

Important Information: Variation Notice



This variation notice provides full details of the changes effective from 3 July 2024, as they apply to your:

- Suncorp Bank Credit Cards Complimentary Insurance Policy Information Booklet¹
- Suncorp Credit Card Rewards and Suncorp Credit Card Qantas Frequent Flyer Rewards for Suncorp Clear Options Personal Credit Cards Terms and Conditions
- Borrower Information Table

These changes form part of, and must be read in conjunction with, the existing terms and conditions that govern your account, which can be found at www.suncorp.com.au/banking/help-support/documents-forms (the Terms and Conditions). (Section Personal Credit Cards > Credit Cards Terms and Conditions.)

What are the changes

- We are transitioning your Suncorp Clear Options Gold Credit Card to a Suncorp Clear Options Platinum Credit Card.
- We are varying your Borrower Information Table to align to the Suncorp Clear Options Platinum Credit Card including changes to the Retail Purchase Annual Percentage Rate (APR), Cash Advances APR and Annual Primary Cardholder Fee.
- We are removing the reference to 'Suncorp Clear Options Gold Card' from the Suncorp Credit Card Rewards and Suncorp Credit Card Qantas Frequent Flyer Rewards for Suncorp Clear Options Personal Credit Card Terms and Conditions.
- We are removing the reference of 'Suncorp Bank Gold Card' from the Suncorp Bank Credit Cards Complimentary Insurance Policy Information Booklet¹.

It's important that you read the notice carefully in conjunction with your terms and conditions, and keep a copy for your records, as it contains all the changes.

What if I have any questions?

If you have any questions on these changes that have not been explained in the notice, you can find how you can contact us at suncorpbank.com.au/contact-us.

The changes

The Suncorp Bank Credit Card Complimentary Insurance Policy Information Booklet¹, Suncorp Credit Card Rewards and Suncorp Credit Card Qantas Frequent Flyer Rewards for Suncorp Clear Options Personal Credit Cards Terms and Conditions and Borrower Information Tables are amended as follows:

Suncorp Bank Credit Cards Complimentary Insurance Policy Information Booklet¹ ('Policy Booklet')

We are removing references to 'Suncorp Bank Gold Card' throughout the Policy Booklet as the product will no longer be offered. Accordingly, references to 'Suncorp Bank Gold Card' are deleted from the following sections:

- Important Information about the complimentary covers available, Definitions – 'card'
- Summary of Card by Cover Type
- Purchase Protection Insurance
 - Part A – Eligibility for Cover, WHO IS ELIGIBLE?
 - Part B – Period of Cover
- Extended Warranty Insurance
 - Part A – Eligibility for Cover, WHO IS ELIGIBLE?

Suncorp Credit Card Rewards and Suncorp Credit Card Qantas Frequent Flyer Rewards for Suncorp Clear Options Personal Credit Card Terms and Conditions ('Terms and Conditions')

We are removing references to 'Suncorp Gold Card' throughout the Terms and Conditions as the product will no longer be offered. Accordingly, delete the following references to the product in the following sections:

- Removal of the complete row referencing 'Gold' from the table in clause 3.3 under 'Chapter One – 3. Accumulation of Points'.
- Removal of 'Gold Cardholder(s)' from clause 10.1 under 'Chapter Two – 10. Airline and Other Loyalty Programs' and clause 12.1 under 'Chapter Three – 12. Suncorp Credit Card Qantas Frequent Flyer Rewards'.

Borrower Information Table

- Replace the reference to 'Suncorp Clear Options Gold Credit Card' at the top of the Borrower Information Table with 'Suncorp Clear Options Platinum Credit Card'.
- Amend the Retail Purchases Rate and the Cash Advances Rate in the Annual Percentage Rate row as follows:

Annual Percentage Rate:	Retail Purchases: 20.74% p.a.	Cash Advances: 21.99% p.a.
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- Amend the Annual Primary Cardholder Fee under Credit Fees and Charges row as follows:

Credit Fees and Charges	\$129, debited to your Account on first use of the Account (including Card activation), and then on each anniversary of the date your Account was approved.
Annual Primary Cardholder Fee:	

¹ Terms, conditions, exclusions, limits and applicable sub-limits apply. Refer to the Suncorp Bank Credit Cards Complimentary Insurance Policy Information Booklet for further information. AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 (trading as Allianz Global Assistance) under a binder from the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz) has issued a Complimentary insurance group policy to National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") which allows eligible NAB account holders and cardholders to claim under it as third party beneficiaries by operation of s48 of the Insurance Contracts Act 1984 (Cth). Any advice on insurance is general advice only and not based on any consideration of your objectives, financial situation or needs. The terms, conditions, exclusions, limits and applicable sub-limits of the group policy are set out in the Suncorp Credit Cards Complimentary Insurance Policy Information Booklet which may be amended from time to time. Neither NAB nor Citi nor any of its related corporations guarantee this insurance.

NAB is the credit provider and issuer of Suncorp Clear Options Credit Cards. Suncorp-Metway Ltd ABN 66 010 831 722 ("Suncorp Bank") promotes and distributes Suncorp Clear Options Credit Cards on NAB's behalf under an agreement with NAB. NAB has acquired the business relating to this credit from Citigroup Pty Limited (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to assist to administer the Credit Cards. Our/us/we means NAB unless the context otherwise requires it. Suncorp Bank will not guarantee or otherwise support NAB's obligations under the contracts or agreements connected with the Credit Cards (other than those relating to Suncorp Internet Banking and Suncorp Telephone Banking). SUN17792_0424