

Business Accounts

Transaction and
Investment options
for your business



You drive the business. We'll drive the service.

Often there just isn't enough time to stop and think about how you could improve things. But with the help of our business banking specialists, you can focus on your business, to create the best results. At Suncorp Bank we'll work with you to:

- Reduce your fees and make your money work harder.
- Make your banking easier and save you time by simplifying processes.
- Help you manage your cash flow and maximise your interest.

Growing your business is exciting and at Suncorp Bank we want to be involved. So how about working with a bank that's keen to build your business and provide relevant solutions.

Local, personal and practical.

At Suncorp Bank, our business banking specialists can make decisions locally, so you get a faster response, greater local understanding and practical solutions. And you can rely on us to get the basics right, by performing tasks correctly and on time. It's the little things that count. We'll also keep in touch with your changing needs, because what's right for you now, mightn't be right in the future. By reviewing your situation, we can help to keep you ahead of the game.

Keeping it personal 24/7.

We know you work long hours, so we've made it easier to manage your money 24 hours a day, seven days a week, through our phone and online banking services – saving you time and effort. And when you call Suncorp Bank for business, you talk directly to a trained business specialist. There's no automated voice or button pushing required. Your call is always answered by a real person. It's just one of the ways we like to make business banking more personal.

Business Banking.

As the fifth largest bank in Australia, Suncorp Bank offers you the strength and security of a big bank, with the personal attention and care you might expect from a smaller one. So take a closer look at our flexible range of business accounts, from transaction and investment accounts to specialised trust accounts. Our rates are very competitive, and we're upfront about our fees, so there are never any nasty surprises.

Choosing a Business Account.

When choosing an account that's right for you, it is important to consider:

- What access you require to your money – “At-Call” access, Internet banking, EFTPOS, cheque book, card, branch.
- What amount of cash you intend on keeping in the account, as this can make a difference to the interest rate.
- The number of transactions you require, as this can affect fees.

Managing your Cash flow is easy with our Business Transaction Accounts.

Simplicity is the key to our business transaction accounts. There are no minimum or maximum balance requirements, and no limits on deposits or withdrawals either¹. We also offer 100% business offset², to help reduce the amount of interest you pay on your linked business loan.

With our business transaction accounts, it's all about helping you get the most for your business. Your money is “At-Call”, so you have easy access via your local branch, cheque book, card access, phone and Internet banking. Plus, you can enjoy the convenience of BPAY[®], an overdraft facility², end of month statements and sweeps between your Suncorp Bank accounts.

We even have ways to help you keep your Transaction Fees low and ways to avoid account keeping fees altogether, where possible. Plus, we'll endeavour to be fair when applying exception fees – because we understand oversights happen and we think everyone deserves a break now and then, don't you?

Business Everyday Account

A transaction account that is perfect for businesses that need a safe place from which to conduct their everyday banking, including receiving money and paying expenses. It's great for low volume monthly transactions and relatively small account balances.

Business Premium Account

A transaction and cash management account rolled into one. With competitive, tiered interest rates, the higher your account balance, the more interest you earn (calculated daily and paid monthly). Plus, you have the option of chequebook access. It's perfect for high volumes of monthly transactions.

Business Saver Account

Our stand-alone savings account means there's no need to link it to another account. This account offers a competitive high interest rate, no account keeping fee and convenient electronic access to your money. You'll also benefit from flexiRates – which lets you lock away a portion of your balance at a higher fixed interest rate for a period of your choice, helping you to boost your interest.

Business Term Deposit

Choice is good – especially when it comes to your money. That's why we offer you a choice of high term deposit rates and terms – from one month to five years on amounts over \$1,000. Special negotiated rates are also available for investments of \$100,000 and over. What's more, you pay no set-up, account keeping or transaction fees³. Our term deposits offer a secure investment with fixed returns. So you know exactly what income you'll receive, and when to expect it. Interest can be paid monthly, quarterly, semi-annually or annually (depending on the term length you select).⁴ It's up to you.

With all these benefits, no wonder our Business Term Deposit won the Smart Investor Blue Ribbon Award 2009 (30 to 300 day).

Specialised Accounts you can rely on.

For businesses with more specific account requirements, we offer a range of specialised business accounts including General Trust Accounts, Real Estate Trust Accounts and Solicitors Trust Accounts.

General Trust Account

This account can be used to regulate payments or deposits on behalf of a third party. You can use it for a variety of purposes such as accepting refunds on behalf of clients, liquidation of a client's assets or investment on a client's behalf.

Real Estate Trust Account

Ideal for real estate agents, auctioneers and commercial agents (such as motor dealers and debt collectors), our Real Estate Trust Account can be accessed via your local branch, cheque or Internet banking.

Solicitors Trust Account

This account is available to Queensland solicitors who collect and invest money on behalf of clients. You can access this account via your local branch or by cheque.

Opening a Suncorp Bank Business Deposit Account.

You can open any of the accounts covered in this booklet at your nearest Suncorp Bank branch or alternatively you can apply online at **suncorpbank.com.au**

New Suncorp banking customers will need to provide suitable identification in branch or at an Australia Post Office prior to activation of the account. The types of identification required may vary so contact Suncorp Bank for further assistance.

For more information on any of Suncorp Bank's products, please contact **13 11 75** or visit **suncorpbank.com.au**.

Supporting our Business Customers: Keeping our fees low with Account Keeping Fee waivers and transaction fee allowances.

Suncorp Bank is always looking for ways to better support our customers everyday banking needs⁵.

Other ways we support our customers.

To make your everyday banking as easy as possible, Suncorp Bank has added even more services to help you.

Internet Banking

Register to do your business banking securely online, 24/7 with Suncorp Bank.

Mobile Phone Banking

Access Suncorp Bank Internet banking via your mobile phone. This will allow you to have access to your account balances, review transaction history, pay bills and transfer funds securely, 24/7.

Suncorp Bank Business Visa Debit Card.



The Business Visa Debit Card from Suncorp Bank could be an exciting new tool for your business to upgrade to, and the perfect partner for your Suncorp Bank everyday transaction account⁶.

A Business Visa Debit Card allows you to access your own funds to make purchases, so you're not purchasing stock on credit. This may help you to manage your money, simplify cash flow, and stay in day-to-day control over your transactions.

You can use a Business Visa Debit Card to make purchases anywhere that Visa is accepted – simply press the Credit (CR) button at the point of sale.

Look at the benefits of a Business Visa Debit Card.

- Control and convenience that comes from using your own funds.
- An easier way to track transactions than petty cash purchases.
- Widespread acceptance, over the Internet, over the phone or overseas⁷.
- A handy alternative to carrying cash or writing cheques.
- Protection against fraud when you press credit to make purchases, with Visa's Zero Liability policy⁸.
- Quickly and easily pay for purchases with Visa payWave. For purchases under \$100 there is no need to sign or enter a PIN.

Linking a Business Visa Debit Card to your account is easy.

A Business Visa Debit Card can be linked to both the Business Everyday Account and Business Premium Account. Either way, you'll enjoy a world of convenient payment options. It's easy to set up too, with no additional paperwork or hassle.

Want to switch to Suncorp Bank?

Suncorp Bank is dedicated to finding the best solutions for our customers. We're listening to what you want from your banking and continually designing ways to meet those needs. To consolidate your business banking needs follow these three simple steps.

1. Open a Suncorp Bank business account

- Visit your local branch and one of our business banking specialists will help you open an account that suits your needs.
- You can also go online at suncorpbank.com.au to open an account or call **13 11 75** for more information.

2. Redirect any regular payments – we can help you with this

- Identify any direct debits or credits attached to your account. The easiest way to do this is to ask for a list from your old financial institution. Alternatively, you can go through your previous account statements.
- Once you've identified all your direct debits and credits, notify the organisations you authorised to credit or debit your account of your changes.
 - Most organisations will accept changes over the phone which enables you to get immediate confirmation that your changes have been received.
 - Alternatively, contact Suncorp Bank for the appropriate forms to request change of account details for direct debits and credits. We can help you complete the forms if required or you can complete them yourself and bring them into one of our branches.
 - You can also generate a notification letter which is available on our website. Once you have completed the details required for the notification letter, you can print it and send it to the relevant organisations.

3. Close your old account

- It is a very simple process that you can begin today. Call **13 11 75** or visit your local branch for more details.

1. Fees apply if you exceed the fee free transaction limit.
2. To approved applicants only.
3. An interest adjustment will apply to early withdrawals.
4. Advertised interest rates may not be available for alternative Interest Payment frequencies.
5. Contact us on 13 11 75 for full details of fee waivers.
6. To be eligible for a Visa Debit card you must be 16 years or older and an Australian Resident. Customers are liable for Visa transactions which may cause their account to overdraw and interest may be charged to the account.
7. A foreign currency conversion fee of 2.5% of the converted Australian dollar transaction amount made or charged to your account.
8. Cardholder's liability is limited to zero for unauthorised transactions, provided the cardholder notified Suncorp Bank of unauthorised Visa transactions, and there is no evidence of cardholder negligence, fraud or collusion.

Banking Products issued by Suncorp Metway Ltd ("Suncorp Bank") ABN 66 010 831 722 AFSL 229882. Please read the Product Information Document before making any decisions regarding this product. Visit your nearest branch or call 13 11 75 for more information. Terms and Conditions, fees and charges may apply and are available on request.

**Talk to a business banking specialist today
about all your business account needs.**

 **Call 13 11 75**

www suncorpbank.com.au



Visit your local branch

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