

Notice to Suncorp Bank Customers



Effective from 1 July 2026

Effective from 1 July 2026, Suncorp Bank will be introducing changes to the following documents: Personal Deposit Accounts Product Information Document; Business Accounts Product Information Document; Terms and Conditions for Accounts and Continuing Credit Contracts; Fixed Term Deposit Product Information Document; Schedule of Fees and Charges for other Suncorp Bank Personal Accounts; Schedule of Fees and Charges for other Suncorp Bank Business Accounts; and PayID Terms and Conditions (collectively, **the Documents**).

Personal Deposit Accounts Product Information Document

- The Effective Date is updated to '1 July 2026'.
- On page 2 the reference to 'Suncorp Bank PayLater account linked to Everyday Options Account' is removed from the Contents.
- On page 3, the Effective Date is updated to '1 July 2026'.
- On page 3, the reference to 'page 38' is amended to 'page 36'.
- On page 4, the Table under the heading Product Features at a Glance, is amended to insert the following wording, next to the reference to 'flexiRates⁴':
'(Effective from 22 August 2026, flexiRates will no longer be able to be set up.)'
- On page 5, the Table under the heading Other Options is amended to insert the following next to the reference to 'flexiRates⁴':
'(Effective from 22 August 2026, flexiRates will no longer be able to be set up.)'

- On page 6, under Everyday Options Account heading, a new sub-heading 'Main Account' is inserted, and the first paragraph is amended to state:

'The Everyday Options Account consists of:

- a) the main everyday transaction account, which is a single bank account that can be used as a deposit-taking facility and a facility through which you can make non-cash payments (the Main Account); and*
- b) the option to link up to nine additional sub accounts, which are each individual bank accounts that can be used as a deposit-taking facility and a facility through which you can make non-cash payments (Sub-Accounts).*

The account has no monthly account keeping fees or Suncorp Bank transaction fees. Visa Debit Cardholders will not be charged Foreign Currency Conversion Fees on purchases made online or overseas and there are no Cash Advance fees at non-Suncorp Bank Institutions.'

- On page 6, the second paragraph is amended by inserting the word 'Main' before the word 'Account'.
- On page 6, the second paragraph is amended by inserting the word 'Main' before the word 'Account' in the first and third sentences.
- On page 6, under the heading Everyday Options Sub-Accounts, the first and second paragraphs are amended to state as follows:
*'You can add up to nine linked savings Sub-Accounts to your Everyday Options Main Account.
You cannot operate Sub-Accounts on their own. Each Sub-Account must be linked to your Everyday Options Main Account. Sub-Accounts can only be opened in the same name or names as the Everyday Options Main Account. For existing joint account holders who wish to*



open an Everyday Options Sub-Account, only one party is required to apply.'

- On page 6, the final paragraph is amended to state as follows:

'If you want to withdraw cash from a Sub-Account, you simply transfer money using Telephone Banking, Mobile Banking or Internet Banking into your Everyday Options Main Account, then withdraw it as you would normally.'

- On page 7, the references to 'Everyday Options Account' and 'Everyday Options Accounts' are amended to 'Everyday Options Main Account' and 'Everyday Options Main Accounts' respectively where they appear.

- On page 7, under the Credit Interest Mode sub-heading, the first paragraph is amended to state:

'Variable Interest (standard interest) is paid on every dollar in your Everyday Options Account, unless prior to 22 August 2026, you choose to set up flexiRates, which allows you to fix the interest rate applying to a portion of your balance for a set period. If you set up flexiRates prior to 22 August 2026, the standard rate of interest will be paid on the credit balance of your account less any flexiRate balances. The Sub-Account interest rate may be different to the rate of interest on the Everyday Options Main Account. Interest is calculated daily on the end-of-day balances (less any flexiRate balance) and paid into your Sub-Account every month and your Everyday Options Main Account every six months.'

- On page 8 the reference to 'main Everyday Options Account' is amended to 'Everyday Options Main Account' in the second sentence in the first paragraph under sub-heading 'Offset Mode' (which is on page 7).

- On page 8, the final paragraph under the sub-heading 'Offset Mode' (which commences on page 7) is amended to state:

'When your account is in offset mode, prior to 22 August 2026, you still have the option to set up flexiRates on your Everyday Options Main Account and Sub-Account/s. In this instance, you will earn credit interest on the amount of your flexiRates, and the remainder of your Everyday Options Account/s balances will offset your home loan.'

- On page 9 and continuing on page 10, the section 'Suncorp Bank PayLater account linked to Everyday Options Account', is removed.

- On page 14, the following amendments are made:

- Immediately under the heading 'flexiRates' the following is inserted:

- **'Important information about flexiRates**

Effective from 22 August 2026 flexiRates will no longer be able to be set up.'

- the first paragraph is amended to state:

'Prior to 22 August 2026, flexiRates allow you to fix the interest rate applying to a portion of your balance for a set period of time.'

- the paragraph immediately under the 'Interest' Table is amended to state:

'Prior to 22 August 2026 flexiRates can be set up via Internet Banking or Mobile Banking. To set up a flexiRate prior to 22 August 2026, you nominate the amount you wish to fix, and select a period of time and interest rate from the available options. You can set up flexiRates for specified amounts from \$1 to \$1 million dollars inclusive prior to 22 August 2026. Existing flexiRates can be managed via Internet Banking or Mobile Banking.'

- the fifth paragraph is amended to state:

'Prior to 22 August 2026, you may choose to automatically renew your flexiRate, subject to this option being available in Internet Banking and Mobile Banking for your chosen flexiRate period. This option will automatically renew your flexiRate for an identical period when your nominated end date is reached. The interest rate you will receive will be the current rate for the applicable flexiRate period when the flexiRate renews. Prior to 22 August 2026, you may be able to change your renewal instructions before 7pm Eastern Standard Time on the day your flexiRate is due to end subject to the option being available in Internet Banking or Mobile Banking.'

- a new sixth paragraph is inserted after the fifth paragraph:

'Effective from 22 August 2026, the option to automatically renew your flexiRate will no longer be available. Any flexiRates funds set to automatically renew after this date will instead be able to be accessed the day following your nominated end date.'

- the former sixth paragraph, now seventh paragraph is amended to state:

'Prior to 22 August 2026, you can set up, up to fifteen flexiRates on an account at any one point in time.'

- On page 29, under the heading 'Bank@Post', the following amendments are made:

- the second paragraph is amended to state:

'You will be able to make:

- *cash deposits of up to \$9,999.95 per cash deposit*



Business Accounts Product Information Document

- *withdrawals of up to \$1,000 cash per day. The withdrawal limit can be increased to \$2,000 per day per card by contacting 13 11 75 (excluding Deposit Only Cards).*
- new wording is inserted under the second paragraph as follows:
'Effective from 27 August 2026, you will be able to make:
 - *Cash deposits of up to \$8,000 per cash deposit.*
 - *Withdrawals of up to \$1,000 cash per day. The withdrawal limit can be increased to \$2,000 per day per card by contacting 13 11 75 (excluding Deposit Only Cards).*
- On page 36, under the sub-heading 'Review by our Customer Relations Team', the *'In writing:'* address is amended to remove the internal post code *'(4RE058)'*.
- On page 41, the following amendments are made:
 - next to the term 'flexiRate' the following sentence is inserted at the end of the sentence:
'(Effective from 22 August 2026, flexiRates will no longer be able to be set up.)'
 - the term and meaning of 'Late Fee' are removed.
- On page 42, the term and meaning of 'Payment Schedule' are removed.

Terms and Conditions for Suncorp Bank Accounts and Continuing Credit Contracts

- The Effective Date is updated to *'1 July 2026'*.
- On page 50, the following amendments are made:
 - Clause 15.2, the word *'if'* has been removed from the first paragraph.
 - Sub-clauses 15.2 (a), (b), (c), (d), (e), (f), (g), (h) and (j) are amended by the insertion of the word *'if'* at the start of each paragraph.
 - Clause 15.2 (i) is amended to state:
'(i) if the available balance at the time of the account closure is less than \$0.01 and either:
 - (i) For Accounts being closed by us before 1 September 2026, your Account has had no customer- initiated Transactions for 36 months; or*
 - (ii) For Accounts being closed by us after 2 September 2026, your Account has had no customer-initiated Transactions for 18 months.'*

- The Effective Date is updated to *'1 July 2026'*.
- On page 3, the Effective Date is updated to *'1 July 2026'*.
- On page 4, the Table under the heading Product Features at a Glance is amended by inserting the following next to *'Is flexiRates⁶ interest available?'*:
'(Effective from 22 August 2026, flexiRates will no longer be able to be set up.)'
- On page 6, under the Business Premium Account heading, the second paragraph, is amended to state:
'Interest on the account is tiered and is calculated daily on end of day available credit balances and paid monthly unless you choose to set up flexiRates prior to 22 August 2026, which allow you to fix the interest rate applying to a portion of your balance for a set period. If you set up flexiRates prior to 22 August 2026, the tiered interest will be paid on available credit balance of your account less any flexiRate balances.'
- On page 7, under the Business Saver Account heading, the sixth paragraph, is amended to state:
'If you set up flexiRates prior to 22 August 2026, the standard rate of interest will be paid on the credit balance of your account less any flexiRate balances.'
- On page 8, the following are amended to state:
 - Immediately under the heading *'flexiRates'* the following is inserted:
'Important information about flexiRates
Effective from 22 August 2026 flexiRates will no longer be able to be set up.'
 - the first paragraph is amended to state:
'Prior to 22 August 2026, flexiRates allow you to fix the interest rate applying to a portion of your balance for a set period of time.'
 - the paragraph immediately under the Table is amended to state:
'Prior to 22 August 2026, flexiRates on a Business Premium Account or Business Saver Account can be set up via Internet Banking or Mobile Banking. To set up a flexiRate prior to 22 August 2026, you nominate the amount you wish to fix, and select a period of time and interest rate from the available options. You can set up flexiRates for specified amounts from \$1 to \$1 million dollars inclusive prior to 22 August 2026. Existing flexiRates can be managed via Internet Banking or Mobile Banking.'



- the fifth paragraph is amended to state:
‘Prior to 22 August 2026, you may choose to automatically renew your flexiRate, subject to this option being available in Internet Banking and Mobile Banking for your chosen flexiRate period. This option will automatically renew your flexiRate for an identical period when your nominated end date is reached. The interest rate you will receive will be the current rate for the applicable flexiRate period when the flexiRate renews. Prior to 22 August 2026, you may be able to change your renewal instructions before 7pm Eastern Standard Time on the day your flexiRate is due to end subject to the option being available in Internet Banking or Mobile Banking.’
 - a new sixth paragraph is inserted after paragraph five:
‘Effective from 22 August 2026, the option to automatically renew your flexiRate will no longer be available. Any flexiRates funds set to automatically renew after this date will instead be able to be accessed the day following your nominated end date.’
 - the former sixth paragraph, now seventh paragraph is amended to state:
‘Prior to 22 August 2026, you can set up, up to fifteen flexiRates on an account at any one point in time.’
 - On page 12 under the heading 100% Business Offset Mode – Small Business, the following amendments are made:
 - a new paragraph is inserted after the ninth paragraph as follows:
‘Where your linked business account does not meet the eligibility criteria for Offset Mode (for example, being in a different name to the Small Business Loan), we may unlink the offset facility and switch it from Offset Mode to Credit Interest Mode. We will provide you with reasonable notice before we do so.’
 - the tenth paragraph is amended to state:
‘If you pay out your Small Business Loan you will receive no offset benefit. Your business account will be automatically switched to Credit Interest Mode. This means that credit interest will be paid on the available credit balances of your business account. When your account is in offset mode, you still have the option to set up flexiRates on your Business Premium Account prior to 22 August 2026. In this instance you will earn credit interest on the amount of your flexiRates, and the remainder of your Business Premium Account balance will offset your Small Business Loan.’
 - On page 25, the following amendments are made:
 - under the heading ‘Bank@Post’ the second paragraph is amended to state:
*‘You will be able to make:

 - cash deposits of up to \$9,999.95 per cash deposit
 - withdrawals of up to \$1,000 cash per day. The withdrawal limit can be increased to \$2,000 per day per card by contacting 13 11 75 (excluding Deposit Only Cards).’*
 - under the heading ‘Bank@Post’ the following new wording is inserted under the second paragraph:
*‘Effective from 27 August 2026, you will be able to make:

 - cash deposits of up to \$8,000.00 per cash deposit
 - withdrawals of up to \$1,000 cash per day. The withdrawal limit can be increased to \$2,000 per day per card by contacting 13 11 75 (excluding Deposit Only Cards).’*
- On page 51, next to the term ‘flexiRate’ the following sentence is inserted at the end of the sentence:
‘(Effective from 22 August 2026, flexiRates will no longer be able to be set up.)’

Schedule of Fees and Charges for Other Suncorp Bank Business Accounts

- The Effective Date is updated to ‘1 July 2026’.
- On page 7 under the heading Cashflow Accelerator, the following amendments are made:
 - the second paragraph is amended to state:
‘No monthly account keeping fee is payable on the deposit account. Interest is paid on every dollar deposited into this account (unless in a flexiRate set up prior to 22 August 2026) along with daily settlement funds from the Merchant EFTPOS facility.’
 - The third paragraph is amended to state:
‘Funds (unless in a flexiRate set up prior to 22 August 2026) are available ‘At Call’ which means money can be accessed any time banking facilities are available. The Business Investment Account with Options can also be linked to BPAY® Biller or Business Payments to make receiving customer payments or making payments to suppliers easier.’
- On page 17, under the sub-heading ‘Review by our Customer Relations Team:’ the ‘In writing’ address is amended state ‘Reply Paid number (88968)’ and the internal post code ‘(4RE058)’ is removed.



Schedule of Fees and Charges for Other Suncorp Bank Personal Accounts

- The Effective Date is updated to '1 July 2026'.
- On page 7, under the sub-heading 'Review by our Customer Relations Team:' the 'In writing' address is amended to state 'Reply Paid number (88968)', and the internal post code '(4RE058)' is removed.

Fixed Term Deposits Product Information Document

- The Effective Date is updated to '1 July 2026'.
- On page 3, the Effective Date is updated to '1 July 2026'.
- On page 16, under the sub-heading 'Review by our Customer Relations Team:' the 'In writing' address is amended to state 'Reply Paid number (88968)' and the internal post code '(4RE058)' is removed.

PayID Terms and Conditions

- The Effective Date is updated to '1 July 2026'.
- On page 3, the following amendments are made:
 - clause 1.3 is amended to state:

'All the other terms and conditions that apply to your Account continue to apply in addition to these PayID Terms and Conditions, including the 'Terms and Conditions for Suncorp Bank Accounts and Continuing Credit Accounts' (Account Terms and Conditions) which can be accessed by visiting our website, at any Suncorp Bank Branch or by phoning us on 13 11 75 and our Mobile Banking Terms and Conditions for the Suncorp Bank App which can be found within the Suncorp Bank App. For example, in our Account Terms and Conditions and our Mobile Banking Terms and Conditions for the Suncorp Bank App, you will find provisions about:

 - (a) *making a payment to a PayID (including your obligations to input correct PayID details and to check the payee's PayID Name before sending an NPP Payment);*
 - (b) *your and our rights and obligations in relation to receiving payments generally; and*
 - (c) *the investigation and recovery of Mistaken Internet Payments, payment errors and unauthorised Transactions.'*
- Clause 1.4 is amended to state:

'If there is an inconsistency between a provision in these PayID Terms and Conditions and a provision

in either the Account Terms and Conditions, or Mobile Banking Terms and Conditions, the provision in these PayID Terms and Conditions will prevail to the extent of the inconsistency.'

- On page 4, clause 2.2 is amended to state:

'We agree to follow the rules of the ePayments Code for ePayments Code regulated Transactions made in Australia and we give you a warranty that we will do so. Your and our rights, obligations and liability in relation to ePayments Code regulated Transactions made in Australia are also set out in clause 20 of our Account Terms and Conditions.'
- On page 7, the following amendment are made:
 - clause 7.3 is amended to state:

'You may:

 - (a) *elect to use your PayID to establish a PayTo Agreement with a Merchant or Payment Initiator that offers PayTo payment services; and*
 - (b) *instruct us to amend a PayTo Agreement by replacing the linked PayID with a different Account or PayID which is PayTo eligible, in each case in accordance with clause 27 of our Account Terms and Conditions'*
- Clause 7.4 is amended to state:

'Where we determine (in our reasonable opinion) that a NPP Payment (or part of it) made to your Account is either a Mistaken Internet Payment or a payment made in error, we will follow the procedures set out in our Account Terms and Conditions at either clause 11.3 or clause 20.19, or in both of these clauses. Depending on the circumstances, these procedures may allow us to freeze your Account or reverse or deduct from your Account, an amount up to the original amount of the Mistaken Internet Payment or the payment made in error.'
- On page 12, under clause 14.1, the following sentence is removed:

'Carbon Insights Account Terms and Conditions has the meaning given to that term in clause 1.3'
- On page 16, under clause 15 Problems and Complaints, the 'write to us at:' address is amended to state 'Reply Paid number 88968' and the internal post code '(4RE058)' for complaints in writing is removed.

The information contained in this Notice is current as at **1 July 2026** and may change from time to time in which case you will be notified in accordance with the terms of the applicable Documents.