

Handy tips to save on fees

Avoiding bank fees could be easier than you may have thought.

The following information provides a few simple tips that can help you save on fees and let you get the most from your everyday banking with Suncorp.

Fee	Ways to save on fees
Bank Cheque Purchase \$8.00	<p>External Transfer: A simple way to transfer money from your Suncorp account to an account at another financial institution and is fee free on most Suncorp products.</p> <p>Visa Debit and Visa Credit: Our Visa Debit and Credit facilities can be a more cost effective and convenient way to make your purchases. Plus you'll have access to Visa's 24 million acceptance locations around the world. (Overseas transactions may attract a fee)</p>
Payment Honour Fee \$40.00 (this fee is charged when a transaction overdraws your account and the payment is honoured by Suncorp)	<p>Automatic Sweep: For a low fee per use you can set up a 'sweep' (automatic transfer) between your Suncorp accounts. If your funds are insufficient in the account you are trying to use we will automatically transfer money into your nominated Suncorp account to cover a direct debit or personal cheque. This small cost avoids a potentially larger fee should you have insufficient funds to cover a payment or withdrawal.</p> <p>Phone and Internet Banking: These services are a convenient way to check and manage your account as well as stop a scheduled automatic payment. Suncorp does not charge customers to use Phone and Internet Banking. If an Internet Banking security token is required a fee may be charged.</p> <p>Balance Reminder: Use this Suncorp Internet Banking feature to send you an alert email when your account balance falls below your nominated amount.</p>
Non-Suncorp ATM Fee	<p>Suncorp ATMs: To avoid ATM fees, use your Suncorp card at Suncorp ATMs. Our extensive ATM network is free to use for many Suncorp transaction products.</p> <p>EFTPOS: EFTPOS purchases are fee free on most Suncorp transaction products. Many retailers also provide 'cash out' facilities at the point of sale which can save you time and money if you're not near a Suncorp ATM.</p>
Statement Request Fee \$3 per statement	<p>Phone and Internet Banking: Statement information is available through Phone and Internet Banking free of charge.</p>

For more information on the service choices available to you on your Suncorp account ask at any branch, suncorp.com.au or call 13 11 55.

SUNCORP BANK 