

Suncorp Wealth Cash Management Account

Product Information Document

This document contains information about the Suncorp Wealth Cash Management Account.

This document must be read in conjunction with the Terms and Conditions for Suncorp Accounts.

Effective Date: 12 March 2010

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About This Document

This document contains information on the Suncorp Wealth Cash Management Account and related fees and charges.

It must be read in conjunction with the Terms and Conditions for Suncorp Accounts.

The information can help you decide if this product meets your needs.

Effective Date: **12 March 2010**

This product is issued by Suncorp-Metway Ltd ABN 66 010 831 722 AFSL 229882

Updating Information

The information contained in this document is current as at the effective date. Information may change from time to time.

If there is new information you can find out about it, in one of the following ways

- we may send you a notice in writing;
- we may send you a secure message;
- in a press ad;
- from our website at suncorp.com.au; or
- by phoning 13 11 55 and asking one of our consultants.

Product Features at a Glance

Features	
How can I access the account?	
Branch	✓
Telephone and Internet Banking	✓
Personal cheque	✓
Card access – ATM, EFTPOS	✓
Direct debit and direct credit	✓
BPAY® payments	✓
Visa Debit	✓
Other Options	
Personalised Card	✓
Interest	
	Standard Interest
How is interest calculated?	tiered ¹
When is interest calculated?	daily
When is interest paid?	monthly
Record of transactions	
When are standard statements issued?	quarterly
Is a passbook option available?	X
Summary of Fees ²	
Monthly account keeping fee	nil
Suncorp transaction fees	nil
Non Suncorp ATM withdrawals & enquiries	ATM Operator Fee

1. Refer to page 5 for details of tiered interest calculations

2. Refer to pages 6 to 9 for full details of all relevant fees. Other fees and charges apply.

Suncorp Wealth Cash Management Account Overview

The Suncorp Cash Management Account (WCMA) is a secure bank account offering competitive interest with flexible access.

The WCMA is not part of Suncorp's standard deposit product offering. It is only available through third party distribution arrangements or by specific offer from Suncorp.

Interest on the account is tiered and is calculated daily on end-of-day credit balances and paid monthly.

The account has no minimum balance, no minimum deposit or withdrawal, no account keeping fees and no Suncorp transaction fees.

Your funds are “At Call” which means you can access your money at any time that our banking facilities are available. Staff can assist you to access your funds at the branch or you can transfer electronically through Telephone and Internet banking, or using BPAY®, direct debits and credits, or using your card at ATMs and EFTPOS facilities.

Statements are issued quarterly. You can request statements monthly or six monthly at no additional charge.

General Information on Interest

Current interest rates are not included in this document because they are subject to change.

Current interest rates are available

- by visiting our website at www.suncorp.com.au; or
- by phoning 13 11 55

The interest rate on the Wealth Cash Management account is tiered. This means that interest is based on a number of set dollar ranges, each having an applicable standard interest rate. When the credit balance exceeds set levels the interest rate for that tier will apply to the whole account balance. Interest is calculated daily on the end of day balances and paid into your account each month.

Changes to the standard rate of interest (variable interest rate) are advertised in the national press on or before the date the interest rate is changed.

Depending on your personal circumstances you may have to pay income tax on any interest earned on amounts standing to the credit of your account. You should seek independent external taxation advice in this regard..

How is Tiered Interest Calculated?

The information below provides an example of how tiered interest for an account with 3 interest tiers is calculated.

- \$0 – \$1,999 X%
- \$2,000 – \$24,999 Y%
- \$25,000 + Z%

With tiered interest, a customer with a credit balance in their account of \$4,000 gets Y% on the whole balance.

A customer with a credit balance in their account of \$30,000 gets Z% on the whole balance and so on.

Eligibility

Suncorp Wealth Cash Management accounts can be opened by individuals as personal customers or organisations as non-personal customers. An account may be opened by two or more parties as a joint account. For joint accounts, any one account holder can operate on the account, including, without limitation, undertaking withdrawals and transfers and closing the account.

Fees and Charges

Handy tips to save on fees

The Suncorp Wealth Cash Management Account has no monthly account keeping fee or transaction fees. Depending on the way you transact on your account, you may incur other fees. Avoiding bank fees could be easier than you think. The following information provides you with a few simple tips that can help you save on fees and help you get the most from your account.

Fee	Ways to save on fees
<p>Payment Honour Fee</p> <p>Applies if we allow a transaction initiated by you to overdraw your account. For example, a personal cheque, direct debit payment, Visa debit transaction, in branch withdrawal, EFTPOS or ATM withdrawal etc.</p>	<p>Automatic Sweep</p> <p>Set up a 'Sweep' (automatic transfer) between your accounts to maintain a minimum balance and reduce the risk of overdrawing your account or having your payment dishonoured. Sweeps prevent your account from overdrawing when a direct debit is made or a cheque is presented provided you have sufficient funds in your nominated account. Sweep fees are only \$1.50 per sweep.</p>
<p>Dishonour Fee – Cheque, Direct Debit</p> <p>Applies if there are insufficient or unavailable funds in your account to cover a personal cheque or direct debit payment and as a result the transaction is unsuccessful.</p>	<p>Telephone and Internet Banking</p> <p>Check and manage your account balances using the convenience of telephone and Internet Banking. You can also stop a scheduled automatic payment. Suncorp does not charge customers to use telephone and Internet Banking. (A fee is charged for an Internet Banking Security Token).</p> <p>Balance Notification</p> <p>Use this Internet Banking feature to send an alert email when your account balance falls below a nominated amount. Simply log onto Internet Banking and click on the "view/set balance notification" button to initiate your balance reminder.</p>
<p>Sweep Failure Fee</p> <p>Applies when a sweep fails due to there being insufficient or unavailable funds in your account for the sweep to occur.</p>	<p>Telephone and Internet Banking</p> <p>Check and manage your account balances using the convenience of telephone and Internet Banking. You can also stop a scheduled automatic payment. Suncorp does not charge customers to use telephone and Internet Banking. (A fee is charged for an Internet Banking Security Token).</p> <p>Balance Notification</p> <p>Use this Internet Banking feature to send an alert email when your account balance falls below a nominated amount. Simply log onto Internet Banking and click on the "view/set balance notification" button to initiate your balance reminder.</p>

Fee	Ways to save on fees
ATM Operator Fee	<p>Suncorp ATMs</p> <p>Use Suncorp ATMs. Our extensive ATM network is free to use.</p> <p>EFTPOS</p> <p>Withdraw extra cash when you make an EFTPOS purchase. Many retailers provide 'Cash out' facilities at the point of sale which can save you time and money if you are not near a Suncorp ATM.</p>
Statement Request Fee	<p>Telephone and Internet Banking</p> <p>Avoid the cost of copies of statements by accessing statement information through Telephone or Internet Banking free of charge..</p>
Bank Cheque Fee	<p>External Transfer</p> <p>Transfer money from your Suncorp account to an account at another financial institution. It's a simple alternative and fee free.</p> <p>Visa Debit and Visa Credit</p> <p>Make your purchases with a visa Debit or Credit facility. It's cost effective and convenient. Plus you'll have access to Visa's 24 million acceptance locations around the world. (Overseas transactions may attract a fee).</p>
Transfer Failure Fee Applies if a transfer payment you have set up from your Suncorp account to another account, fails due to insufficient or unavailable funds in your account.	<p>Telephone and Internet Banking</p> <p>Check and manage your account balances using the convenience of telephone and Internet Banking. You can also stop a scheduled automatic payment. Suncorp does not charge customers to use telephone and Internet Banking. (A fee is charged for an Internet Banking Security Token).</p> <p>Balance Notification</p> <p>Use this Internet Banking feature to send an alert email when your account balance falls below a nominated amount. Simply log onto Internet Banking and click on the view/set balance notification button to initiate your balance reminder.</p>

Account Fees

Fee Description	Amount
Telephone and Internet Banking	Nil
Suncorp transaction fees <ul style="list-style-type: none"> • Telephone and Internet Banking transfers • External transfers • BPAY® • Direct debits • Direct credits • Deposits 	Nil
Non Suncorp ATM withdrawals & enquiries	ATM Operator Fee

Refer to page 8 for details of these fees.

Special Requests, Replacements and Other Event Fees

You can minimise a number of these fees by following our tips in the “Handy tips to save on fees” page at the start of this section.

If you would like to know more about these fees, please refer to “Important Terms Explained”, “Handy tips to save on fees” or call us on 13 11 55.

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

Special Requests, Replacements and Other Event Fees	
Card replacement	\$12.00
Photo Card – Issuance of new or replacement Personalised Card image	\$15.00
Visa debit cards emergency overseas card replacement	\$50.00
Visa debit card cash advance at non-Suncorp Institutions	\$5.00 per \$1000 advanced or part thereof
Stop payment requests – cheques, bank cheques, direct debits	\$15.00
Bank cheques – purchase	\$8.00
Bank cheques – replacement	\$25.00
Copy of personal or bank cheque	\$12.00
Special Answers – Suncorp cheques and cheques processed via clearing system	\$15.00
Special Answers – hand delivered to another bank	\$50.00
Statement requests	\$3.00
Real Time Gross Settlements (RTGS) – outward	\$35.00
Real Time Gross Settlements (RTGS) – inward	\$2.50
Sweep Fees – funds management, insufficient funds, sweep failure	\$1.50
Dishonour Fee – cheque, direct debit	\$40.00
Payment Honour Fee	\$40.00
Transfer Failure Fee	\$10.00
Internet Banking Security Token	\$20.00
Mortgage Offset Fee	\$75.00
Staff Assisted manual transfer (credit payment transferred to another bank)	\$10.00 per request
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) per certificate issued	\$15.00
Coin Handling	5% of total coin value

Foreign Currency Fees

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

Foreign Currency Fees	
<p>Foreign currency conversion fee (Suncorp Visa Debit Cards) (the exchange rate between the transaction currency and the billing currency used for processing foreign currency transactions is a wholesale market rate selected by VISA from within a range of wholesale rates in effect one day prior to the processing date plus the percentage that Suncorp charges for the Foreign Currency Conversion Fee)</p>	2.5% of the converted Australian dollar transaction amount of any foreign currency transaction made or charged to your account.
<p>Foreign Currency Bank Draft – issue, trace request, stop payment Applies when you request us to:</p> <ul style="list-style-type: none"> • issue a foreign currency bank draft • 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
Foreign currency Notes – sold or purchased	\$10.00 per currency
Cashing/negotiating Non-Suncorp issued foreign currency Travellers Cheques	\$10.00
Issue of Travellers Cheques & Cash Passport	1% of AUD value per currency – min \$10.00 per currency – max \$100.00 per currency
Telegraphic Transfers sent – staff assisted	\$30.00
Online Telegraphic Transfer sent via Global Payments	\$20.00
Telegraphic Transfers (staff assisted and via Global Payments) – recall, amended, trace request.	\$30.00 plus other bank's costs
<p>Dishonour fee – (Foreign Cheque/Travellers Cheques/Bills for Collection) Applies when a foreign currency cheque, bill for collection, draft or travellers cheque we have accepted from you is not paid (dishonoured) by the payer's bank. Generally, this is due to insufficient funds in the payer's account or a stop payment being placed on the cheque.</p>	\$40.00 per cheque plus other bank's costs
Foreign Currency Cheque Deposit – more than \$10.00	\$10.00
<p>Bill for Collection – foreign currency cheque or draft Applies when a foreign currency cheque or draft is sent for collection (payment) of proceeds where the cheque or draft is drawn on a bank other than the country of currency origin.</p>	\$40.00 plus other bank's costs
<p>Local collection – foreign currency drawn on Australian bank/agent Applies when a foreign currency cheque or draft is sent for collection (payment) of proceeds where the cheque or draft is drawn on an Australian bank or agent bank located in Australia.</p>	\$40.00 plus other bank's costs

Government Charges

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.

Access To Your Account

This section contains information regarding options for accessing your Suncorp Wealth Cash Management account.

Choosing your Access

To apply for access you can either contact our Call Centre on 13 11 55 or visit your local Suncorp branch.

Our staff will discuss with you what you require to access the facility and the application process.

Access Limits

To help protect you and your money from theft and fraud the following limits apply:

- the combined cash daily withdrawal limit for ATMs and EFTPOS cashout withdrawals is \$1,000 per day per card;
- for Internet Banking, a combined daily limit of \$5,000 will apply for external transfers and funds transferred using “other Suncorp Account” transfer types unless we agree another amount with you. For additional security, we can ask you to use an external transfer password or security access code. Funds transferred using BPAY® and funds transferred to another of your Suncorp Accounts using “My Suncorp Account” transfer type (whether you hold this account alone or with others) are not included.

If any limit is exceeded, the transaction will be rejected

How can you Access your Account?

Automatic Teller Machine (ATM)

By using an ATM, you can withdraw or transfer money from your Suncorp account 24 hours a day 7 days a week (excluding outages for system maintenance) using your Personal Identification Number (PIN) together with your card. You can make a payment to a linked account (eg credit card) at a Suncorp ATM using your card.

BPAY®

BPAY® allows you to pay bills (to billers who have a BPAY® Biller number) over the telephone, in the branch or via the Internet by transferring money directly from your Suncorp account.

By using BPAY® you can:

- pay your bills 24 hours a day 7 days a week using Internet or Telephone banking (excluding outages for system maintenance);
- pay multiple BPAY® bills at the same time.

Direct Credit Transfer

A direct credit transfer facility allows you to automate a single payment or regular payments from your account.

Direct Debit

A direct debit facility is a debit you authorise for a direct debit user to make a withdrawal from your Suncorp account.

Electronic Funds Transfer at Point of Sale (EFTPOS)

An EFTPOS facility allows you to make point of sale payments directly from your Suncorp account without having to use cash.

Internet Banking

Internet banking allows you to access your accounts and conduct a range of banking activities including making payments from a computer connected to the Internet (e.g. at your home or office).

If you are registered for Internet banking you can:

- transfer money from your account immediately or schedule a future payment to an account held at Suncorp or another financial institution. A combined daily limit of \$5,000 will apply for external transfers and for funds transferred using the “Other Suncorp Account” transfer type, unless we agree on another amount with you. Funds transferred using BPAY® and funds transferred to another Suncorp account using the “My Suncorp Account” transfer type (whether you hold this account alone or with others) will not be included in the daily limit;
- check your balances and conduct transfers or bill payments 24 hours a day 7 days a week (excluding outages for system maintenance);
- make a single payment or multiple payments to creditors;

Cheques

A cheque facility is a payment facility that lets you ask Suncorp to make payment from an account using a cheque. The payee of the cheque usually has to wait for the cheque to be cleared before they can access the funds.

Telephone Banking

Telephone banking allows you to conduct a range of banking services over the telephone. You can only use Telephone banking if you have a tone dialling telephone. Your telephone supplier can advise if your telephone is a tone dialling telephone.

By using Telephone Banking you can choose:

- the self select banking service to conduct transfers or bill payments; or
- an operator-assisted service to make bill payments 24 hours a day, 7 days a week (excluding outages for system maintenance).

VISA Debit Card

Visa debit card is a VISA card that can be attached to most Suncorp accounts. When you purchase goods and services, the payment is debited to your account. A Visa debit card allows you to purchase goods and services:

- at an EFTPOS terminal by either:
 - selecting the “savings” or “cheque” button; or
 - selecting the “credit” button wherever VISA cards are accepted.
- By using a manual credit card sales voucher and ticking the VISA box;
- Over the telephone or the internet by providing the card number to the merchant.

When you pay for goods and services by selecting the “credit” button at an EFTPOS terminal, ticking the VISA box on a manual credit card sales voucher or providing the card number to a merchant over the telephone or internet, your transaction is processed as a credit card transaction and debited from your Suncorp account.

Sweeps

Funds Management Sweep

A funds management sweep facility allows you to keep a certain balance in a primary account and transfer (‘sweep’) excess funds into a related account. A primary account is the account you nominate to have the excess funds transferred from.

Insufficient Funds Sweep

An insufficient funds sweep facility allows you to automatically transfer money into a nominated primary account from a related account if there is insufficient funds to cover a direct debit or other payment from your primary account.

Risks & Safeguards

There are a number of risks with using some payment facilities. The following information identifies some of these risks and makes suggestions on how you can avoid them happening to you. You should monitor your accounts and contact Suncorp immediately if there are discrepancies.

Risks:

- an unauthorised transaction occurs on your account;
- the same transaction is processed more than once;
- you make an error in setting up a BPAY®, transfer, direct debit, or direct credit;
- a cheque, transfer or direct debit fails or overdraws your account because of insufficient funds;
- your cheque book, cards, Internet Banking Security Token or secret codes are lost or stolen. Your secret codes include your PIN, telephone access code (TAC) internet banking password, Security token code, Customer ID and external transfer password (ETP).

Safeguards:

- don't disclose your secret codes to anyone (orally or in writing). No one from the bank, the police, or a merchant should ask for your secret codes;
- when selecting secret codes don't use obvious codes such as:
 - your date of birth;
 - consecutive numbers;
 - a series of the same number;
 - a driver's licence number;
 - an alphabetical code that is a recognisable part of your name.
- memorise your secret codes. Refer to the guidelines for recording secret codes in the Terms and Conditions for Suncorp Accounts, if you need to record your secret codes;
- Cover the numeric PIN pad at the ATM or EFTPOS terminal with your other hand to ensure your PIN is not seen by anyone else
- keep your card, cheque books and secret access codes safe. Notify Suncorp immediately if you lose your card or cheque book or you suspect someone knows your secret codes;
- if you use Telephone or Internet banking take care when entering details of biller codes, payment amounts, account details and check and confirm accuracy before finalising the transaction;
- when making a payment, record your receipt number on the bill and check against your next account statement;
- regularly check your account balance to prevent overdrawing;
- do not pre-sign cheques;

- Don't let anyone swipe your card more than once without giving you a "transaction cancelled" receipt for all swipes except one;
- never access Suncorp's Internet banking site via an email link. Suncorp will never ask you to enter login details via emails;
- maintain up to date virus protection and firewall software on your computer;
- avoid using Telephone banking at places which record dialled numbers such as hotels. Instead, use a Suncorp customer service operator to get access;
- do not pre-program your telephone with account access details ie. TAC and account number and if you use your mobile for Telephone banking, regularly delete recently dialled numbers.;

Important Terms Explained

Some terms used in this Product Features document are defined and explained below and in the Terms and Conditions for Suncorp Accounts. Please refer to Terms and Conditions for Suncorp Accounts for the relevant definitions if the term is not defined below.

Where a term used in this document is defined in both the Lending Fees and Charges Schedule and your Credit Contract the definition below will apply in relation to the use of the term in this document.

In this document, unless the context indicates otherwise, the following terms have the following meanings irrespective of whether or not the first letters of those words are in upper or lower case.

In this document singular includes the plural and vice versa.

Term	Meaning
account	any savings account, term deposit or cheque or card account as specified in the Terms and Conditions for Suncorp Accounts.
ATM Direct Charging	a form of charging for foreign ATM transactions where an ATM owner/operator and perhaps the card issuer charge the cardholder directly for using a foreign ATM. For example, as a Suncorp customer, if you use another Bank's ATM, then the other bank will charge you for using their ATM.
ATM Operator Fee	The fee charged for using a Non-Suncorp/Foreign ATM for Withdrawals and Balance Enquiries. This fee is displayed on the ATM screen before you proceed with a transaction and you are prompted to either accept the fee and proceed or cancel the transaction. The ATM Operator Fee may vary depending on the ATM used and is charged to your account immediately.
BECS	the Bulk Electronic Clearing System. This system has the role of managing the conduct of the exchange and settlement of bulk electronic low value transactions. It provides a framework to cover large volumes of individual payments which are batched for delivery between financial institutions.
BPAY®	BPAY® allows you to pay bills (to billers who have a BPAY® Biller number) over the telephone or via the internet by transferring money (making payments) directly from your Suncorp account. BPAY® Ltd ABN 69 079 137 518.
cheque	a written order to us on our cheque form to pay a certain amount of money from your account.
copy of personal or bank cheque	as the owner of a Suncorp cheque, you can ask us to provide you with a copy of it.
designated ATM	in some locations, where Suncorp does not have an ATM it will allow the use of other banks ATMs (eg CBA; ANZ etc) as part of the fee-free transactions on your account.
direct credit	an electronic payment made to your account. An example of a direct credit is when an employer pays wages into an account electronically.
direct debit	a transaction you authorise in agreement with external direct debit users. An example of a direct debit user is a health insurance provider deducting monthly payments from your Suncorp account.

Term	Meaning
EFTPOS	a fund transfer authorised by you or initiated by you giving instruction through electronic equipment to debit or credit your account. An example of an EFTPOS transaction is a purchase of goods from a retailer using your card. An EFTPOS transaction requires you to input your PIN and to nominate the account from which you wish the funds to be transferred to make the purchase.
end-of-day	midnight Brisbane time at the end of the relevant day.
external transfers	electronic funds transactions (Internet and staff assisted) that you initiate from a Suncorp account to an account at another financial institution that participates in BECS.
Fixed Term Deposit Record	a certificate which confirms details of your Fixed Term Deposit.
Foreign ATM	Another Financial Institutions ATM – also called a ‘Non-Suncorp ATM’
Global Payments	is the system that processes Online Telegraphic Transfers via Internet Banking.
interest rate brochure	the document we publish setting out the interest rates applicable to Suncorp accounts.
maturity date or maturity	the date when the investment term of your Fixed Term Deposit ends and “matures” shall have a corresponding meaning.
nominated Suncorp transaction account	a Suncorp transaction account you advise us of, where interest and principal payments can be transferred into or transfers to your Fixed Term Deposit can be made from.
non-personal customer	any customer who is using their account for purposes other than personal or domestic purposes.
non-Suncorp ATM	Another Financial Institutions ATM - also called a ‘Foreign ATM’
non-Suncorp ATM enquiry	when you use a non-Suncorp branded ATM (e.g. ANZ or Westpac) to receive balance information on your account. This requires you to input your PIN and to nominate the account you wish to receive an account balance on.
non-Suncorp ATM withdrawal	when you withdraw money from a non-Suncorp branded ATM (e.g. ANZ or Westpac) using your card. This requires you to input your PIN and to nominate the account from which you wish to withdraw the funds
Online Telegraphic Transfer	is a Telegraphic Transfer sent via Global Payments.
personal customer	a customer who uses a product for personal purposes.
Personalised Card	an electronic image to be placed onto a Visa Debit or standard transaction card. It is available for personal customers only.
Photo Card Fee	applies when you request a new or replacement Personalised Card image on your visa Debit or Standard transaction card.
record search/copy request – cheques, records, voucher retrieval	you can ask us to provide a copy of a document you have previously given us. For example, a deposit slip, withdrawal slip, transfer slip, account authority form, etc.
RTGS	Real Time Gross Settlements. RTGS means the settlement system established and operated by the Reserve Bank of Australia for Real Time Gross Settlement.

Term	Meaning
security token	a small electronic device which generates a security token code.
Staff assisted transactions	include withdrawals, transfers and BPAY® undertaken with the assistance of a Suncorp staff member at a Suncorp branch.
standard rate of interest	the annual interest rates that we publish that apply to personal deposit accounts.
Suncorp	Suncorp-Metway Ltd ABN 66 010 831 722.
Suncorp ATM withdrawal	when you withdraw money from a Suncorp branded ATM using your transaction card. This requires you to input your PIN and to nominate the account you wish to withdraw the funds from.
Suncorp banking customer	a person who holds an account with Suncorp.
sweep – funds management, insufficient funds	a 'sweep' is an automatic transfer of available funds between your accounts to either prevent the account overdrawing or to maintain a balance specified by you in your account.
Telegraphic Transfer	means a funds transfer sent electronically to an overseas bank account held with an external financial institution.
trace/recall of funds request – cheque, electronic payment	Destination details of a payment you have made by cheque, electronic transfer or BPAY® from your account or attempt to recall a payment you have made by electronic transfer or BPAY®.
VISA debit cash advance	a cash withdrawal from a Suncorp account using a VISA debit card at locations which display the VISA symbol. The customer will incur a cash advance fee for performing this transaction. Please refer to the "Fees for Additional Products and Services" section of this Product Information Document.
we, our, us	Suncorp.
you, your	the person acquiring the product and/or making non-cash payments.

Financial Claims Scheme (total deposits \$1 million or less)

The Financial Claims Scheme under the Banking Act 1959 applies to the deposit accounts you have with us. The Financial Claims Scheme is free and automatically covers the total aggregated balance of all your deposit accounts* with us up to and including \$1,000,000.

* Note: includes your separate equal share in any joint deposit account with us.

This page has been intentionally left blank.

Contact us for more information
or to change your details:



Call 13 11 55

www suncorp.com.au



Visit your local branch or agency



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SUNCORP BANK 