Lending Fees and Charges

Effective from 18 October 2013.

SUNCORP BANK
Business

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 and Bendigo 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.
- 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 Ready Package 9

1.5 Equipment Finance 10

1.6 Debtor Finance 10

1.7 Suncorp Clear Options Visa 11

1.8 Other fees on Business Lending 12

Section 2 – Service Fees

2.1 Business Lending 14

2.2 Business Payments 17

2.3 Transaction Negotiation Authority 17

2.4 Bank Guarantee 17

2.5 Foreign Currency Fees 18

2.6 International Trade Finance 19

2.7 Government Charges 22

2.8 Goods & Services Tax 22

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

Phone: 13 11 75

Web: suncorpbank.com.au

Section 1 – Business Lending

1.1 Business Overdraft

Type of Fee	Cost
Establishment 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 quarterly. Minimum charge $250 per quarter.
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 Bank Business Accounts.

1.2 Business Term Loans

Type of Fee	Cost
Establishment 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.
Self Managed Superannuation Funds (SMSF) Fee	$700 This may increase if there are complexities.
Ongoing Fees 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 - Loans >= $500,000 (applicable to designated products and calculated on monthly unused portion of facility limit)	 1.5% 1.5%
Transaction Fees Deposit to other banks (each) - Manual - Electronic (EasyPay)	 $20.00 $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
Establishment 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 (per quarter)	0.75% p.a. of overdraft limit charged quarterly. Minimum charge $250.00 per quarter.
Transaction Fees Transfers between Suncorp accounts (Internet & Telephone banking)	Free
Electronic Transactions Suncorp ATM withdrawals	$0.20
EFTPOS transactions	$0.20
Electronic Credits/ Debits Direct credits Direct debits	 $0.20 $0.20
Electronic withdrawals BPAY®, Eftpos, External Transfers	$0.20
Cheque Transactions Cheque withdrawal (per cheque) Cheque deposits (per cheque)	 $0.60 $0.60
Staff Assisted Transactions Deposits Withdrawals Branch transfers Phone transfers	 $0.70 $0.70 $0.70 $0.70
Suncorp ATM transfers and balance enquiries	Free

1.3 Business Line Of Credit (cont)

Type of Fee	Cost
Fee Free Transactions	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:	
Transactions Always Charged Business Payments Credit Transactions per month • 0-200 • 201-500 • 501 +	$ on application $0.20 $0.15 $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	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.

*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 Ready Package

Type of Fee	Cost
Establishment 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 Business Ready Package Fee (per quarter) Business Ready Package includes up to 3 Term Loans and 1 Business Premium Account with Overdraft Facility. The Package 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.	$400.00
Refer to section 1.2 for other ongoing fees on Business Term Loans	
Transaction Fees Refer to section 1.2 for transaction fees on Business Term Loans. Refer to the transaction fees of the Business Ready Package listed in the Product Information Document for Suncorp Bank Business Accounts.	

1.5 Equipment Finance[1].

Type of Fee	Cost
Up-front Fees	
Establishment fee - Lease (minimum) - Chattel Mortgage (minimum)	 $350.00 $350.00
Private Sales/Sale & Leaseback fee - Lease (minimum) - Chattel Mortgage (minimum)	 $250.00 $250.00
Security Substitution/ Assignment/Other Variation - Lease (minimum) - Chattel Mortgage (minimum)	 $250.00 $250.00

Other Fees
All other fees and charges, including Government fees and statutory costs, are available on application or by phoning 13 11 75.

1.6 Debtor Finance.

Type of Fee	Cost
Establishment fee	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.

Other Fees
All other fees and charges, including Government fees and statutory costs, are available on application or by phoning 1300 018 412.

1.7 Suncorp Clear Options Business Visa[2].

Type of Fee	Cost
Ongoing Fees Annual Fee Additional Cardholder*	 $45.00 $45.00 each
Rewards Program (per card) - Standard (per year) - Premium (per year)	 $20.00 $69.00
Transaction Fee Cash advance fee - Within Australia - Overseas	 3.0% minimum $5.00 1.5% of AUD equivalent
Foreign exchange conversion (% of $AUD value of transaction)	3.4%
Over limit fee (per month) (applicable to account balances that exceed the credit limit)	$40.00
Other Fees Late fee (payable if your Payment Due is not paid by the Payment Due Date and $10 every 7 days thereafter until the Payment Due is made)	 $10.00
Dishonours - Dishonours	 $15.00
Suncorp Qantas Frequent Flyer - Rewards Upgrade	 $45.00
Cards - Card Replacement - Emergency (overseas replacement)	 Free Free
Replacement statement	$14.00

*Individuals with Enquiry Access only are classified as Additional Cardholders.

1.8 Other Fees on Business Lending

Type of Fee	Cost
All Lending Facilities (excluding Clear Options Visa card)	
Consent fee (each) (charged on requests for bank consent of title deeds)	$150.00
Consent fee (each) (charged when bank consent requested together with the production of title deeds)	$200.00
Document preparation fee - Minimum (up to 3 documents) - Each document over 3	 $550.00 $150.00
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)	$350.00
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)	$350.00

1.8 Other Fees on Business Lending (cont)

Type of Fee	Cost
Substitute security fee (fee does not include government charges or new valuation costs)	$550.00
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
Business Ready Package Refer to the service fees listed in the Product Information Document for Suncorp Bank Business Accounts	
Business Overdrafts, and Line of Credit 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 - Cheque - 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 overdrawing increases to a max. $10 per day)	$10.00
Replacement Suncorp card (per card) (lost cards in Australia)	$12.00
Special answers (each) - Suncorp cheque - Hand delivered to other bank* - Processed via clearing system (*additional costs may apply for hand delivery)	 $15.00 $50.00 $15.00
Statements - Term Loans (additional or re-prints)	$10.00
Statements - Excluding Term Loans - Between statement transactions - Re-prints up to 12 months (per page) - Re-prints after 12 months (per page) - Frequency > monthly (per page) - Issued on a specified date - Immediate statement (each) - Interest statement current year (each) - Interest certificate past years (each)	 $3.00 $3.00 $3.00 $3.00 $3.00 $3.00 $3.00 $3.00
Stop payment request (each)	$15.00
Sweeps - Funds management sweep (per attempt) - Insufficient funds sweep (per sweep	 $1.50 $1.50
Transaction listing - Equipment Finance	$10.00
VISA Debit Card (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
Business Term Loans 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
All Lending Facilities (excluding Clear Options Visa card) Audit certificate (per 30 minutes)	$50.00
Bank cheques – Suncorp customer - Bank cheque issue (each) - Bank cheque replacement (each) - Bank cheque stop payment* (each) (*lost/stolen/fraud only)	$8.00 $25.00 $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) Inward	$35.00 $2.50
Records search fee (per hour)	$70.00
Transfer payments (each) (credit transfer to another bank)	$5.00
Other Charges Break Costs Applicable to loans with fixed rates. May be charges for: - termination of fixed rate - payout of loan - making repayments to loan greater than those agreed	Determined at time of termination, payout or repayment.

2.2 Business payments (Internet banking)

Business Payment Credit enables you to transfer funds from your business account to multiple accounts and is useful for regular transfers such as payrolls. You can transfer funds to other accounts held by you, to third party Suncorp accounts or to accounts with other financial institutions in Australia.

Type of Fee	Cost
Business Payments Credit Transactions per month: • 0 - 200 • 201 - 500 • 501 +	 $0.20 $0.15 $0.10

2.3 Transaction Negotiation Authority

Type of Fee	Cost
Up-front Fees 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 fees will be advised in writing on approval.	Minimum of $100
Ongoing Fees Account Maintenance Fee payable half yearly in advance	1.5% of the weekly processing limit (minimum of $50)
Ongoing Fees Applies to each referral where a direct entry file will cause the weekly processing limit to be exceeded	$35

2.4 Bank Guarantee

Type of Fee	Cost
Up-front Fees 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)
Ongoing Fees Bond/Gtee fee (payable half-yearly in advance)	1.50% of amount guaranteed (min. $50 and rounded up to the nearest dollar)

2.5 Foreign Currency Fees

Unless otherwise stated fees are charged per item at the time the service is provided or the transaction or event occurs.

Type of Fee	Cost
Foreign currency conversion fee (Suncorp 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 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: – 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 currency
Cashing/negotiating Non-Suncorp issued foreign currency Travellers Cheques	$10.00
Issue of Travellers Cheques & Cash Passport	1% of AUD value per currency - min $10.00 per currency - max $100.00 per currency
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 / Bills 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

Type of Fee	Cost
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

2.6 International Trade Finance

Unless otherwise stated fees are charged per item at the time the service is provided or the transaction or event occurs. Contact our International Trade Finance team on 1300 785 566 for further information and details on all terms, conditions, fees and charges that apply to our products and services.

Import Documentary Letter of Credit (LC)

LC issuance, inclusive of transmission costs	**0.125% of amount min $150 per 6 months**
LC amendment, inclusive of transmission costs	**$100**
Amendment (increase in value)	**0.125% of increased value plus $100 amendment fee**
Cancellation LC	**0.25% of cancelled amount if balance >AUD10,000 min $50 plus $100 amendment fee**
Import LC - Document Handling Fee	**0.25% of amount min $150 max $1,000**
Acceptance fee (Term LC)	**1.5% p.a. of amount min $100**
Payment / Reimbursement fee	**$120 or foreign currency equivalent**
Discrepant documents	**$120 or foreign currency equivalent**
LC undrawn balance	**0.25% on balance >AUD10,000 min $50**
Revolving credit reinstatement	**$100 per reinstatement**

Import Documentary Collection

Import Collection - Document Handling Fee	0.25% of amount min $150 max $800
Accepted Term Bill	$20
Documents released against undertaking	$100
Avalisation	1.5% p.a. of amount min $100
Partial payment	$50
Extension	$50
Dishonour - Documentary Collection (Term & Sight)	0.25% of amount min $150 max $800
Documents released free of payment	$100

Export Documentary Letter of Credit (LC)

Advising Fee - Export LC (waived if documents presented/negotiated through Suncorp)	$100
Advising Fee - Amendment Export LC (waived if documents presented/ negotiated through Suncorp)	$50
Export LC - Document Handling Fee	0.25% of amount min $150 max $1,000
Pre Check / Faxed Documents	$70
Discrepant documents	$50
Negotiation of documents on 'without recourse basis'	On application
Assignment of Proceeds	$150
Confirmation	On application
Transferable LC (draw up - issuance)	On application min $200
Transferable LC amendment (issuance)	$100

Export Documentary Collection

Export Collection - Document Handling Fee	0.25% of amount min $150 max $800
Partial payment	$50
Extension to maturity date	$50
Despatch documents free of payment	$50
Dishonour Documentary Collection (Term & Sight)	0.25% of amount min $150 max $800

Trade Loans

Drawdown Fixed or Variable rate loan	$150
Additional loan drawdown (variable rate loan only)	$50
Pre-payment of Fixed loan	$50 plus interest break costs
Loan Rollover (variable rate loan only)	$50
Partial payment (variable rate loan only)	$30

Standby Letter of Credit / Bank Guarantee / Bid Bonds

Issuance, inclusive of transmission costs	On application min $250 charged six monthly in advance
Amendment inclusive of transmission costs	$100

Shipping Guarantees & Airway Bill Release

Issue Shipping Guarantee	$150 charged annually in advance
Airway Bill Release	$100

Other Fees

Telegraphic Transfer	**$30**
Courier package	**At cost plus $5**
Local courier	**At cost plus $5**
Express Post	**At cost plus $5**
Swift messages	**$20**

2.7 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.

2.8 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.

Various products and services are provided by different entities in the Suncorp Group. Banking Products are issued by Suncorp-Metway Ltd ABN 66 010 831 722 (Suncorp Bank).
The different entities in the Suncorp Group, including Suncorp Bank, are not responsible for, do not guarantee and are not liable in respect of products or services provided by other entities in the Suncorp Group.

1. Equipment Finance products are issued by Suncorp Metway Advances CorporationPty Ltd ABN 89 100 845 127.
2. Citigroup Pty Limited ABN 88 004 325 080 AFSL No. 238098 Australian Credit Licence 238098 ("Citigroup") is the credit provider and issuer of Suncorp Clear Options Credit Cards. Suncorp-Metway Limited ABN 66 010 831 722 Australian Credit Licence 229885 ("Suncorp Bank") 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 Bank internet banking and telephone banking).

Contact us for more information or to change your details:

Call 13 11 75

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