



# Suncorp Margin Trader Interest Rates, Fees, Charges & Rebates Guide

Effective: 7<sup>th</sup> December 2009

## Suncorp Margin Trader – Margin Lending Interest Rates

(a separate facility issued by Suncorp<sup>\*2</sup>, used in conjunction with Suncorp Margin Trader)

Variable Loan Balance <sup>*1</sup>	Annual Interest Rate
Less than \$100,000	9.74%
\$100,000 and less than \$250,000	9.74%
\$250,000 and less than \$500,000	9.74%
\$500,000 and over	9.54%

## Suncorp Margin Trader – Margin Lending Fees & Charges

(a separate facility issued by Suncorp<sup>\*2</sup>, used in conjunction with Suncorp Margin Trader)

Description / Condition	Fee Amount	
Security Transfer Fee Transfer secured stock from your Suncorp Margin Trader Loan Account	Where transferred trade value of security is up to \$15,000	\$23.95 per transaction
	Where transferred trade value of security is over \$15,000	0.16% of the trade value, per transaction

## Suncorp Margin Trader – Rebates

Rebates that may be payable to transactions completed via a linked Suncorp Share Trade account and debited directly to your Suncorp Margin Trader Margin Loan Account provided you satisfy all the relevant terms and conditions

Description / Condition	Benefit / Fee Rebate Amount	
Internet BUY Brokerage Fee Rebate	Margin Loan Account Balance at the time of settlement of the transaction is \$250,000 or greater	100% Rebate of brokerage fee paid on the Internet Buy transaction <sup>*3</sup>
Internet BUY Conditional Order Fee Rebate		100% Rebate of the conditional order fee paid on the Internet Buy transaction <sup>*3</sup>
Premium Research Subscription Fee Rebate	Margin Loan average monthly account balance is \$500,000 or greater	50% Rebate of the monthly Premium Research Fee debited to Margin Loan account <sup>*6</sup>

### Important Notes

Suncorp Margin Trader brings together Suncorp Margin Lending and Suncorp Share Trade through the one application process but each remain as separate products issued by both Suncorp-Metway Limited and JDV Limited respectively. For more information and the terms and conditions that apply, please go to [www.margintrader.com.au](http://www.margintrader.com.au).

Interest Rates, Fees, Charges and Rebates are current on the date of printing and are subject to change without notice. For current Rates, Fees, Charges and Rebates and the terms and conditions that apply for Suncorp Margin Lending, please go to [suncorp.com.au](http://suncorp.com.au) or phone Suncorp-Metway Limited on 13 11 55. For current fees, changes and rebates and the terms and conditions that apply for Suncorp Share Trade, please go to [www.sharetrade.suncorpmetway.com.au](http://www.sharetrade.suncorpmetway.com.au) or phone JDV Limited on 1300 135 190.

\*1 Minimum loan size is \$20,000.

\*2 Suncorp-Metway Limited ABN 66 010 831 722 is the issuer of the Suncorp Margin Lending product.

\*3 The total amount of Internet Buy Brokerage Fee and Conditional Order Fee Rebates is capped to a maximum combined rebate of \$500.00 per month.

\*4 JDV Limited ABN 67 009 136 029 is the issuer of the Suncorp Share Trade product. Please read the Financial Services Guide, the terms and conditions and other details which can be obtained from [www.sharetrade.suncorpmetway.com.au](http://www.sharetrade.suncorpmetway.com.au), before making a decision in relation to Suncorp Share Trade.

\*5 Upon expiry of the fixed rate period your loan balance will revert to the applicable Variable Rate, unless we receive your Fixed Rate instructions prior to your fixed rate maturing.

\*6 Premium Research Subscription Fee Rebate will be rebated by Suncorp at the end of the month the fee is charged by JDV, or the following month.



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## Suncorp Margin Trader – Share Trade Fees and Charges

(a separate product issued by JDV Limited<sup>\*4</sup>, used in conjunction with Suncorp Margin Trader)

Description		Fee (inclusive of GST)
Buy or sell transactions traded on the Internet (via Suncorp Sharetrade) for stocks in the Broker's nominated 150 stocks	Where trade value is up to \$15,000	\$23.95 per transaction
	Where trade value is over \$15,000	0.16% of the trade value, per transaction
Buy or sell transactions traded on the Internet (via Suncorp Sharetrade) for stocks outside of the Broker's nominated 150 stocks	Where trade value is up to \$15,000	\$23.95 per transaction
	Where trade value is over \$15,000	0.16% of the trade value, per transaction
Buy or sell transactions transacted outside the Internet (i.e., through the Suncorp Metway Share Trade Trading Centre by facsimile, letter or telephone)	Where trade value is up to \$15,000	\$49.95 per transaction
	Where trade value is over \$15,000	0.33% of the trade value, per transaction
Outstanding account balances not settled on settlement due date		\$75.00 or 0.15% of trade value (which ever is greater) late settlement fee per business day until the account is settled. Note: Refer also to General Conditions for interest liability and other provisions
Conditional Order Fee		\$12.95 per conditional order request
Alerts	via Email (debited to your margin loan account monthly)	\$0.15 per Email Alert
	via SMS (changed by you mobile phone carrier)	\$0.35 per SMS Alert
Premium Research – Monthly Subscription Fee (paid in arrears and debited to your margin loan account )		\$28.50 per month
Contract Note details distributed electronically via email.		No charge
Contract Notes printed and posted		\$5.50 per printed Contract Note
Off Market Transfer Fee		\$55.00 per Off Market Transfer Request
The above Suncorp Share Trade fees and charges have been provided to Suncorp-Metway Limited by JDV Limited. For further details of all services and the current fees and charges that apply to the Suncorp Share Trade product, issued by JDV Limited, please read the Financial Services Guide, the Terms and Conditions and other details that can be obtained from <a href="http://www.sharetrade.suncorpmetway.com.au">www.sharetrade.suncorpmetway.com.au</a>		

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