

Accounts

Personal everyday
banking and saving
options that give
you choice



Whether you're looking for an account with unlimited fee free Suncorp transactions, or high interest, or both, we have a deposit account option for you.

Suncorp has a range of personal deposit products, each offering a host of different features.

This brochure provides a simple overview of Suncorp's Personal Deposit Accounts to make choosing an account as easy as possible. Suncorp has a number of accounts to meet your changing needs throughout life:

- Kids Savings account
- Everyday Basics account
- Everyday Options account
- eOptions account
- Cash Management account
- 55 Plus account

Choosing a Suncorp account

When choosing the account that's right for you, it is important to consider the following factors:

- what access you need to your money – 24/7 access, Internet Banking, EFTPOS, cheque book, passbook
- how you want to use your account – for transactions or savings, or both
- what amount of money you intend keeping in the account – this can make a difference to the interest rate.

The table on the following pages gives you a simple comparison of the key features of each account.

Comparison of product features

Product Features	Kids Savings	Everyday Basics
Key Feature	Specifically designed for under 18 year olds.	Regular transaction account for everyday use.
Monthly account keeping fee (For details on Account Keeping Fee waivers see page 21)	\$0 (no fee)	\$0 (no fee)
Fee free Suncorp transactions ¹	Unlimited	Unlimited
Account access	Free In-branch access Phone/Internet banking	Free In-branch access VISA Debit card ⁶ Phone/Internet banking
Interest	Interest is calculated daily and paid monthly. Child receives bonus interest when total monthly deposits of at least \$20 are made, and no more than one withdrawal is made per month.	N/A
Personalised Cards ⁷	N/A	✓

* Suncorp online transactions include withdrawals and transfers completed using automated Phone Banking, Internet Banking, BPAY®, direct debit and direct credit.

Everyday Options	eOptions	Cash Management	55 Plus
Access to multiple high interest savings accounts at no extra charge.	High interest online savings account, making your money work harder.	No account keeping fee for balances over \$20,000.	No account keeping fee and unlimited account access.
\$5	\$0 (no fee)	\$5	\$0 (no fee)
Unlimited	Unlimited online only*	Unlimited	Unlimited
Free In-branch accesss VISA Debit card (transaction account only) ⁶ Phone/Internet banking Cheque book (transaction account only)	Phone/Internet banking	Free In-branch accesss VISA Debit card ⁶ Phone/Internet banking Cheque book	Free In-branch accesss VISA Debit card ⁶ Phone/Internet banking Cheque book Passbook access ⁴
High interest on every dollar in sub-accounts. Interest is calculated daily, paid monthly on sub-accounts and paid 6 monthly on transaction account.	Choice of fixed or variable interest, or both. Choose from a variety of interest rates (flexiRates) and the length of time you want to park your money. Variable interest is calculated daily. flexiRate interest is paid at the end of the flexiRate period.	Competitive interest structure offering higher interest on higher balances. Interest calculated daily on every dollar in the account and paid monthly.	Competitive interest rates (for balances of \$2,000 or more). Interest calculated daily and paid monthly. Rates are based on Government deeming rates (refer to PID for more information).
✓	N/A	✓	✓

**From little things,
big things grow**



Kids Savings

Suncorp is committed to assisting you, as a parent, in developing your child's saving habits to give them the knowledge for a bright financial future. The Kids Savings Account is designed with this in mind, to provide a practical way for you to help your child learn about money and banking through each stage of their development.

Account features at a glance

- ✓ Available for children under 18 years of age.
- ✓ The account is opened in the child's name.
- ✓ High interest rate + Bonus interest is paid when at least \$20 in combined deposits are made each month – rewarding the child for saving.
- ✓ To qualify for bonus interest no more than one withdrawal is allowed per month.
- ✓ No account keeping fees or transaction fees.
- ✓ Fee free Suncorp transactions – in branch access allowed ensuring savings may be easily deposited.
- ✓ No minimum balance required.
- ✓ Statements are distributed monthly – a cycle to encourage short term goal setting.

Securing your child's future

Suncorp has established the Kids Savings Account with both the child's and parent's interests in mind. If the child is under 12 years of age a parent/guardian or other adult must give their consent to open the account. The parent/guardian or other adult will have full access to operate the account, however, the child is not permitted to operate the account. If the child is over 12 they may open the account themselves and it can be operated solely or as a joint account with another adult, such as a parent or guardian.

Children are not given a transaction card to ensure parents can have an appropriate level of control over their child's account accessibility. Similarly, Internet and Phone Banking is only made available when requested and if the child is over 12 years of age.

Growing up

Suncorp also understands the importance of providing for the changing needs of children and teenagers. With this in mind our Everyday Basics Account is designed to complement the Kids Savings Account allowing children over 12 years of age to save money using the Kids Savings Account, while giving them accessibility to their money with the Everyday Basics transaction account.

**Making things
easier for you**



Everyday Basics

Your everyday banking should not hold any catches. That is why we are keeping things simple with a pure transaction account that gives you easy access to your money and charges you no monthly account keeping fee. Everyday Basics can be used as a regular transaction account for withdrawing cash, making purchases and paying bills.

Account features at a glance

- ✓ No monthly account keeping fee.
- ✓ Unlimited fee free Suncorp transactions.
- ✓ Access in branch and via ATM, Phone/Internet banking, EFTPOS, BPAY® and direct debit/credit.
- ✓ Account access with standard VISA Debit card⁶.
- ✓ No minimum balance required.

Growing up – Everyday Basics for your child

Suncorp also provides for the changing needs of children and teenagers. Our Everyday Basics Account is designed to complement the Kids Savings Account, enabling a child over 12 years of age to save money using the Kids Savings Account – a high interest account for children under 18 years of age, and access their money to make transactions with the Everyday Basics Account. To keep things simple, neither of these accounts incur a monthly account keeping fee – another way we are giving children the best opportunity for a financially bright future.

**Something to
tick every box**



Everyday Options

Everyday Options is a full access account that gives you unlimited options by combining your transaction needs and savings needs together. You have access to your money when you need it, and you can link the account to multiple high interest savings accounts allowing you to save for what you want. This package helps you to better manage your lifestyle and makes budgeting even easier.

Account features at a glance

- ✓ Includes a transaction account plus multiple high interest savings accounts.
- ✓ Unlimited fee free Suncorp transactions.
- ✓ Access in branch and via ATM, Phone/Internet banking, EFTPOS, BPAY® and direct debit/credit.
- ✓ Account access with standard VISA Debit card⁶
- ✓ Flat, \$5 monthly account keeping fee².
- ✓ No minimum monthly balance.
- ✓ High fixed interest with flexiRates.
- ✓ 100% Home Loan offset option with your linked eligible Suncorp Home Loan³.

This all-in-one account gives you control by combining your everyday transaction account with high interest savings accounts. Here's how:



Not only do you have 24/7 access to your money, you can also earn high interest on the money you are not using at the moment.

What are flexiRates?

To further maximise the amount of interest you earn you can apply flexiRates across your Everyday Options Savings Accounts. flexiRates allow you to fix the interest rate applying to a portion of your balance for a set period of time.

This gives you complete control over the interest you are earning, while still having access to your money.

**Access to reach
all your goals**



eOptions

eOptions is a high interest, online savings account that helps you to maximise your savings. Every dollar you deposit will work hard for you as there are no account keeping fees and no transaction fees. Being a purely online account means you can monitor your savings and make online transfers without leaving your desk. Plus, to give you complete control over your returns you can select the interest rate and time frame that best suits your savings goals.

Account Features at a glance

- ✓ No minimum balance or deposit amount.
- ✓ No monthly account keeping fees.
- ✓ Choose fixed or variable interest, or both.

Accessing your money

- ✓ You can access your money by transferring over the internet, from your eOptions account to your everyday account.
- ✓ You can then withdraw your savings from this account at any time.
- ✓ To help you save, we won't be issuing you with an ATM card to access your eOptions account.

What are flexiRates?

To further maximise the amount of interest you earn you can apply flexiRates across your eOptions account. flexiRates allow you to fix the interest rate applying to a portion of your balance for a set period of time.

This gives you complete control over the interest you are earning, while still having access to your money.

**Do not miss
an opportunity**



Cash Management

Managing larger sums can be simple and rewarding with a Suncorp Cash Management account. It pays a high rate of interest so can be used for 'parking' larger sums of money if you are share trading or between investment opportunities. Importantly, funds are 'at call' so can be withdrawn at any time.

The Cash Management account also offers unlimited fee free Suncorp transactions so can be used as an everyday transaction account.

Account features at a glance

- ✓ Competitive tiered rate structure offering higher interest on higher balances.
- ✓ Interest calculated daily and paid monthly.
- ✓ Unlimited fee free Suncorp transactions.
- ✓ Account access with standard VISA Debit card⁶
- ✓ Cheque book access available.
- ✓ Flat, \$5 monthly account keeping fee.
- ✓ No minimum monthly balance required.
- ✓ \$5 monthly account keeping fee waived when the combined total of funds in your Suncorp Personal Deposits accounts and term deposits is \$20,000 or more⁵.
- ✓ Transfer money instantly to or from other linked Suncorp accounts.



**Make the
most of life**

55 Plus

Designed specifically for customers aged 55 and over, the Suncorp 55 Plus account is the simple way to consolidate all your banking into one flexible account. It offers competitive rates of interest on stepped balances of \$2,000 or more and lets you pay your bills, make purchases and withdraw cash at any time. Plus it gives you the freedom to access your account with a cheque book, passbook⁴ or VISA Debit card⁶.

Account features at a glance

- ✓ No monthly account keeping fee.
- ✓ Competitive interest on balances of \$2,000 or more.
- ✓ Interest calculated daily and paid monthly.
- ✓ 'At call' access to funds, 24 hours a day.
- ✓ Unlimited fee free Suncorp transactions.
- ✓ Account access with standard VISA Debit card⁶.
- ✓ Cheque book access with unlimited fee free cheque withdrawals.
- ✓ No minimum monthly balance required.
- ✓ Transfer money instantly to or from other linked Suncorp accounts using Phone/Internet banking.



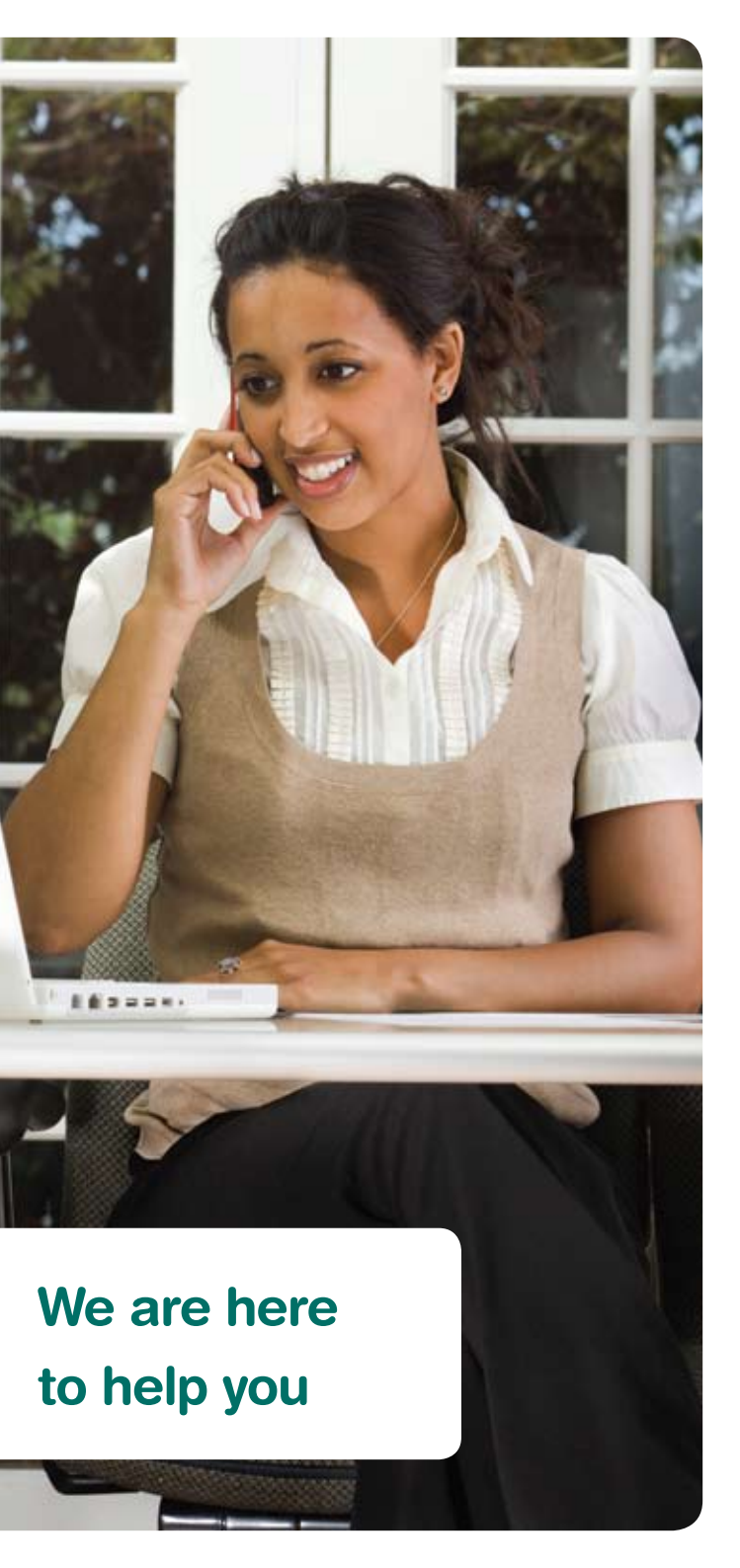
**Opening an
account is easy**

Opening a Suncorp Personal Deposit account

You can open any of the accounts covered in this booklet at your nearest Suncorp branch or alternatively you can apply online at **[suncorp.com.au](https://www.suncorp.com.au)**.

New Suncorp banking customers will need to provide suitable identification in branch or at an Australia Post Office prior to activation of the account. The types of identification required may vary so contact Suncorp for further assistance.

For more information on any of Suncorp's banking products, please contact us **13 11 55** or visit **[suncorp.com.au](https://www.suncorp.com.au)**.



**We are here
to help you**

Supporting our customers: Account Keeping Fee waivers

Suncorp is always looking for ways to better support our customers everyday banking needs⁵. There are **no account keeping fees** on our **Kids Savings Account, Everyday Basics Account, eOptions Account or 55Plus Account**. Plus Suncorp has a variety of other allowances in place to further support our customers.

Allowances made for	Benefit	Applicable Account	
		Everyday Options	CMA
Full time Students	No Monthly Account Keeping Fee	✓	–
People who have a permanent physical or intellectual disability or an impairment that restricts access to Suncorp banking facilities		✓	✓
Customers who have \$20,000 or more in total funds across their Suncorp Personal Deposit Accounts and term deposits		–	✓

Other ways we support our customers

To make your everyday banking as easy and accessible as possible, Suncorp has added even more services to help you.

Internet Banking: Register to do all your personal banking and pay your bills securely online, 24/7 with Suncorp.

Mobile Phone Banking: Register to have access to Suncorp Internet Banking via your mobile phone. This will allow you to have access to your account balances, review transaction history, pay bills and transfer funds securely, 24/7 with Suncorp.

Want to switch to Suncorp?

Suncorp is dedicated to finding the best solutions for our customers. We're listening to what you want from your banking and continually designing ways to meet those needs. We offer flexible everyday accounts that make managing your money on a day-to-day basis easy.

To consolidate your everyday banking needs follow these three simple steps:

1. Open a Suncorp account

- Visit your local branch and one of our consultants will help you establish the account that best suits your everyday needs and lifestyle.
- You can also go online at [suncorp.com.au](https://www.suncorp.com.au) to open an account or call **13 11 55** for more information.

2. Redirect any regular payments – we can help you with this

- Identify any direct debits or credits attached to your account. The easiest way to do this is to ask for a list from your old financial institution. Alternatively, you can go through your previous account statements.
- Once you've identified all your direct debits and credits, notify the organisations you authorised to credit or debit your account of your changes.
 - Most organisations will accept changes over the phone which enables you to get immediate confirmation that your changes have been received.
 - Alternatively, contact Suncorp for the appropriate forms to request change of account details for direct debits and credits. We can help you complete the forms if required or you can complete them yourself and bring them into one of our branches.
 - You can also generate a notification letter which is available on our website. Once you have completed the details required for the notification letter, you can print it and send it to the relevant organisations.

3. Close your old account

- It is a very simple process that you can begin today. Call **13 11 55** or visit your local branch for more details.

Banking products are issued by Suncorp-Metway Ltd ABN 66 010 831 722. Please read the relevant Product Information Document before making any decisions regarding these products. Please contact us for a copy. Fees, charges, terms and conditions apply and are available on request.

1. For fee free Suncorp transactions use your Suncorp card at Suncorp ATM's.
2. Accounts opened before 12 November 2005 may have a different fee structure including a different monthly account keeping fee. These accounts can be converted to the new fee structure at any time. Contact us for more information.
3. A Mortgage Offset Fee applies. This fee is charged to your linked loan account. Contact us for full terms and conditions applying to the offset benefit.
4. Access to your funds via EFTPOS, ATM and Phone/Internet Banking is not available where a passbook is used to record account activity.
5. Contact us on 13 11 55 for full details of fee waivers.
6. To receive a VISA Debit card you must be 18 years or older and an Australian Resident. If not applicable, a Standard Suncorp Transaction card will be issued.
7. Fees apply. Subject to image guidelines.

Contact us for more information:



Call 13 11 55



suncorp.com.au



Visit your local branch

SUNCORP BANK 