

Important information about your credit card account (Account)

This notice is provided with your March 2013 statement of Account and details important information on the following aspects of your Account:

Section I

- Changes to your Borrower Information Table
- Changes to your Suncorp Clear Options Credit Card Terms and Conditions
- Changes to your Suncorp Non-Cash Payment Facilities Terms and Conditions

Section II

- Information you need to know about the ePayments Code
- Information you need to know about Chargebacks on your Account
- Information you need to know about regular payment arrangements on your Account
- Information you need to know about financial hardship

Please read it carefully and retain it for your records.

Section I

The following changes are effective 1 May 2013:

Changes to your Borrower Information Table

1. The Minimum Payment due section of your Borrower Information Table is as follows:

Minimum Payment Due:	<p>You must pay the Minimum Payment Due by the Payment Due Date each month. The Minimum Payment Due (rounded up to the nearest dollar):</p> <ul style="list-style-type: none">(i) the Card Balance if it is less than \$30; or(ii) the greater of:<ul style="list-style-type: none">(a) \$30; or(b) 2.00% of Card Balance; or(c) the sum of 1.00% of the Card Balance, Late Payment Fee (if any) and interest charged for that month, <p>plus any Monthly Instalment for that month.</p>
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2. The \$2 Over-the-Counter Transaction Fee for each payment made at Australia Post outlets by cash, cheque or EFTPOS has been removed.

Changes to your Suncorp Clear Options Credit Card Terms and Conditions

A new definition of **Card Balance** is inserted:

Card Balance means the Closing Balance less any Fixed Payment Option balance and Monthly Instalment for that month.

Changes to your Non-Cash Payment Facilities Terms and Conditions

Please be aware that references to the Electronic Funds Transfer Code of Conduct and EFT Code will now be known as the ePayments Code.

Section II

Information you need to know about the ePayments Code

In the interest of safeguarding your Account, Citigroup Pty Limited (Citibank, we), the credit provider and issuer of credit cards for Suncorp Bank, would like to remind you of some of your and our important rights and obligations.

The ePayments Code

We subscribe to the ePayments Code, which is administered by the Australian Securities and Investments Commission (ASIC). We agree to comply with all requirements of the ePayments Code as amended from time to time. The ePayments Code applies to your Account where a transfer of funds is initiated using an access method through Electronic Equipment. This includes transactions conducted using your credit card or other access card such as a debit card, internet banking, telephone banking, EFTPOS, ATM and direct debit. We strongly recommend that you familiarize yourself with your Non-Cash Payment Facilities Terms and Conditions (Terms and Conditions), which sets out your rights and obligations under the ePayments Code. You will be liable for any EFT Transaction carried out by you or by anyone performing an EFT Transaction with your knowledge and consent.

You can get a copy of the Terms and Conditions by calling us on 13 11 75 or at suncorpbank.com.au/cardinfo.

Use of a Card or Identifier

A Card or Identifier must not be used:

- by any person other than the Cardholder whose name and signature appears on the Card;
- other than within the period of validity indicated on the Card;
- after the Card's expiry or cancellation;
- after the Account's cancellation; or
- during any period when the use of your Account or the Card has been suspended.

Securing your Card and Code

The security of the Card and Code is very important. If a Cardholder or Additional Signatory fails to observe the security requirements of the ePayments Code you may be liable for Unauthorised EFT Transactions.

In order to protect a Card and Code, a Cardholder and each Additional Signatory must:

- sign the strip on the reverse side of their Card immediately upon receiving it;
- not tell anyone including family, friend or even a bank officer their Code;
- not let anyone else use their Card and/or Code or Identifier and Code;
- use care to prevent anyone else seeing their Code being entered in Electronic Equipment or overhearing your Code;
- take reasonable steps to protect their Card or Code from loss or theft;
- immediately destroy any expired Card;
- not choose a Code which is clearly identifiable eg date of birth or retrievable eg 1234; and
- not write or record your Code on any item normally carried with or stored with your Card or Identifier.

If the ePayments Code applies to an Account, the above may differ from the circumstances in which you are liable for losses resulting from Unauthorised Transactions under the ePayments Code. In addition, to the extent that the above provisions differ from the relevant provisions of the ePayments Code, your liability for such losses will be determined under the ePayments Code.

Lost or Stolen Cards or Security Codes and Unauthorised Transactions

You must notify us immediately, where you suspect that:

- your Card is lost or stolen;
- your Code is lost, stolen, disclosed or known to someone else; or
- your Card (or any expired Card) or Identifier or Code has been used to effect an Unauthorised Transaction or has been misused.

You should notify us immediately by calling us on 13 11 75, or if you are calling from outside of Australia, you may call (+61 7) 3362 1712.

Liability for Unauthorised EFT Transactions

You will have no liability for Unauthorised EFT Transactions:

- where it is clear that you have not contributed to such losses;
- if a forged, expired or cancelled Code or Card was used;
- if there was fraudulent conduct by our employees or your Merchant;
- if the transaction took place before you received your Card, PIN or Code;
- if a Merchant incorrectly debited your account more than once; or
- if the transaction took place after you told us your Card had been lost or stolen or that someone else may know your PIN or password.

In circumstances where it is proven that you contributed to losses in any way, as determined by the ePayments Code, you may be held responsible for losses incurred. Your liability for any such losses will be determined under the ePayments Code. Where a Code (eg PIN) was required to perform an Unauthorised Transaction and you are proven to have contributed to that loss, you may be held liable for part or all of that loss.

Information you need to know about Chargebacks on your Account

Chargeback is the process of returning a customer disputed Network (such as Visa or MasterCard) transaction to a Merchant in accordance with the Network operating rules for the purpose of obtaining a refund. For eligible Transactions processed through a Network we may:

- resolve a complaint under the rules of the Network. If we decide to resolve a dispute in this manner, we and you are bound by the operating rules of the Network and resolution will be governed by the limits imposed by those rules;
- claim a Chargeback right where one exists;
- claim a Chargeback for the most appropriate reason; and
- reject a refusal of a Chargeback by a Merchant's financial institution if it is inconsistent with the relevant operating rules.

Failure to notify us within the timeframes set by the Network may affect the success of your claim;

Information you need to know about regular payment arrangements on your Account

This information applies if you provide your Credit Card or Visa Debit Card number to a Merchant for payment.

What is a 'Regular' Payment?

Regular payments can be either a recurring payment or an instalment payment. A Regular Payment represents an agreement between you (the cardholder) and a Merchant in which you preauthorise the Merchant to bill your credit card account at predetermined intervals (e.g. monthly or quarterly) or at intervals as agreed by you. The amount may differ or be the same for each transaction.

For example: You may ask your local gymnasium to charge your monthly gym membership fee to your credit card each month.

Or,

you may have purchased a new television from your local appliance store and are being billed by the Merchant in subsequent multiple periods.

What are the benefits of Regular Payments?

There are many benefits for cardholders who set up regular payments including:

- Ensures timely payments to the Merchant
- Saves you time as the payment is processed automatically
- Saves you money as you do not have to pay for cheques, money transfers or postage, nor will you be liable for late fees imposed by the Merchant.

Customer Responsibilities and Obligations

Regular payment arrangements are an agreement between you (the cardholder) and the Merchant. You should keep a record of all regular payment arrangements you have established with your Merchant and store in a safe place.

You are responsible for notifying the Merchant when your account details change, including a change in credit card number and/or change of credit card expiry date. Until you notify the Merchant to no longer debit your card we are, required to process transactions from the Merchant.

We recommend you keep a copy of any change in account details letter sent to your Merchant and your earlier regular payment agreements. This correspondence will be required when your Merchant does not comply to your request in a timely manner and you decide to dispute any incorrectly charged regular payments.

Customer Rights to Dispute

Any issues with your regular payments, including the failure of the Merchant to act on a change in account details advice, should be taken up directly with your Merchant first. Should further assistance be required to resolve an issue between yourself and a Merchant, contact us for more information.

Information you need to know about financial Hardship

If you are in a situation where you are experiencing financial difficulty, we encourage you to contact us on 1300 220 562 to discuss your situation.

If there is a reason why you cannot make repayments we may be able to help you by agreeing to vary your contract, by providing temporary relief on your loan or credit card, or by providing a loan extension. The sooner you contact us the easier it may be to assist you.

Please note there is no guarantee that you will be eligible for hardship relief, which will depend partly on your circumstances, Our legal obligations and policies.

If you are unclear on any of the information or specified changes, please do not hesitate to contact us on 13 11 75 and we will be happy to assist you 24 hours a day, 7 days a week.

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**Contact us for more information
or to change your details:**

 **Call 13 11 75**

www 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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issuer of Suncorp Clear Options Credit Cards
(Credit Cards). Suncorp-Metway Limited ABN
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