

# Lending Fees and Charges

Effective from 13 February 2010.



# About this brochure

These fees and charges are applicable at the time of printing and are subject to change. We recommend you confirm that you have the current version prior to relying on this information.

Prior to introducing a new fee we will provide you with advance notice in writing. Prior to varying our standard fees and charges we will notify you of the change by advertising in the local and national media or by writing to you personally.

## Smart Ways to minimise fees

- The following tips will help you minimise transaction fees.
- Arrange to pay all your regular bills by direct debit, Internet and automated phone banking, credit card or debit card
- Plan your banking to ensure you stay within your monthly limits of free transactions
- Use Suncorp ATMs where possible
- Pay your bills using EasyPay, Business Payments online, or BPAY®
- Avoid paying for copies of statements by printing your transaction history on Internet Banking

## Internet Banking. Bank anywhere, anytime.

Internet Banking with Suncorp is not only incredibly easy and convenient, it will also help you minimise your bank fees.

Bank anytime you want to from any computer connected to the Internet. See how convenient it is to have all your banking information at your fingertips and in your control.

- Check your account balances anytime, day or night
- View and print extensive transaction history
- Transfer money from one account to another
- Pay your bills using Business Payments online, or BPAY®
- Pre-schedule payments and transfers
- Send and receive secure messages to Suncorp

If you're already using Internet Banking, continue to enjoy the convenience and savings of doing your banking anywhere, anytime.

# Contents

## Section 1 - Business Lending

- 1.1 Business Overdraft ..... 5
- 1.2 Business Term Loans ..... 6
- 1.3 Business Line of Credit ..... 7
- 1.4 Business Finance Pak ..... 9
- 1.5 Equipment Finance ..... 10
- 1.6 Suncorp Clear Options Visa ..... 11
- 1.7 Other fees on Business Lending ..... 12

## Section 2 – Service Fees

- 2.1 Business Lending ..... 14
- 2.2 Business Payments..... 17
- 2.3 Bank Guarantee ..... 17
- 2.4 International Services ..... 18
- 2.5 Trade Finance ..... 19
- 2.6 Government Charges ..... 19

If you have any queries regarding the contents of this brochure and or any other services provided by Suncorp please contact us:

Phone: 13 11 75

Web: [suncorp.com.au](http://suncorp.com.au)

# Section 1

## – Business Lending

### 1.1 Business Overdraft

Type of Fee	Cost
Application Fees	Available on application. Where security is required additional fees may be applicable, such as, valuation, documentation, settlement, and search fees. These may differ for each application and all fees will be advised in writing on approval.
Ongoing Fees Overdraft Service Fee	0.75% p.a. of overdraft limit charged
Transaction Fees	Refer to the transaction fees of the accounts applicable for overdraft facilities, being Business Everyday Account and Business Premium Account. All fees and charges are available from the Product Information Document for Suncorp Business Accounts.

## 1.2 Business Term Loans

Type of Fee	Cost
<b>Application Fees</b>	Available on application. Where security is required additional fees may be applicable, such as, valuation, documentation, settlement, and search fees. These may differ for each application and all fees will be advised in writing on approval.
<b>Ongoing Fees</b>	
Account Maintenance Fee (on designated products)	\$ on application
Line fee (on designated products)	\$ on application
Manual repayment fee (per year) – N/A for loans with direct debit repayments	\$120.00
Unused Limit Fee (per month)	
- Loans < \$500,000	1.5%
- Loans >= \$500,000	1.5%
(applicable to designated products and calculated on monthly unused portion of facility limit)	
<b>Transaction Fees</b>	
Deposit to other banks (each)	
- Manual	\$20.00
- Electronic (EasyPay)	\$5.00
Progress drawdown fee	\$ on application
Re-draw fee (each) applicable on designated products (1 free re-draw per month)	\$20.00

## 1.3 Business Line Of Credit

Type of Fee	Cost
<b>Application Fees</b>	Available on application. Where security is required additional fees may be applicable, such as, valuation, documentation, settlement, and search fees. These may differ for each application and all fees will be advised in writing on approval.
<b>Ongoing Fees</b> Overdraft Service Fee (per quarter)	0.75% p.a. of overdraft limit charged quarterly. Minimum charge \$200.00 per quarter.
<b>Transaction Fees</b> Transfers between Suncorp accounts (Internet & Telephone banking)	Free
Electronic Transactions Suncorp ATM withdrawals	\$0.20
EFTPOS transactions	\$0.20
Electronic Credits/ Debits	
Direct credits	\$0.20
Direct debits	\$0.20
Electronic withdrawals BPAY®, Eftpos, External Transfers	\$0.20
Cheque Transactions Cheque withdrawal (per cheque)	\$0.60
Cheque deposits (per cheque)	\$0.60
Staff Assisted Transactions	
Deposits	\$0.70
Withdrawals	\$0.70
Branch transfers	\$0.70
Phone transfers	\$0.70
Suncorp ATM transfers and balance enquiries	Free

## 1.3 Business Line Of Credit (cont)

Type of Fee	Cost
<b>Fee Free Transactions</b>	The transaction fees for the first 10 of the above transactions per month will be free* (transactions listed as free have an unlimited number of free transactions).
All other transactions are excluded from the fee free number of transactions, including those detailed below:	
<b>Transactions Always Charged</b> Business Payments Credit and Business Payments Debit	\$ on application
Transactions per month	
• 0-200	\$0.20
• 201-500	\$0.15
• 501 +	\$0.10
Immediate external internet transfers (non Suncorp)	\$1.00
Future Dated Internet and Staff Assisted External Transfers to another financial institution	\$1.00
ATM Operator Fee	Withdrawals and Enquiries at other Financial Institutions ATMs will incur the ATM Operator Fee charged immediately to your account at the time of transaction by the Financial Institution who owns the ATM.

\*When calculating the number of fee free transactions, we will rank your transactions in the following order:

1. Electronic Transactions
2. Staff Assisted Transactions
3. Cheque Transactions

## 1.4 Business Finance Pak

Type of Fee	Cost
<b>Application Fees</b>	Available on application. Where security is required additional fees may be applicable, such as, valuation, documentation, settlement, and search fees. These may differ for each application and all fees will be advised in writing on approval.
<b>Ongoing Fees</b> Finance Pak Service Fee (per quarter) Finance Pak includes up to 3 Term Loans and 1 Overdraft Facility. The Finance Pak Service Fee will replace the Account Maintenance Fee and Overdraft Service Fee for these facilities. For each additional term loan (over 3) the Account Maintenance Fee will apply.	\$250.00
Refer to section 1.2 for other ongoing fees on Business Term Loans	
<b>Transaction Fees</b>	Refer to section 1.2 for transaction fees on Business Term Loans. Refer to the transaction fees of the Business Finance Pak, listed in the Product Information Document for Suncorp Business Accounts.

# 1.5 Equipment Finance<sup>1</sup>.

Type of Fee	Cost
<b>Up-front Fees</b>	
Establishment fee	
- Lease (minimum)	\$300.00
- Asset Purchase (minimum)	\$300.00
- Chattel Mortgage (minimum)	\$300.00
<b>Other Fees</b>	
All other fees and charges, including Government fees and statutory costs, are available on application or by phoning 13 11 75.	

## 1.6 Suncorp Clear Options Business Visa<sup>2</sup>.

Type of Fee	Cost
<b>Application Fees</b> Application fee	Nil
<b>Ongoing Fees</b> Annual fee (per card)	\$45.00
Rewards Program (per card)	
- Standard (per year)	\$20.00
- Premium (per year)	\$69.00
<b>Transaction Fee</b> Cash advance fee	
- Within Australia	2.5% minimum \$5.00
- Overseas	1.5% of AUD equivalent
Foreign exchange conversion (% of \$AUD value of transaction)	3.3%
Over limit fee (per month) (applicable to account balances that exceed the credit limit)	\$40.00
<b>Other Fees</b> Late fee (payable every statement period your minimum payment has not been paid in full by the due date)	\$40.00
Dishonours - Dishonours	\$15.00
Australia Post fee	\$2.00
Suncorp Qantas Frequent Flyer - Rewards Upgrade	\$45.00
Cards - Card Replacement	\$12.00
- Emergency (overseas replacement)	\$50.00
Replacement statement	\$14.00
Sales voucher requested	\$8.00

## 1.7 Other Fees on Business Lending

Type of Fee	Cost
<b>All Lending Facilities</b> (excluding Clear Options Visa card)	
Chattel Mortgage Release Form (preparation)	\$25.00
Consent fee (each) (charged on requests for bank consent or production of title deeds)	\$150.00
Consent fee (each) (charged when bank consent requested together with production of title deeds)	\$200.00
Document preparation fee - Minimum (up to 3 documents) - Each document over 3	\$500.00 \$150.00
Photocard Issuance of a new or replacement Card Skin image	\$15.00
Records search fee (per hour) (if information requested on a loan facility by a Borrower or any Guarantor)	\$70.00
Release fee (each) (based on number of documents not titles)	\$200.00
Search fee - Title search (each) - Company search (each) - Other search – actual cost plus (each)	\$50.00 \$50.00 \$15.00
Security Administration fee	Charged to business line of credit or business overdrafts and includes documentation, settlement, and search fees. All separate fee amounts will be advised in writing
Settlement fee (per settlement)	\$250.00

# 1.7 Other Fees on Business Lending (cont)

Type of Fee	Cost
Substitute security fee (fee does not include government charges or new valuation costs)	\$500.00
Valuation fee Valuation fees may differ for each property. All fees will be advised in writing	\$ on application
Variation fees	\$ on application

# Section 2

## - Service Fees

### 2.1 Business Lending

Type of Fee	Cost
<b>Business Finance Pak</b> Refer to the service fees listed in the Product Information Document for Suncorp Business Transaction Accounts	
<b>Business Overdrafts, and Line of Credit</b> Account balance certificate (each)	\$30.00
Arrangement to cash Suncorp cheques at another bank	\$35.00
Casual overdraft rate (applies to overdrawn accounts) This rate is available by phoning 13 11 75	
Coin handling fee (% of total amount)	5%
Staff assisted manual transfer (credit payment transferred to another bank)	\$10.00
Dishonours - Inward (each) - Cheque withdrawal - Direct debit dishonour	\$10.00 \$10.00
Dishonours - Outward (each) - Cheque withdrawal - Direct debit dishonour	\$10.00 \$10.00
Failure fees (each) - Internal transfers - External transfers - Sweep transfers (applies if automatic transfers are unable to be processed due to insufficient funds)	\$10.00 \$10.00 \$1.50
Internet transfers (each) - Internet Banking Security Token - Suncorp account - Immediate external internet transfers (non Suncorp)	\$20.00 Free \$1.00

## 2.1 Business Lending (cont)

Type of Fee	Cost
Payment honour fee (applicable to accounts without an approved overdraft or accounts that exceed the approved overdraft and applies each time an overdrawn increases to a max. \$10 per day)	\$10.00
Photocard Issuance of a new or replacement Card Skin image	\$15.00 .
Replacement Suncorp card (per card) (lost cards in Australia)	\$12.00
Special answers (each)	
- Suncorp cheque	\$15.00
- Hand delivered to other bank*	\$50.00
- Processed via clearing system	\$15.00
(*additional costs may apply for hand delivery)	
Statements	
- Between statement transactions	\$3.00
- Re-prints up to 12 months (per page)	\$3.00
- Re-prints after 12 months (per page)	\$3.00
- Frequency > monthly (per page)	\$3.00
- Issued on a specified date	\$3.00
- Immediate statement (each)	\$3.00
- Interest statement current year (each)	\$3.00
- Interest certificate past years (each)	\$15.00
Stop payment request (each)	\$15.00
Sweeps	
- Funds management sweep (per attempt)	\$1.50
- Insufficient funds sweep (per sweep)	\$1.50
VISA cards (per card) Emergency overseas card replacement	\$50.00
VISA debit card cash advance (per \$1000 advanced or part thereof) Non Suncorp institutions	\$5.00

## 2.1 Business Lending (cont)

Type of Fee	Cost
<b>Business Term Loans</b>	
Balance/Payout quote (each) (2 free per quarter)	\$25.00
Early repayment fee (per loan) - N/A if appropriate notice given in advance	up to 3 months interest
Statements (each) (additional or re-prints)	\$10.00
<b>All Lending Facilities</b> (excluding Clear Options Visa card)	
Audit certificate (per 30 minutes)	\$50.00
Bank cheques – Suncorp customer	
- Bank cheque issue (each)	\$8.00
- Bank cheque replacement (each)	\$25.00
- Bank cheque stop payment* (each) (*lost/stolen/fraud only)	\$15.00
Cheque trace/recall of funds/electronic payment (each)	\$30.00
Copy of personal/bank cheque	\$12.00
Real Times Gross Settlement (RTGS) Outward - Same day (each) (used for time-critical payments to other financial institutions on a real-time basis)	\$35.00
Inward	\$2.50
Records search fee (per hour)	\$70.00
Transfer payments (each) (credit transfer to another bank)	\$5.00
<b>Other Charges</b>	
Break Costs Applicable to loans with fixed rates. May be charges for:	Determined at time of termination, payout or repayment.
- termination of fixed rate	
- payout of loan	
- making repayments to loan greater than those agreed	

## 2.2 Business payments (Internet banking)

There are two different types of Business payments that can be made through Internet Banking:

- Business Payments Credit enables you to transfer funds from your business account to multiple accounts (eg, for payrolls);
- Business Payments Debit allows you to draw funds from your customers' accounts for which you hold a completed direct debit request authority.

Type of Fee	Cost
<b>Business Payments Credit</b> Transactions per month: <ul style="list-style-type: none"><li>• 0 - 200</li><li>• 201 - 500</li><li>• 501 +</li></ul>	\$0.20 \$0.15 \$0.10
<b>Business Payments Debit</b> Transactions per month: <ul style="list-style-type: none"><li>• 0 - 200</li><li>• 201 - 500</li><li>• 501 +</li></ul>	\$0.20 \$0.15 \$0.10

## 2.3 Bank Guarantee

Type of Fee	Cost
<b>Up-front Fees</b> Establishment fee Where security is required additional fees may be applicable, such as, valuation, documentation settlement, and search fees. These may differ for each application and all fees will be advised in writing on approval.	up to 0.50% of amount guaranteed (min. \$100)
<b>Ongoing Fees</b> Bond/Gtee fee (payable half-yearly in advance)	3.00% of amount guaranteed (min. \$50)

## 2.4 International Services

Type of Fee	Cost
Overseas Cheques & Transfers Foreign currency bank draft (each)	
- Issue	\$20.00
- Stop Payment (plus expenses)	\$20.00
- Advice of fate or trace request	\$20.00
Overseas bills purchased/collection (each)	
- Cheques under AUD \$10.00	Free
- Foreign government pension cheque (deposited to a Suncorp account)	Free
- Foreign cheque purchased	\$10.00
- Foreign cheque returned unpaid (per item)	\$40.00
- Bill for collection (plus other banks costs) (foreign cheque or draft sent for collection of proceeds where cheque drawn on a bank other than country of currency origin)	\$40.00
Overseas bills purchased/collection (each)	
- Local collection (foreign currency drawn on an Australian bank or agent)	\$40.00
Telegraphic transfer sent – staff assisted	\$30.00
Online Telegraphic Transfer sent via Global Payments	\$20.00
Telegraphic Transfers (staff assisted and via Global Payments)	\$30.00
- recall, amended, trace request	
Foreign Currency & Travellers Cheques	
Foreign currency notes	
- Sold to customer (per currency)	\$10.00
- Purchase from customer (per transaction)	\$10.00
Travellers cheques	
- Cashing/negotiating foreign currency travellers cheques (per transaction non Suncorp issued only)	\$10.00
- Travellers cheques returned unpaid (per item)	\$40.00
- Travellers cheques issued (% commission of AUD value) min. \$10.00 and max \$100.00	1%

## 2.5 Trade Finance

Various Import and Export finance products are available. Further information including all fees and charges is available on application or by phoning Trade Finance on 13 11 75.

## 2.6 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, charges and duties as a separate item and your account will be debited on the last day of the month.

### **Goods and Services Tax**

The fees and charges that are for supplies considered taxable under Goods and Services Tax (GST) are listed inclusive of GST where applicable.

A valid tax invoice will be issued in respect of any taxable supplies, if appropriate. Should Suncorp become liable for any GST payable on any product or service listed in this booklet the customer agrees to pay any GST applicable.



CONSUMER

Suncorp uses  
**Greenhouse Friendly™**  
ENVI Silk Carbon Neutral Paper

ENVI Silk Carbon Neutral Paper is an Australian Government certified Greenhouse Friendly™ Product

Product Disclosure Statements and Product Information Documents are available for a number of our products. Please read the applicable disclosure documentation prior to making any decisions regarding these products. Contact us for a copy Interest rates, fees and bank charges are subject to change with notice.

Banking products are issued by Suncorp-Metway Ltd. ABN 66 010 831 722.

1. Equipment Finance products are issued by Suncorp Metway Advances Corporation Pty Ltd ABN 89 100 845 127.
2. Citigroup Pty Limited ABN 88 004 325 080 ("Citigroup") is the credit provider and issuer of Suncorp Clear Options Credit Cards. Suncorp-Metway Limited 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).

Contact us for more information  
or to change your details:



Call 13 11 75

www

[suncorp.com.au](http://suncorp.com.au)



Visit your local branch or agency



Mail to GPO Box 1453,  
Brisbane QLD 4001



Fax 07 3031 2250

SUNCORP BANK   
Business