

Suncorp Bank Everyday Saver Account

Product Information Document

This document contains information on the Suncorp Bank Everyday Saver Account and related fees and charges. This document must be read in conjunction with the Terms and Conditions for Suncorp Accounts.

Effective Date: 4 July 2016



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About This Document

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Effective Date: 4 July 2016

These products are 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 suncorp.com.au; or
- by phoning 13 11 75.

Everyday Saver Account

Product Features at a Glance

Features	Everyday Saver Account
How can I access the account?	
Branch	✓
Phone, Mobile and Internet Banking	✓
Personal cheque	✗
Card access – ATM, EFTPOS	✓
Direct Debit and Direct Credit	✓
Bpay® payments	✓
Visa Debit Card ¹	✓
Interest	
How is interest calculated?	whole of balance
When is interest calculated?	daily
When is interest paid?	quarterly
Record of transactions	
When are standard statements issued?	6 monthly
Are eStatements available?	✓
Summary of Fees	
Monthly account keeping fee	\$3.00
Available account keeping fee waivers	Accessibility waivers Under 18 waiver Government benefits waiver
Suncorp Bank Transaction Fees	
– Staff assisted withdrawals	\$2.50
– Electronic withdrawals	free
– Personal cheque withdrawals	not available
Suncorp Bank ATM withdrawals & enquiries	free
Non Suncorp Bank ATM withdrawals & enquiries	ATM Operator Fee
Bank@Post withdrawals, cheque and cash deposits (limits apply) ²	free

1. Refer Pages 18 and 19 for full details about Visa Debit Card including eligibility.

2. Refer to page 16 for full details.

Everyday Saver Account

Our Everyday Saver Account is a flexible bank account that can be used as a savings account or an everyday transaction account.

As a savings account, you can earn bonus interest each month if:

- you deposit at least \$40.00 into your account each month; and
- you do not make any withdrawals from your account in the same monthly period.

If you earn bonus interest in any month, the account keeping fee for that month will be waived. A month in this instance is calculated from the monthly anniversary of your account opening date. For accounts where a passbook is used or has been used to record account activity, deposits and withdrawals made on the monthly anniversary date are included in the following month's calculations. For all other accounts they are included in the current month's calculation.

If you do not earn bonus interest in any month, the account keeping fee is payable and you will have an unlimited number of fee free Suncorp Bank electronic transactions.

Interest is calculated daily on the whole of the credit balance at the end of the day and paid quarterly.

As an everyday transaction account you can make deposits and withdrawals. Your funds are "At Call" which means you can access your money at any time our banking facilities are available. Staff can assist you to access your funds at the branch or you can transact electronically through Internet and Phone banking and our mobile app., or using Bpay®, Direct Debits and Credits, or using your card at ATMs, and EFTPOS facilities.

Statements are issued every 6 months. You can request statements monthly or quarterly at no additional charge.

The fee waivers available on this account are the Accessibility Waiver, the Under 18 Waiver, and the Government Benefits Waiver. For more information refer to page 9.

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 picking up our current Interest Rate Brochure from your nearest Suncorp Bank branch; or
- by calling us on 13 11 75; or
- by visiting suncorpbank.com.au.

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.

You can request a change to the destination account for your credit interest on your Suncorp Bank Personal Deposit Accounts. Redirection of credit interest can only be to another Suncorp Bank account.

If you choose to redirect your credit interest to a different account, please remember that the interest has been earned on the original account and must be declared by the owner/s of that account.

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

How is Interest Calculated?

A standard rate of interest (variable interest rate) is paid on the total of the available credit balance in your account. Interest on the Suncorp Bank Everyday Saver Account is calculated daily on the end of day balance, and paid into your account every quarter.

Eligibility

Suncorp Bank Everyday Saver Account can only be opened by individuals as personal customers for personal use.

An account may be opened by two individuals as joint applicants.

Fees and Charges

This section contains the Fees and Charges for the Everyday Saver Account

Handy tips to save on fees

Most Suncorp Bank deposit accounts provide an unlimited number of fee free Suncorp Bank transactions. 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 everyday banking with Suncorp Bank. A small fee may apply.

Fee	Ways to save on fees
<p>Payment Honour Fee</p> <p>Applies if we allow a transaction initiated by you to overdraw your account. For example, Direct Debit payment, Visa Debit transaction, in branch withdrawal, EFTPOS or ATM withdrawal etc.</p>	<p>Automatic Sweep</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.</p> <p>Sweeps prevent your account from overdrawing when a Direct Debit is made provided you have sufficient funds in your nominated account. A fee may apply.</p>
<p>Dishonour Fee – Direct Debit</p> <p>Applies if there are insufficient or unavailable funds in your account to cover a Direct Debit payment and as a result the transaction is unsuccessful.</p>	<p>Telephone, Mobile App and Internet Banking</p> <p>Check and manage your account balances using the convenience of Telephone, Mobile Banking and Internet Banking. Suncorp Bank does not charge customers to use Telephone, Mobile Banking and Internet Banking. (A fee is charged for an Internet Banking Security Token).</p> <p>Balance Notification</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>Sweep Failure Fee</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>Telephone, Mobile App and Internet Banking</p> <p>Check and manage your account balances using the convenience of Telephone, Mobile Banking and Internet Banking. Suncorp Bank does not charge customers to use Telephone, Mobile Banking and Internet Banking. (A fee is charged for an Internet Banking Security Token).</p> <p>Balance Notification</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>

Fee	Ways to save on fees
<p>ATM Operator Fee</p>	<p>Suncorp and Bendigo Bank ATMs</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>Cash out at point of sale</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. Withdraw extra cash when you press the “savings”, “cheque” or “credit” button on the EFTPOS terminal when making a purchase. If you have a Chip Enabled Visa Debit Card and you press “credit”, you can get ‘Cash out’ 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 or through payWave, and a PIN must be used.</p>
<p>Statement Request Fee</p>	<p>Internet and Phone banking and our mobile app</p> <p>Avoid the cost of copies of statements by accessing statement information for eligible accounts registered for eStatements through Internet Banking or our Mobile App.</p>
<p>Bank Cheque Fee</p>	<p>External Transfer</p> <p>Transfer money from your Suncorp Bank account to an account at another financial institution. It’s a simple alternative and fee free on most Suncorp Bank accounts.</p> <p>Visa Debit and Visa Credit</p> <p>Make your purchases with a Visa Debit or Visa Credit facility. It’s cost effective and convenient. Plus you’ll have access to Visa’s 30 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 Bank account to another account, fails due to insufficient or unavailable funds in your account.</p>	<p>Telephone, Mobile App and Internet Banking</p> <p>Check and manage your account balances using the convenience of Telephone, Mobile Banking and Internet Banking. Suncorp Bank does not charge customers to use Internet and Phone banking and our mobile app. (A fee is charged for an Internet Banking Security Token).</p> <p>Balance Notification</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>

Refer to pages 11 and 12 for details of these fees.

Exemptions from Fees and Charges

Accessibility Waiver	
Eligibility	Applies to customers with a permanent physical, intellectual disability or an impairment that restricts access to Suncorp banking facilities. In certain circumstances an identification card may be required. To apply, visit a Suncorp Bank branch or call us on 13 11 75.
Fees waived	Account keeping fee. Suncorp Bank transaction fees. ATM Operator fee.
Under 18 Waiver	
Eligibility	Applies to account holders under 18, or when the account is held in trust for a child under 18. Must be requested upon account opening with proof of age presented. To apply, visit a Suncorp Bank branch or call us on 13 11 75. Waiver applies to one account per eligible customer.
Fees waived	Account keeping fee.
Government Benefits Waiver	
Eligibility	<p>Applies to customers being supported full-time on government benefits. Waiver will apply while a Centrelink or Veteran Affairs benefit is paid directly into an Everyday Saver account. Waiver applies to only one account per eligible customer. To apply, visit a Suncorp Bank branch or call us on 13 11 75.</p> <p>To initially be assessed as eligible for the waiver you must present one of the following at a Suncorp Bank branch: a current pensioner card, Commonwealth Government health card or a repatriation card (issued by Veterans' Affairs).</p>
Fees waived	Account keeping fee.

Account Fees

	Everyday Saver Account
Monthly account keeping fee	\$3.00
Suncorp Bank Transaction Fees	
– Staff assisted withdrawals	\$2.50
– Electronic withdrawals	free
Deposits and Direct Credits	free
Suncorp Bank ATM withdrawals & enquiries	free
Non Suncorp Bank ATM withdrawals & enquiries	ATM Operator Fee
Bendigo Bank ATM withdrawals and enquiries	Free
Bank@Post withdrawals, cheque and cash deposits (limits apply)*	Free

*Refer to page 16 for full details

Suncorp Bank Transactions

- staff assisted withdrawals include withdrawals, transfers and BPAY® undertaken with the assistance of a staff member at a Suncorp Bank branch.
- electronic withdrawals include withdrawals and transfers completed using automated Internet and Phone banking and our mobile app, Suncorp Bank ATMs, Direct Debit, BPAY®, EFTPOS.

How fees are charged

Account keeping fees and transaction fees are debited to your account on the monthly anniversary of the opening date of your account.

Special Requests, Replacements and Other Event Fees

Fees apply for additional products and services and for international services and foreign currency transactions. Please refer to pages 11 & 12 for more information.

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.

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 and bank cheques	\$15.00
Bank cheques – purchase	\$8.00
Stop payment requests – Direct Debits	Nil
Bank cheques – replacement	\$25.00
Copy of 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	\$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	
Foreign currency conversion fee (Suncorp Bank Visa Debit 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 the percentage that Suncorp Bank charges for the Foreign Currency Conversion Fee).	3.0% 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 Applies when you request us to: <ul style="list-style-type: none"> • issue a foreign currency bank draft • provide destination details of a payment you have made by bank draft, or • place a stop payment on a bank draft we have issued to you. 	\$20.00
Foreign Currency Notes – sold or purchased	\$10.00 per order
Cashing/negotiating Non-Suncorp Bank issued foreign currency Travellers Cheques	\$10.00
Issue & Reload of Multi Currency Cash Passport - Staff Assisted	\$15.00
Telegraphic Transfers sent – staff assisted	\$30.00
Online Telegraphic Transfer sent via Global Payments	\$20.00
Telegraphic Transfers (staff assisted and via Global Payments) – recall, amended, trace request.	\$30.00 plus other bank's costs
Dishonour fee – (Foreign Cheque/Travellers Cheques/Bill for Collection) 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
Foreign Currency Cheque Deposit – more than \$10.00	\$10.00
Bill for Collection – foreign currency cheque or draft 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
Local collection – foreign currency drawn on Australian bank/agent 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 Payment Facilities that can be used in association with the Suncorp Bank Everyday Saver Account

Choosing your Access

To apply for access you can either call us on 13 11 75 or visit your local Suncorp Bank 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 Banking 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. Suncorp Bank Mobile Banking App Transfers over \$2,000 will require a Security Token. For additional security, we can ask you to use an external transfer password or security access code. Funds transferred to any of 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 transaction 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 Bank 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 (e.g. 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.

Bank@Post

The Bank@Post service is designed for customers that live in remote locations where there is limited Suncorp Bank branch access. This service allows you to make deposits, withdraw cash and make EFTPOS purchases from your transaction account at Australia Post outlets. You need to have access to a Suncorp Bank Visa Debit Card or Suncorp Bank eftpos Card in order to use this service.

You will be able to make:

- cash deposits of up to \$3,000 per day
- cheque deposits (no maximum)
- withdrawals of up to \$1,000 cash per day.

Bpay®

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

By using Bpay® you can:

- pay your bills 24 hours a day 7 days a week using Internet, Mobile Banking or Telephone Banking (excluding outages for system maintenance).

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 from your Suncorp Bank account.

Electronic Funds Transfer at Point of Sale (EFTPOS)

An EFTPOS facility allows you to make point of sale payments directly from your Suncorp Bank 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) without having to visit a branch or ATM.

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 Bank or another financial institution. A combined daily limit of \$5,000 will apply for external transfers, business payments, BPAY® transactions and funds transferred using the “Other Suncorp Account” transfer type, unless we agree on 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 the 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.

Phone Banking

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

By using Phone 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 Banking

Mobile Banking allows you to access your accounts and conduct a range of banking activities from your mobile device either from our mobile website at m.suncorpbank.com.au or our Mobile App available for iOS® & Android® devices. 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. You may be charged for data usage when using Mobile Banking by your mobile phone service provider. If you are registered for Internet banking you can use your login details on Mobile Banking to:

- Check balances, view transaction history and view account details;
- Setup transfers from your account with either immediate, future dated or recurring processing timing. Transfers can be setup between your own accounts, other Suncorp accounts (i.e. a family member or business) and external accounts at another financial institution;
- A combined default daily limit of \$5,000 will apply for external transfers, BPAY® transactions and funds transferred using “other Suncorp Account” or “Send money” transfer types, unless we agree another amount with you. Mobile App transfers over \$2,000 will require a Security Token. Funds transferred to your own Suncorp Bank Accounts (whether you hold this account alone or with others) will not be included in your daily limit;
- Setup BPAY® payments from your account with either immediate, future dated or recurring processing timing;
- Approve transfers and BPAY® payments that require 2 or more parties to sign;
- View BPAY View® bill summaries and download a PDF copy of the detailed bill (not available on the Mobile App).

Visa Debit Card

What is a 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.

How do I use my Visa Debit Card?

You can 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;
- 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;
- through your Visa Checkout Digital Wallet at selected merchants;
- at outlets overseas wherever Visa is accepted.

Am I eligible for a Visa Debit Card?

A Visa Debit Card will automatically be issued to you when meeting the following criteria :

- The account being linked to the Visa Debit Card is an Everyday Saver Account
- The signing rule on the account is 'any one' to sign
- The cardholder is 16 years of age or over
- The account is not a Company/Organisation account

Should you not be eligible for a Visa Debit Card and/or prefer not to have a Visa Debit Card then you may be eligible for a Suncorp Bank eftpos Card. For more information on eftpos Cards please refer to "Important Terms Explained" within the Product Information Document.

What is Verified by Visa?

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 (e.g. 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.

Important information about using your Visa Debit Card

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.

- 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 the Internet, you'll be covered by Visa's Zero Liability policy meaning you are protected against unauthorised transactions.
- You can use payWave functionality to make Contactless Transactions for purchases less than \$100 at merchants who have a Contactless Terminal without having to enter a PIN. For purchases over \$100, a PIN 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 "cheque", "savings" or "credit" button on the EFTPOS terminal. When you select "credit", the card must be inserted into 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.
- If you have not used your card to access your account in the 6 months prior to its expiry date then, for security reasons, we may not send you a replacement card upon expiry.

Visa Checkout Digital Wallet

Visa Checkout is a digital wallet that allows you to store your major payment card information (including Visa, MasterCard and American Express) in one online account. This eliminates the need to enter your card information every time you make an online purchase at participating merchants. At the checkout stage, you simply login to your Visa Checkout account, choose the preferred payment card and click 'pay'. Visa Checkout will process the transaction whilst shielding your full card details from the merchant. You no longer need to worry about your card data being at risk when you checkout with Visa Checkout. You can set up to receive customised email alerts on all Visa cards linked to your Visa Checkout account. This alert service can help you to monitor your finances and quickly detect fraud or other suspicious activities. You can sign up for a Visa Checkout account through Internet Banking and there is no sign up fee.

Other Services

Funds Management Sweep

A funds management sweep facility allows you to keep a certain balance in a primary account and transfer ('sweep') excess available 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 available funds into a nominated primary account from a related account if there are insufficient funds to cover a Direct Debit or personal cheque 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 transfer or Direct Debit fails or overdraws your account because of insufficient funds;
- your 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, Mobile Banking App 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 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 you suspect someone knows your secret codes;
- if you use Telephone, Mobile Banking 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;
- don't let anyone swipe your card more than once without giving you a "transaction cancelled" receipt for all swipes except one;
- never access the Mobile Banking or 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 Bank 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 the Terms and Conditions for Suncorp Accounts for the relevant definition if the term is not defined below.

Where a term used in this document is defined in this document and the Terms and Conditions for Suncorp Accounts, 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 on 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
Account	any savings account, term deposit or cheque or card account as specified in the Terms and Conditions for Suncorp Accounts.
At Call	deposits and withdrawals can be made at any time to the bank account.
ATM Direct Charging	a form of charging for 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 Bank customer, if you use another Bank's ATM, then the other bank will charge you for using their ATM.
ATM Operator Fee	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.
Bank@Post	allows you to make deposits, withdraw cash and make EFTPOS purchases from your transaction account at Australia Post outlets.
BECS	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.
Bendigo Bank ATM enquiry	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.
Bendigo Bank ATM withdrawal	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.
Bpay®	Bpay® allows you to pay bills (to billers who have a Bpay® Biller number) over the Telephone or via Mobile Banking or Internet Banking by transferring money (making payments) directly from your Suncorp Bank account. Bpay® Ltd ABN 69 079 137 518.
Cheque	a written order to us on our cheque form to pay a certain amount of money from your account.
Chip Enabled Visa Debit card	means a Visa Debit card that has an embedded security microchip.
Contactless Terminal	means a Terminal which can be used to make a Contactless Transaction.

Term	Meaning
Contactless Transaction	means a transaction made by holding your card (which is capable of making a Contactless Transaction) in front of a Contactless Terminal.
Copy of personal or bank cheque	as the owner of a Suncorp Bank cheque, you can ask us to provide you with a copy of it.
Direct Credit	an electronic payment made to your account. An example of a Direct Credit is when an employer pays wages into an account electronically.
Direct Debit	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 Bank account.
EFTPOS Electronic Funds Transfer at Point of Sale	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.
eftpos Card	a card which is linked to an eligible Transaction Account that can be used at locations bearing the eftpos logo. An eftpos Card is available when you don't meet the criteria for a Visa Debit Card and/or prefer not to have a Visa Debit Card.
Electronic withdrawal	Includes withdrawals and transfers completed using automated Telephone Banking, Mobile Banking, Internet Banking, Suncorp Bank ATMs, Direct Debit, Bpay®, EFTPOS.
End-of-day	midnight Brisbane time at the end of the relevant day.
eStatement	online version of paper statements which are viewed through Internet and Mobile Banking
External transfers	electronic funds transactions (Internet, Mobile and staff assisted) that you initiate from a Suncorp Bank account to an account at another financial institution that participates in BECS.
Foreign ATM	Another Financial Institution's ATM – also called a 'Non-Suncorp Bank ATM'.
Global Payments	is the system that processes Online Telegraphic Transfers via Internet Banking.
Interest rate brochure	the document we publish setting out the interest rates applicable to Suncorp Bank accounts.
Non-Suncorp Bank ATM	Another Financial Institution's ATM - also called a 'Foreign ATM'.
Non-Suncorp Bank ATM enquiry	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.
Non-Suncorp Bank ATM withdrawal	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.
Online Telegraphic Transfer	is a Telegraphic Transfer sent via Global Payments.
Personal customer	a customer who uses a product for personal purposes.

Term	Meaning
Record search/ copy request – cheques, records, voucher retrieval	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.
RTGS	Real Time Gross Settlements. RTGS means the settlement system established and operated by the Reserve Bank of Australia for Real Time Gross Settlement.
Security Token	a small electronic device which generates a security token code.
Staff assisted withdrawals	include withdrawals, transfers and Bpay® undertaken with the assistance of a Suncorp Bank staff member at a Suncorp Bank branch.
Standard rate of interest	the annual interest rates that we publish that apply to personal deposit accounts.
Suncorp Bank	Suncorp-Metway Ltd ABN 66 010 831 722.
Suncorp Bank ATM withdrawal	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.
Suncorp Bank customer	a person who holds an account with Suncorp Bank.
Sweep – funds management, insufficient funds	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.
Telegraphic Transfer	means a funds transfer sent electronically to an overseas bank account held with an external financial institution.
Trace/recall of funds request – cheque, electronic payment	Destination details of a payment you have made by cheque, electronic transfer or Bpay® from your account or attempt to recall a payment you have made by electronic transfer or Bpay®.
Transaction card	an eftpos Card or Visa Debit Card which is linked to an eligible Transaction Account
Visa Debit Card	a card bearing the Visa logo, which is linked to an eligible Transaction Account. The card can be used at any location bearing the Visa or eftpos logo. A Visa Debit Card is automatically issued when meeting the criteria for a Visa Debit Card
Visa Debit cash advance	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
Visa payWave	means functionality as part of a Visa Debit Card that allows transactions to be made at participating merchants by holding your Card 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.
We, our, us	Suncorp Bank.
You, your	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 and the APRA hotline on 1300 55 88 49.

Contact us for more information
or to change your details:



suncorpbank.com.au



Call 13 11 75



local branch

