Home Package Plus

Terms and Conditions

Effective Date: 7 December 2015

SUNCORP BANK

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References to “Suncorp Bank” or “Bank” in this guide means Suncorp-Metway Ltd ABN 66 010 831 722. Australian Credit Licence 229882.

1. About these terms and conditions

These terms and conditions apply when you ask for a Home Package Plus and we agree to include your products in a Package.

These terms and conditions are in addition to the terms and conditions that apply to any product or service you include in your Package.

Before you apply for a Package you should read the Personal Deposit Accounts Product Information Document, any credit contract and other documents we give you containing particular terms and conditions.

We can change these terms and conditions and change or withdraw any Product Offer at any time. We will give you notice of changes as required by law.

You accept these terms and conditions by requesting to open a Package or when you receive a Package benefit (whichever first occurs).

2. Definitions

In these terms and conditions, the following words mean:

Package – means the Home Package Plus.

Package Fee – means the Home Package Plus Fee.

Eligible Loans – means the type of Suncorp Bank loans which are eligible for inclusion in the package. The current eligible loans include:

- Home Loan with a Standard Variable Rate
- Home Loan with a Fixed Rate
- Suncorp Bank Access Equity
- Personal Loan
- Share Trade
- Margin Loan

Eligible Credit Cards – means the type of Suncorp Bank credit cards which are eligible for inclusion in the Package. The current eligible credit cards include the Platinum, Gold or Standard Clear Options Credit Card.

Qualifying Loans – means the type of Suncorp Bank loans that can qualify for interest rate discounts.

- Variable Qualifying Loans are home loans with a Standard Variable Rate, Access Equity facility and Variable Margin Loan.
- Fixed Rate Qualifying Loans cover home loans with a Fixed Rate of one, two, three and five year terms. At the end of the fixed rate period, the interest rate will automatically convert to the discounted standard variable rate available when the loan was settled. Fixed Rate discounts are only applicable where borrowings are less than or equal to 90% of security property value. Also included is Fixed Margin Loans.

Mandatory Account – means the first home loan established whether it is a Standard Variable or Fixed Rate loan or Access Equity facility.

Product Offer – means the product offers referred to in the product offer information table following (or as amended by the Bank from time to time).

You – means each person who holds a Suncorp Bank Everyday Options account and agrees to these terms and conditions. If more than one of you hold the account, "you" includes a reference to each of you singularly and as a group.

3. Eligibility for Home Package Plus

To be eligible for Home Package Plus benefits you need to:

- pay an annual package fee
- hold a Suncorp Bank Everyday Options account
- hold a home loan that has a Standard Variable or Fixed interest rate or Access Equity facility
- be a personal customer or a non corporate trustee of a family trust. Not available for businesses or companies.
- not be in default under any loan contract or Credit Card contract
- have a total customer exposure or approved credit limit of $150,000 or more.

4. Product Offers

The Product Offers set out in the table on the next page are currently available for this Package. All products are available to approved applicants only. The Product Offers are not available in conjunction with other special offers, discounts, concessions or promotions.

Product Offers are correct at the time of publication of this guide and are subject to change without notice. Any Product Offer can be withdrawn at any time without notice unless required by law.

Product	Benefit
Everyday Options account	Pay no Monthly Account Keeping Fee
Home Loan with a Standard Variable Rate	Pay no Establishment Fee Pay no Renegotiation Fee Pay no Mortgage Offset Fee
Home Loan with a Fixed Rate	Pay no Establishment Fee Pay no Renegotiation Fee*
Access Equity facility	Pay no Establishment Fee Pay no Renegotiation Fee Unlimited fee free Suncorp Bank transactions per month (excludes non-Suncorp Bank ATM withdrawals and enquiries)
Personal Loan	Pay no Monthly Account Keeping Fee Pay no Establishment Fee
Qualifying Loans - Interest rate discount	Interest rate discounts may apply, details of which are set out on www.suncorpbank.com.au or available from any branch.
Platinum, Gold or Standard Clear Options Credit Card	Pay no Annual Card Fee
Home and Contents Insurance Premium	Receive 1 additional month of cover when you purchase a 11 month policy.
Share trade	Pay no Establishment Fee Pay no Ongoing Account Fees Discounted Brokerage Fees

* An Early Payment Interest Adjustment may apply if a renegotiation occurs on a Fixed Rate

Note: The relevant standard charges (other than the Everyday Options account keeping fee) will be debited to each account but Suncorp Bank will contribute the amount of the standard charge to each account resulting in a net fee of nil.

5. Package Fee

A Package Fee of $375 is payable when Suncorp Bank has activated your Home Package Plus. The Package Fee is then charged annually to your Mandatory Account on each anniversary of the initial Package fee charge date.

If you are paying the Annual Package Fee you will not be charged the Everyday Options account or Eligible Loans account keeping fee for that month. If you cancel your participation in the Package, the standard fees and charges applicable to the respective Products will apply from the following month.

Suncorp Bank can change the Package Fee on giving you the required notice.

6. Can joint applicants apply?

Yes, provided that the Package Everyday Options account is held jointly by all applicants wishing to participate in the Package.

All other products in the Product Offer information table can be held by any one of the Package Everyday Options account holders, solely.

You cannot add products which you hold jointly with third parties. Where the Package is held by a Trustee, you cannot add products held by beneficiaries.

You can have up to a maximum of four Suncorp Clear Options accounts in a Package. Only one Suncorp Clear Options account is permitted to be held by each Everyday Options joint account holder.

Specific conditions apply to joint Everyday Options 100% Home Loan Offset Facilities.

7. Can you add existing products you hold to a Package?

Yes. You can add any existing product you hold that is listed in the Product Offer information table to a Package.

Before you can add an existing Home Loan or Access Equity facility to a Package, a Variation Agreement is required and a renegotiation fee is payable under your credit contract.

Where a product is added to the Package, the relevant Product Offer will apply to that product from the date of inclusion in the Package.

Any interest or fees that have already been charged to a product prior to the date of inclusion in the Package will not be refunded.

8. Can you add new products to an existing Package?

Yes. New products can be added to your existing Package (after approval of your application for the new product) at any time that you hold the Package.

The issuer of the products eligibility criteria apply and each application must meet the approval guidelines for that particular product to qualify for the relevant Package Product Offers.

9. Cancellation of the Package

You can remain in the Package for so long as you continue to hold the Everyday Options account and an Eligible loan and pay the Package Fee, even if you do not hold any other product listed in the Product Offer information table.

The Package Fee is payable to your Mandatory Account and will continue to apply and be charged until you advise Suncorp Bank that you want to cancel your participation in the Package.

You can cancel your participation in the Package by advising Suncorp Bank in writing (a form to cancel your Package is available on request). Once you cancel your Package, all relevant Package benefits specified in the Product Offer information table will cease to apply and the standard terms and conditions of each product including fees and charges will apply.

You can remove individual products from the Package at any time. If you wish to remove a Home Loan, Line of Credit Facility or Credit Card from the Package, all borrowers or credit card holders will be required to sign a Variation Request Form.

10. Suncorp Bank can modify, withdraw or terminate the Package

Suncorp Bank may withdraw the concessions and benefits that apply under your Package immediately, without notice to you, if your Everyday Options account or Mandatory Account is closed or if you fail to pay the Package Fee when it is due or you vary your Loan or Line of Credit facility to a product which is not eligible for Product Offers.

Suncorp Bank can withdraw the Package concessions and benefits that apply to loans or credit cards after 30 days notice in writing if an Event of Default as specified in your credit contract occurs.

Suncorp Bank may change the terms and conditions of the Package from time to time. Suncorp Bank may withdraw or change the Product Offers. You will be provided with 30 days notice of any changes which apply to your facilities.

11. Specific conditions about Home Insurance offers (12 months for the price of 11 months Home & Contents Insurance)

The home and contents insurance offer is available to newly approved Suncorp Bank Home Loan or Home Package Plus customers who choose to purchase Suncorp Insurance home and contents insurance for the property in respect of which the loan applies. When you purchase 11 months home and contents Insurance from Suncorp Insurance you will receive one additional month of cover under that policy for no additional premium. Nothing in this offer affects Suncorp Insurance discretion to refuse applications for insurance in accordance with their underwriting acceptance criteria. Multi Policy Discount terms and conditions are available from www.suncorp.com.au/valuecomboconditions and from www.gio.com.au/multi-policy-discount.

Suncorp Home and Contents Insurance is issued by AAI Limited ABN 48 005 297 807 trading as Suncorp Insurance. Please read the relevant Product Disclosure Statement before you make any decision regarding these products. Contact Suncorp Insurance for a copy on 13 11 75. Suncorp Bank is not responsible or liable for, and does not guarantee, this product.

12. Specific conditions about Home Loan Offset facilities

To activate the 100% Home Loan Offset facility on a Packaged Everyday Options account and linked sub-account/s, you must be a borrower on a home loan with a Standard Variable rate as well as an account owner of the Everyday Options account and linked sub-account/s.

If you activate the 100% Home Loan Offset facility on a non-Packaged Everyday Options account and link it to a Packaged Standard Variable Rate Loan, you must be a borrower on the loan as well as an account owner of the Everyday Options account and linked sub-account/s. The Everyday Options accounts cannot be held jointly with a third party who is not a borrower on the loan.

You will not be paid interest on balances in your Everyday Options account and linked sub-account/s whilst they are operating as an Offset facility. Any balances in your sub-accounts that are subject to a flexiRate cannot operate as part of an Offset facility.

13. Specific conditions for Suncorp Clear Options

Citigroup Pty Limited ABN 88 004 325 080 ACL No. 238098 ("Citigroup") is the credit provider and issuer of Suncorp Clear Options Credit Cards. Suncorp Bank promotes and distributes Suncorp Clear Options Credit Cards on Citigroup's behalf under an agreement with Citigroup. Suncorp Bank 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 Bank internet banking and telephone banking). Applications will be dealt with directly by Citigroup, not Suncorp Bank. Suncorp Bank does not suggest you apply for any particular Suncorp Clear Options Credit Card type. Citigroup, not Suncorp Bank, will be assessing your application.

Suncorp Clear Options Credit Card Product Offer applies to personal Platinum, Gold or Standard Suncorp Clear Options Credit Cards only. The Suncorp Clear Options Credit Card is issued to approved applicants only. Up to four (4) Suncorp Clear Options Credit Cards can be included in a Package, (1) one per borrower.

Notice to existing Suncorp Clear Options customers

If you are a Suncorp Clear Options Credit Card customer and you ask Suncorp Bank to include your Suncorp Clear Options Credit Card account in your Home Package and we agree, your Suncorp Clear Options Credit Contract is varied to the extent set out below:

Insert a new clause 13A in the Suncorp Clear Options Credit Card Terms and Conditions as follows:

13A. Home Package Customers

If you ask Suncorp Bank to include your card in a Home Package and we agree, Suncorp Bank will contribute an amount equal to the Annual Card Fee which will be credited to your card account.

Suncorp Bank's contribution will be made for so long as you hold a Home Package and continue to pay the Home Package Plus Fee when it falls due.

14. Specific conditions for Share Trade

Suncorp Share Trade is a service provided by CMC Markets Stockbroking Limited ABN 69 081 002 851 AFSL No. 246381, a Participant of the ASX Group ("CMC Markets Stockbroking") at the request of Suncorp-Metway Ltd ABN 66 010 831 722, AFSL 229882 ("Suncorp"). For a copy of the terms and conditions relating to the Suncorp Share Trade service and the Financial Services Guides for CMC Markets Stockbroking or Suncorp (or other relevant disclosure documents), contact us on 1300 156 299 or via email at info@sharetrade.com.au. Neither CMC Markets Stockbroking nor Suncorp are representatives of each other. To the extent permitted by law, Suncorp will not guarantee or otherwise support CMC Markets Stockbroking's obligations under the contracts or agreements connected with the Suncorp Share Trade service.

15. Specific conditions for Margin Lending

Package customers can receive interest rate discounts on Fixed and Variable Rate Margin Loans, with discounts off the headline fixed and variable interest rates respectively.

There are no establishment, ongoing or transaction fees on a Suncorp Bank Margin Loan and with over 1850 different securities on the Acceptable Security Lists and seamless integration with Suncorp Share Trade; Suncorp Bank can provide you the tools to invest in your future.

Additionally, the Suncorp Bank Share Trade's platform integrates seamlessly with your Margin Loan, allowing you to manage your investment portfolio online in one convenient location as well as transact on your Margin Loan in real time with your portfolio details updating almost instantly.

The margin loan referred to is provided by Suncorp-Metway Ltd ABN 66 010 831 722 (Suncorp Bank).

Important things you need to know:

1. Home Loans are made by Suncorp-Metway Ltd ABN 66 010 831 722 ("Suncorp Bank") Australian Credit Licence 229882. All Home Loans are available to approved applicants only. Terms and conditions apply and are available on request. Fees and charges apply.

2. Various products and services are provided and issued by different entities in the Suncorp Group. Suncorp Bank and other entities in the Suncorp Group are not responsible or liable for, and do not guarantee the products and services provided by other entities of the Suncorp Group.

- Banking products (except credit cards) are issued by Suncorp Bank.
- Suncorp Insurance is issued by AAI Limited ABN 48 005 297 807 trading as Suncorp Insurance.

3. Please read any applicable Product Disclosure Statement/Product Information Document before making any decisions about a product. Contact Suncorp Bank for a copy on 13 11 75 or call into a local branch.

4. This brochure is only intended as a general guide. Any advice contained in this brochure has been prepared without taking into account your particular objectives, financial situation, or needs. For this reason, before acting, you should consider the appropriateness of this advice having regard to your own objectives, financial situation, and needs.

5. All rates, discounts, margins and fees and charges are subject to change.

Contact us for more information:

Call 13 11 75

www **suncorpbank.com.au**

Visit your Home Loan Specialist at your local branch or a Mobile Home Loan Specialist could come to you.

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