



CONSUMER

Suncorp uses  
**Greenhouse Friendly™**  
ENVI Silk Carbon Neutral Paper

ENVI Silk Carbon Neutral Paper is an Australian Government  
certified Greenhouse Friendly™ Product

Banking products are issued by Suncorp-Metway Ltd ABN 66 010 831 722.  
\* Other related service fees and charges may apply. # Exchange of foreign  
currency will be calculated at an exchange rate applicable at the time of  
exchange calculation. As exchange rates constantly change, this rate may  
differ from the exchange rate at the time the Foreign Currency Deposit  
Account was established. Please refer to the Treasury Foreign Currency  
Deposit Accounts Product Features Booklet for further information before  
making any decision regarding these products. Contact us for a copy.  
Terms and Conditions apply and are available upon request.

**Talk to a Treasury Services specialist today  
for a more personal approach to doing  
business around the world.**

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**SUNCORP BANK** 

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# Treasury Foreign Currency Deposit Accounts

## More options for your business needs



**SUNCORP BANK** 

At Suncorp Bank, we understand that when you're doing business around the world, you need options that make dealing in different currencies as easy as possible. Whether you make regular or occasional overseas business transactions, import or export, have affiliations with international organisations, or simply have personal transactions to take care of, our Foreign Currency Deposit Accounts make it easy for you.

## More options for your foreign exchange

Suncorp Bank offers two types of Foreign Currency Deposit Accounts, with a great range of features to suit your business and personal needs. Choose from:

- At-Call Deposit Account
- Fixed Rate Term Deposit Account.

### Suncorp Bank's At-Call Deposit Account gives you:

- immediate access to your deposits
- a variable interest rate
- no account keeping or transaction fees\*
- the ability to transact on any business day with a minimum of AUD \$5,000 for each deposit and withdrawal
- interest credited to the account on the first business day of each month.

### Our Fixed Rate Term Deposit Account gives you:

- possible protection from falling interest rates, by giving you a fixed interest rate for the term of the deposit
- no account keeping or transaction fees\*
- terms ranging from one day to one year (with no deposits or withdrawals permitted during the term)
- interest paid on maturity.

## How it works.

Before we get down to business, here are a few more things you need to know about our Foreign Currency Deposit Accounts.

- You can establish your account with the equivalent of AUD \$25,000 across several currencies<sup>†</sup>.
- Transactions can only be made by electronic transfer – foreign cash/notes or cheques can't be deposited or withdrawn.
- The interest rate is negotiated with you based on a number of factors some of which include:
  - the amount
  - our business relationship with you; and
  - the official market rate in the country of your currency
- Accounts can only be accessed through your Suncorp Bank Treasury Services specialist.

## Foreign Currency Deposit Accounts at a glance

|                         | At-Call Deposit Account           | Fixed Rate Term Deposit Account                       |
|-------------------------|-----------------------------------|---|
| Interest rate           | Variable                          | Fixed   |
| Term of deposit         | On Call                           | Minimum term one (1) day<br>Maximum term one (1) year |
| Account opening balance | Equivalent of AUD \$25,000        | Equivalent of AUD \$25,000                            |
| Transaction amount      | Minimum equivalent of AUD \$5,000 | N/A   |
| Account keeping fees    | Nil                               | Nil   |
| Other charges           | Telegraphic transfers*            | Telegraphic transfers*                                |

## Currencies we accept

| Currency Name        | Code | At Call Deposit Account | Fixed Rate Term Deposit Account |
|----------------------|------|-------------------------|---------------------------------|
| Canadian Dollar      | CAD  | ✓                       | ✓                               |
| Swiss Franc          | CHF  | ✓                       | ✓                               |
| Danish Kronor        | DKK  | ✓                       |                                 |
| Euro                 | EUR  | ✓                       | ✓                               |
| Fiji Dollar          | FJD  | ✓                       |                                 |
| Great British Pound  | GBP  | ✓                       | ✓                               |
| Hong Kong Dollar     | HKD  | ✓                       | ✓                               |
| Indian Rupee         | INR  | ✓                       |                                 |
| Japanese Yen         | JPY  | ✓                       | ✓                               |
| Norwegian Kronor     | NOK  | ✓                       |                                 |
| New Zealand Dollar   | NZD  | ✓                       | ✓                               |
| PNG Kina             | PGK  | ✓                       |                                 |
| Philippine Peso      | PHP  | ✓                       |                                 |
| Swedish Kronor       | SEK  | ✓                       |                                 |
| Singapore Dollar     | SGD  | ✓                       | ✓                               |
| Thai Baht            | THB  | ✓                       |                                 |
| United States Dollar | USD  | ✓                       | ✓                               |
| South African Rand   | ZAR  | ✓                       |                                 |