

Schedule of Fees and Charges for Other Suncorp Bank Business Accounts

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Contents

Schedule of Fees and Charges for Other Suncorp Bank Business Accounts	3
How Fees are Charged	4
Government Fees	4
Trust Accounts	5
Special Requests, Replacements and Other Event Fees	5
NSW Agent's Statutory Trust Account	5
Money Manager – My Business	6
Money Manager – My Business and Home	6
Cashflow Accelerator™	7
Business Finance Pak	8
Special Requests, Replacements and Other Event Fees	9
Foreign Currency Fees	10
PayID	10
How to contact us with a complaint	15

Schedule of Fees and Charges for Other Suncorp Bank Business Accounts

The following are no longer available for new accounts or for account changes. This document must be read in conjunction with the Terms and Conditions for Suncorp Bank Accounts.

Fee description	Business Everyday Account	Business Standard Account	Business Cheque Account	Business Management Account	Business Management Account – with Negotiated Features	Business Investment Account	Business Investment Account with Options	iBus Maximiser Account
Monthly account keeping fee	No fee	No Fee	No Fee	No Fee	No Fee	No Fee	No Fee	No Fee
with Options feature*	not applicable	No Fee	No Fee	No Fee	No Fee	not applicable	not applicable	not applicable
Is 100% Business Offest available	Yes	No	Yes	Yes	negotiable	Yes	Yes	No
Internal transfers to Suncorp Bank accounts (excluding Business Payments and Staff Assisted Withdrawals)	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Telephone enquiries	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Automated telephone transfers	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Suncorp Bank ATM transfers, withdrawals, enquiries and PIN change	unlimited	unlimited	unlimited	unlimited	unlimited	not applicable	not applicable	not applicable
atmx network ATM transfers, withdrawals, enquiries and PIN change	unlimited	unlimited	unlimited	unlimited	unlimited	not applicable	not applicable	not applicable
Suncorp Bank ATM Deposits and Non-Suncorp Bank ATM cash only deposits* designated by us from time to time	unlimited	unlimited	unlimited	unlimited	unlimited	not applicable	not applicable	not applicable
Osko Payments	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
PayTo~	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Transaction Fees charged if you exceed your number of fee free transactions allowed per month								
Electronic transactions	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Staff assisted transactions	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Immediate external internet transfer (non-Suncorp Bank)	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Cheque deposits	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable
Cheque withdrawals	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable
Business Payments Credit (transactions per month)	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Transaction Fees always charged								
ATM Operator Fee	Withdrawals and Enquiries at Non-Suncorp Bank and Non-atmx network ATMs may incur the ATM Operator Fee by the Financial Institution who owns the ATM. This fee will be charged immediately at the time of the transaction to your account.						not applicable	
Other								
PayID Creation**	Available for no fee	Available for no fee	Available for no fee	Available for no fee	Available for no fee	not applicable	not applicable	not applicable

* Business Standard, Business Cheque and Business Management Accounts could be combined with a Business Investment Account with Options.

^ The term "immediate" in "Immediate External Internet Transfer" refers to when you initiate the transfer, not the payment processing time after you initiate the transfer.

The deposit is taken by Armaguard on behalf of Suncorp Bank (Norfina Limited ABN 66 010 831 722) at all atmx ATMs.

~ PayTo is a service provided through the New Payments Platform (NPP) and allows you to pre-authorise and control payments from your PayTo eligible Account (refer to table above) by establishing PayTo Agreements with Merchants and Payment Initiators who offer the PayTo Service as a payment option. You need the Suncorp Bank App to be able to authorise and view a new or updated PayTo Agreement. The PayTo Service is not available for Accounts which require 2 or more persons to sign to withdraw from the Account. Please refer to our Terms and Conditions for Suncorp Bank Accounts and Continuing Credit Accounts for full details about the PayTo Service, including how you can amend, pause and resume or cancel a PayTo Agreement.

** Please refer to page 10 for terms and conditions which apply to creating a PayID.

How Fees are Charged

ATM Operator Fees will be charged to your account at the time of the transaction by the Financial Institution which owns the ATM.

Government Fees

In the future various governments may impose taxes, fees, charges and duties on accounts and transactions to accounts. If this occurs, your account statement will show government taxes, fees, duties and charges as a separate item.

NSW Agent's Statutory Trust Account

The following is no longer available for new accounts or for account changes. This document must be read in conjunction with the Terms and Conditions for Suncorp Bank Accounts.

Fee description	NSW Agent's Statutory Trust Account
Monthly account keeping fee	No Fee
Direct Credits	Unlimited
Direct Debits	Unlimited
Staff assisted deposits	Free
Business Payments Credit (transactions per month)	Unlimited
Cheques Deposited	not available
Immediate external payments ¹	Unlimited
BPAY® payments	Unlimited
PayID Creation ²	not available
PayTo ³	not available

¹ Osko payments are not available on NSW Agent's Statutory Trust Accounts.

² Refer to explanation of PayID on page 10.

³ Refer to explanation of PayTo on page 3.

Special Requests, Replacements and Other Event Fees

Other fees may apply for additional products and services. Please refer to page 9 for more information.

NSW Agent's Statutory Trust Account

The NSW Agent's Statutory Trust Account is for use by certain licensed and regulated agents in New South Wales including:

Real Estate Agents, Stock and Station Agents, Business Agents, Strata/Community Managing Agents and On site Residential Property Managers.

- All fees associated with the NSW Agent's Statutory Trust Account will be debited to your nominated Suncorp Bank Business Account.
- No interest is paid to the account holder. Interest earned is redirected to the relevant state authority. The interest rate is changed at the end of each calendar month.
- Statements are issued monthly.

The following package/s are no longer available for new accounts or for account changes.

Money Manager – My Business

The package fee has been removed from 29 September 2021.

Fee Description	Standard Charge	Package Charge/Benefit
Business Cheque Account (with Business Invesment Account with Options)		
Monthly account keeping fee	No Fee	No Fee
Transaction Fees – Internal Internet transfers – Automated telephone transfers – Telephone enquiries – Suncorp Bank ATM transfers withdrawals, enquiries and PIN change – atm network ATM transfers withdrawals, enquiries and pin change – Osko payments – PayTo payments ²	nil (unlimited fee free transactions)	nil (unlimited fee free transactions)
Suncorp Bank ATM deposits and Non-Suncorp Bank ATM cash only deposits* designated by us from time to time		
Electronic transactions – Staff-assisted transactions	(unlimited fee free transactions)	(unlimited fee free transactions)
External transfers	nil	nil
ATM Operator Fee	Payable to Financial Institution who owns the ATM*	
Suncorp Bank EFTPOS		
Terminal Rental Fee	\$25 per month per terminal 1 year contract	1 month free rental
Terminal Rental Fee	\$20 per month per terminal 2 year contract	6 months free rental
Terminal Rental Fee	\$15 per month per terminal 3 year contract	12 months free rental
Business Payments		
Business Payments Credit Transactions per month 0-200 201-500 501+	nil	nil
Other		
PayID ³	Available for no fee	Available for no fee

* The deposit is taken by Armaguard on behalf of Suncorp Bank (Norfina Limited ABN 66 010 831 722) at all atm ATMs.

² Refer to explanation of PayTo on page 3.

³ Please refer to page 10 for terms and conditions which apply to creating a PayID.

Money Manager – My Business and Home

The package fee has been removed from 29 September 2021.

Fee Description	Standard Charge	Package Charge/Benefit
Eligible Home Loan application fee	\$600 per home loan	nil
Eligible Home Loan account keeping fee	\$10 per month per home loan	nil
Personal Loan application fee	\$175	nil

The following package/s are no longer available for new accounts or for account changes.

Cashflow Accelerator™

The Cashflow Accelerator™ offers a combined Merchant EFTPOS facility and Business Investment Account (with Options) as a single interest earning transaction account solution.

No monthly account keeping fee is payable on the deposit account. Interest is paid on every dollar deposited into this account (unless in flexiRate) along with daily settlement funds from the Merchant EFTPOS facility.

Funds (unless in flexiRate) 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.

Our Suncorp Bank EFTPOS terminals accept all Australian EFTPOS cards as well as VISA and MasterCard. You can also accept payment by cards issued by American Express, Diners Club and JCB, using the EFTPOS terminal, if you get our consent and you make separate agreements with those organisations.

Settlement funds are credited to your nominated Suncorp Bank account on the same day card transactions are processed every day of the year (except Christmas Day).

Suncorp Bank will also provide you with Internet access to our merchant management system, where you can view details online of card transactions (except charge cards) processed through your Suncorp Bank merchant facilities, plus track chargeback items. You no longer need to wait until you receive your monthly invoice or bank account statement to view settlement information. The system also allows you to download information such as transaction data.

The following package/s are no longer available for new accounts or for account changes.

Business Finance Pak

Our Business Finance Pak combines a Business Deposit Account (a transaction account with an overdraft facility) with up to 3 Term Lending facilities.

The Business Finance Pak comprises a single 'all inclusive' quarterly service charge which covers all facilities within the package. The Business Finance Pak offers a standard rate of interest which:

- applies to credit balances in the transaction account;
- is tiered
- is calculated daily on the end-of-day credit balance in your account and paid to you half yearly.

Fee Description	Business Finance Pak
Business Finance Pak service fee	\$250 per quarter
Minimum monthly balance required to waive the Business Finance Pak service fee	not applicable
Electronic withdrawals	Unlimited
Cheques deposited	not applicable
Osko payments	Unlimited
PayTo*	Unlimited
Internet transfers to Suncorp Bank accounts	Unlimited
Automated telephone transfers, withdrawals, enquiries and PIN change	Unlimited
Telephone enquiries	Unlimited
Suncorp Bank ATM transfers, withdrawals, enquiries and PIN change	Unlimited
atmx network ATM transfers, withdrawals, enquiries and PIN change	Unlimited
Suncorp Bank ATM deposits and Non-Suncorp Bank ATM cash only deposits* designated by us from time to time	
Electronic transactions	Unlimited
Staff assisted transactions	Unlimited
Business Payments Credit	
Transactions per month <ul style="list-style-type: none"> – 0-200 – 201-500 – 501+ 	Unlimited
Immediate external Internet Transfers (non-Suncorp Bank)^	Unlimited
ATM Operator Fee	Withdrawals and Enquiries at Non-Suncorp Bank and Non-atmx network ATMs will incur the ATM Operator Fee by the Financial Institution who owns the ATM. This fee will be charged immediately at the time of the transaction to your account.
PayID~	Available for no fee

^ The term "immediate" in "Immediate External Internet Transfer" refers to when you initiate the transfer, not the payment processing time after you initiate the transfer.

* The deposit is taken by Armaguard on behalf of Suncorp Bank (Norfina Limited ABN 66 010 831 722) at all atmx ATMs.

Refer to explanation of PayTo on page 3.

~ Please refer to page 10 for terms and conditions which apply to creating a PayID.

Special Requests, Replacements and Other Event Fees

Unless otherwise stated, fees are charged per item at the time the service is provided or the transaction or event occurs.

Card replacement	Nil
Visa debit cards emergency overseas card replacement	\$50.00
Visa debit card cash advance at non-Suncorp Bank Institutions	\$ 5.00 per \$1,000 advanced or part thereof
Stop payment requests – bank cheques	\$15.00
Copy of personal or bank cheque	\$12.00
Real Time Gross Settlements (RTGS) – outward	\$35.00
Physical Security Token	\$20.00
Business & Company Name Search	Nil
Trace/recall of funds request – cheque, electronic payment	\$30.00
Record Search/Copy Fee (cheques, records, voucher retrieval)	\$70.00 per hour
Request for Audit Certificate	\$30.00
Interest Certificate (previous financial year)	\$10.00
Coin Handling (Non Suncorp Bank Customer)	5% of total coin value
Business Offset Linking	\$0.00

Foreign Currency Fees

Unless otherwise stated, fees are charged per item at the time the service is provided or the transaction or event occurs. Please refer to our Account Terms and Conditions for further information about our foreign currency transactions, including exchange rates and other fees and charges that may apply.

Fee Description	
Foreign currency conversion fee (Suncorp Bank Visa Debit Transactions) (The exchange rate between the transaction currency and Australian dollar is a wholesale market rate selected by Visa from within a range of wholesale market rates in effect one day prior to the processing date plus a percentage that we charge for the foreign currency fee.)	3.00% of the converted Australian dollar transaction amount of any foreign currency transaction made or charged to your account.
Foreign Currency Bank Draft – trace request or stop payment Applies when you request us to: <ul style="list-style-type: none">– provide destination details of a payment you have made by bank draft, or– place a stop payment on a bank draft we have issued to you.	\$20.00
Telegraphic Transfers sent – Staff assisted	\$30.00
Online Telegraphic Transfers sent via Global Payments	Nil
Telegraphic Transfers (staff assisted and via Global Payments) – recall, amended, trace request	\$30.00 plus other bank's costs
Correspondent Bank Fees and Charges <ul style="list-style-type: none">– We will instruct the Correspondent Bank (excluding payments made to the South Pacific region) to deduct their fees from the payment you make– For payments made to the South Pacific region, we will instruct the Correspondent Bank to charge us for the fee (which we will not charge to you).	Varies dependent on Correspondent Bank and number of Correspondent Banks involved in the payment.

PayID

PayID Service

The PayID service is an addressing service that enables a person to make NPP Payments into your eligible Account using your chosen PayID instead of a BSB and Account number, if that person is permitted to do so by their financial institution ("**PayID Service**").

You can create a PayID using any of the following unique identifiers:

- (a) a mobile number;
- (b) an email address;
- (c) an Australian Company Number;
- (d) an Australian Business Number; or
- (e) such other type of identifier permitted by the NPP and which we agree to let you use as a PayID.

In order to create a PayID you must be a holder of a PayID eligible Account and you must agree to link your PayID to that Account. Please refer to the applicable Fee tables above for PayID eligibility.

Once you create a PayID and link it to an eligible Account, NPP Payments which a person makes to your PayID will be directed to that Account.

You are not obliged to create or use a PayID for your Account. You can continue to operate your Account without a PayID, in which case NPP Payments to your Account will require your BSB and Account number.

Important information and terms and conditions about PayID created for eligible Business Accounts

The following information and terms and conditions apply to the creation of a PayID for eligible Business Accounts and the change, Closure, transfer, Locking and ongoing use of that PayID.

Creating your PayID

You or an eligible authorised person on your Account (see below) can create a PayID for eligible Business Accounts via Internet Banking, by visiting a Branch or calling us on 13 11 75, provided you satisfy the conditions set out in this PayID section. We will not create a PayID for you and register it in the PayID Service without your prior consent.

When you ask us to create a PayID we will tell you which PayIDs are available to you. We will determine available PayIDs based on the information we hold in connection with your nominated linked Account. Certain types of mobile numbers and email addresses may not be in a format which is compatible with our PayID requirements and, therefore, cannot be created as a PayID.

Your PayID will be linked to a PayID name which is the name we allocate to you so payers can identify you and confirm your PayID in order to make an NPP Payment to your PayID ("**PayID Name**"). Your PayID Name must represent your real name and will usually be the same as your name on the Account linked to your PayID. You acknowledge that if you create a PayID your PayID Name will be displayed to payers who send NPP Payments to you using your PayID, to anyone who has a PayTo Agreement with you and to anyone who looks up your PayID via the PayID Service.

You must own or be authorised to use your chosen PayID. Before you can create a PayID you must satisfy us (acting reasonably) that this is the case. We may ask you to provide evidence to verify that you either own or are authorised to use your chosen PayID.

Each PayID can only be linked to one account at a time, but an account can have multiple PayIDs linked to it. For example, you may be able to create your mobile number and email address as PayIDs and link them to the same Account (in which case payments made to either PayID will be directed to the same Account), but you cannot use your mobile number or email address as the PayID for more than one account at a time.

If your Account is a joint account, you and each other joint account holder can each create a separate PayID for the Account.

Individuals with the following relationships to the Account will be able to create and link a PayID to that Account:

- Signing Officer
- Registered Business Owner
- Primary Owner
- Secondary Owner
- Trustee
- Power of Attorney

If your chosen PayID is already created in the PayID Service then we may refuse to create that PayID for you. If you believe that you own or are authorised to use that PayID then we will try to assist you to resolve this situation. We are not permitted by law to disclose to you the name or other personal information of a person who has already created a PayID using your chosen PayID.

If we agree to create a PayID for you we will ensure that your PayID and Account details are accurately recorded in the PayID Service.

Transferring your PayID to another account

Unless your PayID is locked, you can transfer your PayID by visiting a Suncorp Bank Branch or by calling us on 13 11 75. A PayID is locked if it is temporarily disabled in the PayID Service and is temporarily unable to be used to receive NPP Payments into an Account ("**Locked**").

Before you can transfer a PayID to another account you must satisfy us (acting reasonably) that you either own or are authorised to use your PayID. We may, acting reasonably, ask you to provide evidence to verify that this is the case.

Transferring your PayID to another eligible Suncorp Bank Account will usually be effective immediately, unless we notify you otherwise.

A transfer of your PayID to another financial institution is a two-step process initiated by you and completed by that financial institution. First, you must amend any PayTo Agreements linked to your PayID by replacing your PayID with another PayID or Account which is PayTo eligible, then ask us to put your PayID into a transfer state. If your PayID is transferred with an active PayTo Agreement linked to it, the PayTo Agreement will be cancelled.

We will process a request to transfer your PayID to an account with another financial institution within 24 hours. However, you will need to ask your other financial institution to link your PayID to your account with them and they may take longer to process your request. If you do not complete the transfer with the other financial institution within 14 days, the transfer will be deemed to be ineffective and your PayID will remain linked to your Account with us.

Until the transfer is completed, NPP Payments to your PayID will be directed to your Account with us linked to your PayID. Once your PayID has been transferred to an account at another financial institution, NPP Payments made to your PayID will be directed to that account.

Transferring your PayID from another financial institution to your Account

To transfer a PayID you have linked with an account at another financial institution to your Account with us, you will need to start the process with that financial institution. After your other financial institution has put your PayID into a transfer state, to complete the transfer of your PayID to an Account with us you will need to follow our PayID creation process and section above about 'Creating your PayID' as if you were creating a new PayID.

Ongoing use of your PayID

From time to time we may, acting reasonably, ask you to re-confirm your PayID is still current and that you still own it or are authorised to use it.

You acknowledge the following important information.

- If you use your PayID to make payments between your own Suncorp Bank Accounts, withdrawal limits may apply to those payments, as further described in our Mobile Banking Terms and Conditions for the Suncorp Bank App and our Internet Banking Terms and Conditions.
- Making a payment between your own Suncorp Bank Accounts using your PayID will use up the withdrawal limits available in relation to other types of payments, such as payments to an account at another bank.
- You should instead make payments between your own Suncorp Bank Accounts via the "Transfer" payment option in the Suncorp Bank App or via the "My Account - Transfer between your accounts" payment option in Internet Banking, rather than by using a PayID, as withdrawal limits may not apply to payments made in this way.
- Withdrawal limits also apply to other types of payments to a PayID. Please refer to our Mobile Banking Terms and Conditions for the Suncorp Bank App and our Internet Banking Terms and Conditions.

You can use your PayID to establish a PayTo Agreement with a Merchant or Payment Initiator that offers PayTo payment services. You can also instruct us to amend a PayTo Agreement by replacing the linked PayID with a different Account or PayID which is PayTo eligible. Please refer to our Account Terms and Conditions for further details on the applicable requirements.

Closing a PayID

You can close your PayID by visiting a Suncorp Bank Branch or by calling us on 13 11 75. We will complete a request to close your PayID within 24 hours.

If a PayID is closed it will be removed from the PayID Service, and it will be unable to be used to receive NPP Payments into your Account or to link to a PayTo Agreement.

Before you can close your PayID you must:

- satisfy us (acting reasonably) that you either own or are authorised to use your PayID and, if reasonably requested by us, provide evidence to verify that this is the case; and
- amend any PayTo Agreements linked to your PayID by replacing your PayID with another PayID or Account which is PayTo eligible. If your PayID is closed with an active PayTo Agreement linked to it, the PayTo Agreement will be cancelled.

You must promptly notify us to close your PayID if you no longer own or have authority to use your PayID, you change your name or any other information connected to your PayID changes.

We may close your PayID without your consent and with immediate effect:

- if you no longer own or have authority to use your PayID or we reasonably suspect this to be the case; or
- if your PayID ceases to have a connection with the Account linked to your PayID (for example if your PayID is a mobile number and you ask us to update your contact details on your Account with a different mobile number); or
- if you have changed your name or your name on the Account linked to your PayID changes; or
- if your PayID has not received a NPP Payment and we have not received a request from you to transfer your PayID to another account ("**Inactive**") for 7 years or more; or
- if a person seeks to register a PayID in the PayID Service which is the same as your PayID, your PayID has been Inactive for 6 months or more and we are unable to contact you; or
- if your PayID has been Locked for what we consider (acting reasonably) to be an excessive period of time; or
- if the Account linked to your PayID is closed or we transfer our responsibility for, or our interest in, your linked Account at any time to any person in accordance with our Account Terms and Conditions; or
- if we reasonably suspect that you are misusing your PayID or using it to procure NPP Payments fraudulently or if we have any cause for suspicion or concern in relation to your Account or payments to your Account; or
- if we are required to do so by law, by the operator of the NPP or to protect our Legitimate Interests.

If your PayID is closed you are responsible for informing parties who make payments to you using your PayID. After your PayID is closed, that PayID may be registered by another person if they can demonstrate they have the right to use it, and payments using that PayID will then be made to the other person's account.

Locking and unlocking a PayID

We will monitor PayID use to manage PayID misuse and fraud. You acknowledge and consent to us Locking your PayID if we reasonably suspect misuse of your PayID or use of your PayID to procure NPP Payments fraudulently or if we have any cause for suspicion or concern in relation to your Account or payments to your Account.

While your PayID is Locked:

- you will not be able to receive NPP Payments to your PayID;
- you will not be able to request a transfer of your PayID to another account; or
- any PayTo Agreements you have linked to your PayID will be paused, meaning Merchants and Payment Initiators will not be able debit the Account linked to your PayID.

You can request to unlock your PayID by calling us on 13 11 75.

Privacy & electronic communication for PayID

By creating your PayID you consent:

- to us collecting information connected to your PayID, such as your PayID, PayID Name and Account details (including full legal account name) ("**PayID Information**");
- to us using your PayID Information for the purpose of the PayTo Service and to enable payers to make NPP Payments to you in the PayID Service and to us disclosing your PayID Information to our service providers and our agents for the same purposes;
- to your PayID Name being shown to anyone who looks up your PayID via the PayID Service, has a PayTo Agreement with you or makes an NPP Payment to your PayID (for example, if your mobile number is your PayID, then any person who enters your mobile number in the "pay someone" or "pay anyone" field of their online banking may see your PayID Name attached to that mobile number);
- to us, our service providers and our agents disclosing your PayID Information to the PayID Service operator, NPP Australia Limited, so it can use your PayID Information to create your PayID, store your PayID Information in the PayID Service register and otherwise operate the PayID Service and PayTo Service; and
- to NPP Australia Limited disclosing your PayID Information to other financial institutions and BPAY® Pty Ltd (the Osko® service provider) and their service providers so they may use your PayID Information to facilitate the operation of the PayID Service and PayTo Service (for example to construct NPP Payment messages, to enable payers to make NPP Payments to you, to disclose your PayID Name to payers for NPP Payment validation, to trace lost NPP Payments, to investigate fraud or where required by law).

To the extent that the creation and use of the PayID Information constitutes a collection, disclosure, storage and use of your personal information within the meaning of the Privacy Act 1988 (Cth) and associated regulations, you acknowledge and agree that you consent to that disclosure, storage and use.

Where you hold a joint Account, other Account holders may be able to see messages and notifications associated with NPP Payments and other messages addressed to your PayID.

The collection, use and disclosure of your personal information is also governed by our Privacy Policy and Privacy Statement – Suncorp Bank (refer to www.suncorpbank.com.au/privacy for these documents)

If you ask us to create a PayID using a mobile number or email address we will need your consent to us communicating electronically to your chosen PayID as this may be necessary for us to establish that you either own or are authorised to use it. You may withdraw this consent at any time by calling us on 13 11 75. However, if you do this we may need to close your PayID, as we may no longer be able to establish that you either own or are authorised to use your chosen PayID which we must be able to do to satisfy our obligations under the NPP.

How to contact us with a complaint

Let us know

If you experience a problem, are not satisfied with our products or services or a decision we have made, let us know so that we can help.

Contact us:

By phone: 13 11 75

Or visit a Branch

Complaints can usually be resolved on the spot or within 5 business days.

Review by our Customer Relations Team

If we are not able to resolve your complaint or you would prefer not to contact the people who provided your initial service, our Customer Relations team can assist:

By phone: 1800 689 762

By email: bank.customer.relations@suncorpbank.com.au

By Fax: 1300 767 337

In writing: Reply Paid 2432
Suncorp Bank Customer Relations (4RE058)
GPO Box 2432 BRISBANE QLD 4001

Customer Relations will contact you if they require additional information or when they have reached a decision.

When responding to your complaint you will be informed of the progress of and the time frame for responding to your complaint.

Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any determination AFCA makes is binding on us, provided you also accept the determination. You do not have to accept their determination and you have the option of seeking remedies elsewhere.

AFCA has authority to hear certain complaints. Time limits may also apply, you are generally required to lodge a complaint with AFCA within two years of our final response to your complaint. Contact AFCA to confirm if they can assist you.

You can contact AFCA:

Online: www.afca.org.au

By email: info@afca.org.au

By phone: 1800 931 678

In writing: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

How to contact us



Call
13 11 75



Online
suncorpbank.com.au



Local
Branch

SUNCORP BANK



Suncorp Bank (Norfina Limited ABN 66 010 831 722)
The SUNCORP brand and Sun Logo are used by Suncorp Bank (Norfina Limited)
under licence. Suncorp Bank (Norfina Limited) is not part of the Suncorp Group
16570 14/02/25 A