



CONSUMER

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

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

# Foreign Currency

## Currency solutions for when you travel

1. Fees and charges apply.
2. Travelex Limited (ABN 36 004 179 953) arranges for the issue of travellers cheques to you in conjunction with the Issuer, American Express Travel Related Services Inc ("American Express") for American Express branded travellers cheques.
3. Travelex Limited (ABN 36 004 179 953) arranges for the issue of cash passport to you in conjunction with the Issuer, Interpayment Services Limited (ISL). Please read the relevant Terms and Conditions before you make any decision regarding this product. Contact us for a copy.
4. To approved customers only. Fees and charges are payable. Terms and Conditions apply and are available on request.
5. Banking products are issued by Suncorp-Metway Ltd ABN 66 010 831 722. Please read the relevant Product Disclosure Statement before you make any decision regarding this product. Contact us for a copy.
6. Via Suncorp's Australian ATM network, and over 457,000 Visa ATM's worldwide. A fee will be charged for these services. Customers are liable for Visa transactions which may cause their account to overdraw and interest may be charged to the account. Full details of relevant terms and conditions are set out in the Non Cash Payment Facilities for Suncorp Accounts PDS.
7. Depending on when you make a purchase, when your statement is issued and whether or not you are carrying forward a balance on your account from the previous statement period. There is no interest free period for Cash Advance or Balance Transfer.
8. In accordance with the Suncorp Clear Options Rewards Program terms and conditions and/or as indicated in the rewards catalogue.



Contact us for more information:

 Call 13 11 55

www [suncorp.com.au](http://suncorp.com.au)

 Visit your local branch

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# How do I manage my money overseas?

When you are travelling overseas, the last thing you want to worry about is how you will manage your money while you are away. Suncorp can arrange whatever you need, from foreign currency to Travellers Cheques, Cash Passports and the convenience of Visa Debit and Credit Cards. Simply choose a product that suits you. You can even combine products to make things easier.

## Foreign currency – handy on arrival

When you first arrive overseas, you will find having local currency comes in handy for taxis, phones, meals and drinks. You can exchange your money into most foreign currencies at Suncorp branches before you travel.

And if you have any foreign currency left when you arrive home, we'll be happy to convert it back to Australian dollars for you<sup>1</sup>.

## Travellers Cheques<sup>2</sup> – safer than cash

American Express Travellers Cheques are a safe and secure form of travel money because you can get a refund or replacement if your cheques are lost or stolen, usually within 24 hours.

You can also be assured of absolute convenience as American Express Travellers Cheques are accepted by millions of retailers, hotels and restaurants around the world.

American Express Travellers Cheques can be ordered in US dollars, Great British Pounds and Euros from any Suncorp branch.

## Cash Passport<sup>3</sup> -the new way to take spending money overseas

Cash Passport is a pre-paid PIN protected debit card that enables you to obtain local currency from Visa and Visa Plus ATM's in more than 170 countries around the world.

You have access to your funds 24 hours a day, and there are no daily withdrawal limits.

Cash Passport can be reloaded again and again for future travel. If you're running short of money while on holidays, additional funds can be reloaded onto the card at your local Suncorp branch or using BPAY®, via phone or internet banking.

## Visa Debit and Credit Cards<sup>4</sup> for total convenience

Visa is one of the most widely recognised names in the world. Whether you have a Visa credit or Visa debit card, you'll be able to pay for goods and services just about anywhere you go.

## Visa Debit Card<sup>5</sup>

The Suncorp Visa Debit Card can be used just like a credit card, except when you make a purchase the amount is debited to your Suncorp transaction account<sup>6</sup>. You can use your Suncorp Visa Debit Card to pay for goods and services wherever you see the Visa symbol and you can also access cash from your Suncorp transaction account anywhere, anytime<sup>6</sup>.

## Suncorp Clear Options Visa

You can also apply for a Suncorp Clear Options Visa card – a card that gives you choices.

Choose a card with a lower interest rate or up to 55 days interest free period<sup>7</sup>.

You can also choose to join one of two rewards programs where you can earn points to redeem for a variety of products and vouchers. If you join the Premium program you can redeem your reward points for QANTAS Frequent Flyer points<sup>8</sup> (if you are a member of the QANTAS Frequent Flyer Program).

The VISA Debit and Suncorp Clear Options Credit cards are accepted at over 24 million locations and ATM's in more than 170 countries worldwide, making them the ideal travelling companion.

Suncorp can arrange whatever you need, from foreign currency to Travellers Cheques, and the convenience of Visa Debit and Credit Cards.