of your name and we warn you of the consequences of such a selection) not select such a numeric or alphabetical *secret access code*; or
- (e) not act with extreme carelessness in failing to protect the security of all the *secret access codes*.

For the purposes of this clause, a reasonable attempt to protect the security of a *secret access code* record includes either or both of:

- (a) making any reasonable attempt to disguise the *secret access codes* within the record;
- (b) taking reasonable steps to prevent unauthorised access to the *secret access code* record.

Notwithstanding the conditions for the purposes of determining your liability for any losses resulting from unauthorised transactions using an electronic device and an access method we will comply with the requirements of the *EFT Code*.

### 11. Using Internet banking

We are not responsible for the operation of any secure computer equipment or electronic system (other than our systems) you use to transact using *Internet banking* or the operation of any telephone system.

We can cancel or suspend your access to *Internet banking* or any function or service incorporated in *Internet banking* at any time. If we do this, we will tell you in writing as soon as possible. We can also delay or refuse to process your instructions.

*Internet banking* instructions requiring transfer of funds (including BPAY bill payments) may not be carried out if you do not have enough cleared funds in the relevant *account*. We will notify you on screen if this occurs while attempting to perform an immediate *transaction*. We will notify you by *secure message* if this occurs if you have attempted to perform a future dated or recurring transfer or a transfer which requires two authorisations.

If you give us instructions for more than one transfer and/or bill payment and/or business payment on a particular date, we will determine the order in which the payments are made on that day.

### 12. Electronic Communication

In accepting these conditions you agree that we can provide you with any information required to be given to you by law or any code including the *EFT Code* by electronic communication, unless any law or code requires otherwise.

### 13. Account Information

Information provided by *Internet banking* about your *account* relates to *transactions* that we have processed and verified. Your *Internet banking transactions* will be processed in the normal course of business or at the times we tell you.

We are not responsible for delays, errors, inaccuracies, or omissions due to failure in any secure computer equipment, the telephone banking network, any telephone system, any other electronic system or ancillary equipment or any other circumstances beyond our control.

### 14. Security Token

- (a) Where your daily limit is \$10,000 or more, you must be issued with a *Security Token*, unless we agree otherwise. You cannot cancel your *Security Token*.
- (b) Where your daily limit is less than \$10,000 you can choose to have a *Security Token* issued to you. You can also choose to cancel your *Security Token* at any time by contacting us where your daily limit remains less than \$10,000.

## Terms and Conditions for Internet Banking continued

- (c) To conduct an Online Telegraphic Transfer you must be issued with a *Security Token*.
- (d) A fee is payable for the issue of each *Security Token*.
- (e) If you have been issued with a *Security Token*, you must use the *Security Token Code* displayed on the *Security Token* at the relevant time, to log in to *Internet Banking* and to perform *External Transfers*, *Online Telegraphic Transfer* and *Business Payments*.
- (f) You must keep your *Security Token* safe and secure and advise us immediately if it is lost, stolen or misused. If it is lost, stolen or misused, we can cancel it and issue you with a temporary *Security Token Code* which is to be used for a limited period until we issue you with a new *Security Token*.

### 15. BPay

*Suncorp* is a member of the BPAY Scheme. This means that you can ask us to make payments on your behalf to registered BPAY Billers from any *account* which allows for BPAY payments.

The terms and conditions that apply to BPAY are found in these Terms and Conditions. You can obtain an additional copy from any *Suncorp* Branch or by phoning 13 11 75.

### 16. Particular conditions applying to bill payments via Internet banking

If your instruction to make a bill payment using BPAY is made before 4:00 p.m. *Australian Eastern Standard Time* on a *business day*, it will in most cases be treated as having been made on that same day or on the date in the future that you specify. Where your instructions are received after 4:00 p.m. *Australian Eastern Standard Time*, in most cases the payment will be treated as having been made on the *next business day* or on the date in the future that you specify.

A payment may take longer to be credited to a Biller under the BPAY Scheme if we receive your instruction on a day other than a *business day* or if another participant in the BPAY Scheme does not process a payment as soon as they receive it. You need to allow sufficient time for processing of bill payments.

### 17. External Transfers and Online Telegraphic Transfer

We will only agree to process a transfer of funds from an Account to an external financial institution or to an overseas bank account held with an external financial institution via Global Payments, if you accept and comply with the particular conditions for *External Transfers* and *Online Telegraphic Transfers*. The conditions for *External Transfers* require you to use an *External Transfer Password (ETP)* or a *Security Token* to perform an *External Transfer* through the *Internet banking* service. If you have been issued with a *Security Token*, you must use the *Security Token Code* instead of an *ETP*. The conditions for Online Telegraphic Transfers require you to use a *Security Token* to perform an Online Telegraphic Transfer. Daily Limits apply.

### 18. Business Payments

To use the Business Payment Credit function within Internet Banking you must:

- Have an eligible business *account*;
- Be registered for Internet Banking;
- Have been issued with an *External Transfer Password* or a *Security Token* to enable transfer of funds to accounts with other institutions;
- Have an APCA ID (Australian Payments Clearing Association Identification) that has been issued by *Suncorp* which entitles you to be a registered user of the Bulk Electronic Clearing System.

To use the Business Payment Debit function within Internet Banking you must:

- Have an eligible business *account*;
- Be registered for Internet Banking;
- Be approved by *Suncorp* as a *Suncorp Direct Debit User*;
- Have an APCA ID that has been issued by *Suncorp*;
- Comply with any additional requirements provided to you when approved as a *Suncorp Direct Debit User*.

A separate APCA ID is required for Business Payment Credit and Business Payment Debit. You can apply to us for an APCA ID.

If your instructions to make a business payment credit using the *Internet banking* service is made before 4:00 p.m. *Australian Eastern Standard Time* on a *business day*, it will in most cases be treated as having been made on that same day or on the date in the future that you specify. Where your instructions are received after 4:00 p.m. *Australian Eastern Standard Time*, in most cases the payment will be treated as having been made on the *next business day* or on the date in the future that you specify.

A payment may take longer to be credited to an account at another financial institution if we receive your instructions on a day other than a *business day* or if the other financial institution does not process a payment as soon as they receive it.

Business payment debits rely on processing by other financial institutions and we cannot advise when these payments will be processed to your customers account.

You need to allow sufficient time for processing of business payments.

Daily, account and personal limits may apply to business payment credit files. Period, file and transaction limits will apply to business payment debit files. Details of these limits and full terms and conditions relating to business payments can be obtained from any *Suncorp* branch, by contacting us on 13 11 75 or by referring to your *Suncorp Business Account Product Information Document*.

## Terms and Conditions for Internet Banking continued

### **19. WARNING - Transfers, External Transfers, Online Telegraphic Transfers and Business Payments**

We are not responsible for any loss suffered if the account numbers, B.S.B., Bank Codes or amounts of *transactions* you authorise are incorrect or invalid or if you authorise *transactions* more than once in error.

The *account* name of the *account* funds are being transferred to will not be used by us when transferring funds.

Funds will be transferred to the account number provided regardless of whether the account name matches the account number. You must ensure the account number is correct.

You must check the details of each *External Transfer*, Online Telegraphic Transfer and each *transaction* in a business payment and ensure that the accounts, B.S.B., Bank Codes and amounts are correct. All details of Online Telegraphic Transfers must be checked before submitting.

Once you authorise *transactions* to be processed generally we will not be able to stop, withdraw, suspend or delete the transfer, change any details or recover the funds.

If a transfer can not be processed by the receiving financial institution, the funds will be returned to your *account*. This may take approximately 3 days but can take longer depending on the other financial institution.

### **20. Signatories**

*Accounts* with signing instructions of “any two signatories to sign” to authorise a *transaction* can use the *Internet banking* service, except for an online Telegraphic Transfer.

Once a *transaction* has been set up by a signatory it will await approval within *Internet banking* from the second account signatory. This approval cannot be provided by Mobile Phone banking. The *transaction* will not be successfully processed until it has been authorised by two signatories. If a *transaction* is still awaiting approval on the next payment date you requested, it will not be processed and will be deleted from *Internet banking*.

Where there are multiple signatories on an *account*, the authorisation of any (2) two will be accepted and the *transaction* processed.

Appropriate signatories will be advised on the *Internet banking* homepage of any transactions awaiting approval within *Internet banking*.

For Business Payments, any transactions awaiting approval from a second signatory 14 days after the transaction was set up, will not be processed and will be deleted.

### **21. View Only Access**

If you ask us and we agree, we can provide *Internet banking* access to various accounts limited to “view only” access.

View only access means you can authorise a person to view transactional, customer information and statement requests only. This does not allow the person to perform any type of debit *transaction*, open or close the *account*, or make any changes to information on the *account* other than their own information.

When we agree to provide view only access you also authorise that person to view transactional information, customer information and statement requests via any of our branches.

### **22. Problems with Internet banking**

If you think there has been a mistake or a *transaction* you did not authorise, you must phone us immediately on 13 11 75 and follow up with details in writing or by *secure message*. Your concerns or any problems will be investigated in the manner outlined in these *Terms and Conditions*.

To assist in obtaining a prompt resolution to the problem, please give us clear instructions as to the account number and Biller codes of any person or Biller involved in the problem and provide any supporting documentation which will assist in our investigation.

### **23. Fees**

Fees apply for *external transfers*, Online Telegraphic Transfer, business payments and *Security Tokens*.

Government fees and charges, and standard account and transaction fees still apply. Full details of fees and charges are available from any *Suncorp* Branch, or by phoning 13 11 75.

We can introduce new fees and charges and change fees and charges that apply to *Internet banking*, at any time. Where we have to give you notice of any new fees or charges we will do so.

### **24. Changes**

We can change these *conditions* and particular conditions at any time. We will notify you of these changes where we are required to do so by law. You will be notified of any new fees and charges 30 days before they are introduced. New services will generally be advertised in national newspapers on or before the day they are implemented.

### **25. Restrictions**

At any time we may restrict the types of *accounts* that can use *Internet banking* or we may change or restrict your use of or access to *Internet banking* by any secure computer equipment. In addition, we may restrict the availability of some *Internet banking* functions (eg BPAY, External Transfers, Online Telegraphic Transfers, Business Payments) to particular types of *accounts* or *secure computer equipment*.

## Terms and Conditions for Internet Banking continued

### 26. Online Cashback

You can only access *Online Cashback* where:

- (a) you have a loan with *Suncorp*;
- (b) your loan contract provides you can access *Cashback*; and
- (c) all borrowers under your loan contract have satisfied any additional requirements of *Suncorp* from time to time, that must be met before *Suncorp* will allow you access to *Online Cashback*.

You can contact us on 13 11 75 to find out if you can access *Cashback* and to find out any additional requirements that must be satisfied before you will be allowed access to *Online Cashback*.

*Suncorp* may refuse to allow you access to *Online Cashback*, even where *Suncorp*'s requirements have been satisfied.

*Online Cashback* will generally be available during business hours in Brisbane and may be available during other hours subject to *Suncorp*'s processing requirements. When you select *Online Cashback*, a message will advise you if it is not available.

At any time *Suncorp* can withdraw your access to *Online Cashback* or limit the functions that can be performed using *Online Cashback*, without providing a reason.

Access to *Online Cashback* is subject to:

- (a) the terms and conditions of your loan contract;
- (b) these *conditions*; and
- (c) any particular terms and conditions that you have agreed to before *Suncorp* will provide you with access to *Online Cashback*.

Only immediate transactions can be performed using *Online Cashback*. Future dated or recurring transactions are not available.

Funds can only be transferred to another *account* and *Suncorp* may at any time limit the *accounts* to which funds can be transferred. *External transfers* cannot be performed using *Online Cashback*.

The amount of funds that can be accessed through *Online Cashback* is called Available Cashback and is displayed on Account Details screen. You cannot access more than this amount through *Online Cashback*. In addition, there is a maximum limit of \$99,999.00 for each *Online Cashback Transaction*.

Fees may apply for using *Online Cashback*. Full details can be obtained from your loan contract or by contacting us on 13 11 75.

You can continue to access *Cashback* in any other way permitted by *Suncorp*, in accordance with your loan contract. For example, you can go to a branch to access *Cashback*.

You or any other borrower under your loan contract can request the cancellation of *Online Cashback* at any time in writing, by contacting us on 13 11 75, by going to a branch or by sending us a *secure message*. If you then wish to access *Online Cashback* again, you and all other borrowers and guarantors under your loan contract will need to once more satisfy any additional requirements of *Suncorp* from time to time, that must be met before *Suncorp* will allow you access to *Online Cashback*.

## Definitions

In these *conditions* a reference to the singular include the plural and vice versa.

A reference to “we”, “us” or “our” means *Suncorp*.

A reference to “you” or “your” means each person separately and jointly who is an *account* owner or authorised to transact on an *account*.

In these *conditions* words in italics have the following meanings:

- An “*account*” includes any of the following accounts with *Suncorp*;
  - a savings account
  - term deposit
  - a cheque or card account
  - an account which has a facility limit
  - a loan account
  - another account which we allow you to withdraw and deposit money
  - a lease
  - an equipment finance facility
  - a guarantee facility.
- “*Australian Eastern Standard Time*” means the time in Brisbane, Australia.
- “*business day*” means a day which is Monday to Friday excluding national public holidays.
- “*Bank Code*” is similar to a BSB number and is used to identify financial institutions (Not all banks have a Bank Code).
- “*card*” means the card we give you to use with or without your *PIN* at an electronic terminal and includes any debit or credit card we give you.
- “*Cashback*” is the process where *Suncorp* re-lends to borrowers funds paid in advance, as provided in the relevant loan contract.
- “*conditions*” means these terms and conditions which apply to *Internet banking*.
- “*Customer ID*” means the secret number we give you that you are required to enter electronically in order to use *Internet banking*.
- “*EFT Code*” means the Electronic Funds Transfer Code of Conduct.
- “*external financial institution*” means a participating member of the Bulk Electronic Clearing System (B.E.C.S.) other than *Suncorp*.
- “*External Transfer Password*” or “*ETP*” means your External Transfer Password that we issue to you.
- “*External Transfer*” means a transfer of funds to an account held with an *external financial institution*.
- “*Global Payments*” means the system that processes Online Telegraphic Transfers via Internet Banking.
- “*Internet banking*” means the Internet site provided by *Suncorp* that enables you to do transactions.
- “*Internet banking Session*” means each period that you have logged on to *Internet banking* to perform *transactions*. An *Internet banking Session* finishes when you successfully trigger the “log-off button” on the *Internet banking* screen.
- “*Internet banking Password*” or “*IBP*” means your Internet banking Password chosen by you.
- “*Mobile Phone banking*” means Internet banking accessed by a mobile phone.
- “*Online Cashback*” means *Cashback* available through *Internet Banking*.
- “*Online Telegraphic Transfer*” means a Telegraphic Transfer sent via Global Payments.
- “*PIN*” means your Personal Identification Number you use to transact at Automatic Teller Machines or using EFTPOS.
- “*secret access codes*” means all of the TAC, IBP, ETP, Customer ID and *Security Token Code* or any one or more of them or any other secret access code prescribed or required by us other than a PIN.
- “*secure message*” means an electronic mail message sent to us by you from within your secure *Internet banking Session*, or by us to you to retrieve from within your secure *Internet banking Session*.
- “*Security Token*” means a small electronic device which generates a *Security Token Code*.
- “*Security Token Code*” means the random code generated by a *Security Token*, which changes approximately every 60 seconds and includes any temporary *Security Token Code* that is issued by us under clause 14(e) of these conditions.
- “*secure computer equipment*” includes set top boxes, computers, games consoles, televisions, mobile phones or any other equipment that may be used to access Internet Banking and you believe is managed and used in a secure way. This may include but is not limited to:
  - installing reputable firewalls, anti-spam or anti-virus software;
  - regularly installing vendor supplied security patches;
  - limiting the installation of software from unknown sources;
  - and requiring users of the computing equipment to follow secure computing equipment use guides.See [http://www.suncorpbank.com.au/suncorp/security/protecting\\_your\\_computer.aspx](http://www.suncorpbank.com.au/suncorp/security/protecting_your_computer.aspx) for help.
- “*suitable software*” refers to versions of operating system, firewall, anti-spam, anti-virus and web browser software that is presently supported by the software vendor.
- “*Suncorp*” means *Suncorp-Metway Ltd* ABN 66 010 831 722 its successors and assigns.
- “*TAC*” means your telephone access code.

**Definitions continued**

- “*Telegraphic Transfer*” means funds transfers sent electronically to an overseas bank account held with an external financial institution.
- “*Telephone Banking*” means the telephone banking service provided by *Suncorp*.
- “*temporary TAC*” means your temporary telephone access code which enables you to register for *Internet banking*.
- “*transaction*” means any transaction we allow to be performed or carried out using Internet banking.

**Loan Account Details**

**Note – Only one loan account can be registered per Online Cashback Registration form**

**Loan Account Name:**

**Loan Account Number:**

**Borrower and Guarantor Acceptance**

**All borrowers and guarantors** must sign this registration form to show their acceptance of the terms and conditions. Please also check the relevant box to indicate if each borrower is a registered Internet Banking customer.

**NOTE: Only original signatures can be accepted.**

NOTE -To ensure we are able to process your application form, please return all pages (including both the Online Cashback Terms and Conditions and Internet Banking Terms and Conditions) of your completed registration form to Suncorp.

**Check box if registered internet banking customer**

**Borrower**

Name:  Signature:

Name:  Signature:

Name:  Signature:

Name:  Signature:

Name:  Signature:

**Guarantor**

Name:  Signature:

Name:  Signature:

Date: