



## Terms and Conditions

Suncorp Everyday Super  
account number  
(office use only)

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### Duty of disclosure

We have a duty, under the Insurance Contracts Act 1984 (Cth) to disclose to the Insurer (Suncorp Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880) every matter that we know, or could reasonably be expected to know, that is relevant to the Insurer's decision whether to accept the risk of the insurance, and, if so, on what terms. We have the same duty to disclose those matters to the Insurer before it renews, extends, varies or reinstates a contract of life insurance.

This duty, however, doesn't require disclosure of a matter:

- That diminishes the risk to be undertaken by the Insurer
- That's of common knowledge
- That the insurer knows, or in the ordinary course of their business, ought to know, and
- As to which compliance with your duty is waived by the Insurer.

It's a condition of your membership (ie by holding an Everyday Super account) in Suncorp Everyday Super that you discharge the same duty of disclosure to us. This duty continues to apply until the Insurer notifies you that the risk has been accepted.

If you don't disclose something to us when you apply to:

- Increase your insurance cover, or
  - Fix your cover after your Suncorp Lifestages age-based insurance scale falls below your insured amount, or
  - Reinstate your cancelled insurance cover,
- an adjustment will be made to your cover.

Your insurance cover will revert to the terms and conditions of Suncorp Lifestages cover. This means the amount of your insurance cover and TPD definition will be the one relevant to your age band and premiums. The 'pre-existing condition' exclusion would apply and your claim would be assessed against this and all other exclusions. For more information about the 'pre-existing condition' and other exclusions, please refer to **Are there times when we won't pay** in the Everyday Super **Product Guide**.

If you don't disclose something to us, and the Insurer wouldn't have entered into the contract or cover on any terms if you had, the Insurer may void the contract or cover within three years of entering into it. If your non-disclosure is fraudulent, the Insurer may void the contract or cover at any time. If the Insurer voids the contract or cover this will mean, it will be treated as having never existed.

If the Insurer is entitled to void your cover or contract of life insurance it may, within three years of entering into it, elect not to void it but to reduce the amount that you have been insured for in accordance with a formula that takes into account the insurance premium that would have been payable if you had disclosed all relevant matters to the Insurer.

### Declaration and signature

By completing and signing this form, I'm agreeing that I have read, understood and agreed to the Terms and Conditions in relation to my application for a Suncorp Everyday Super account:

#### General

- I've read the Suncorp Everyday Super Product Disclosure Statement (PDS), and agree to access and read the Product Guide, Understanding Investment Risk Flyer and any materials incorporated by reference available at [www.suncorp.com.au/super](http://www.suncorp.com.au/super); and I have accepted this offer in Australia and I agree to be bound by Suncorp Everyday Super's Trust Deed (this is a legal document that sets out the rules within which you have to operate and our rights as a Suncorp Everyday Super account holder), as amended from time to time.
- I agree to payment of the fees shown in the PDS and Product Guide and I understand the Trustee reserves the right to refuse or reject an application.
- If my application is incomplete or unclear, you may hold my money for up to 30 days. If you don't receive additional information or a completed application form within that time, you'll return the money (without adding any interest) to whoever paid it to you.
- I understand this product is not a bank deposit or other liability of Suncorp Bank (Suncorp-Metway Limited, or SML, ABN 66 010 831 722, AFSL 229882) and is subject to investment risk including possible delays in repayment and loss of the interest and principal invested. I also understand SML is not liable or responsible for, and does not guarantee or otherwise support, Suncorp Everyday Super Accounts.
- I understand Suncorp Bank is not liable or responsible for, and does not guarantee or otherwise support, Suncorp Everyday Super accounts. Internet Banking is provided by Suncorp Bank. I also understand Suncorp Bank does not guarantee the availability of the Internet Banking Service and can terminate access to that service at any time without reason or notice and I that I must agree to Suncorp Bank's Internet Banking Terms and Conditions before I can access Internet Banking.
- I consent to getting notification and an explanation of any material change or significant event that adversely affects a matter in the most recent PDS by downloading the information from your website at [www.suncorp.com.au/super](http://www.suncorp.com.au/super).

### Contributions and withdrawals

- I understand that I can't access my super money until I've reached retirement age or I've met what's called a 'condition of release' – described in the Product Guide.
- I've read the eligibility criteria to make a contribution into superannuation and I'm eligible to make or have contributions made on my behalf.

### Investments

- I acknowledge that the performance of any investment option offered by Suncorp Everyday Super isn't guaranteed by the Trustee or any other person.
- My investment choices have been made after reading the current PDS and Product Guide (including any materials incorporated by reference).
- I acknowledge, when I make any investment decisions or transact on my account, I may have not been notified about material changes or significant events that adversely affect a matter that should be in the PDS for those investment options.
- I consent to getting notification and an explanation of any material change or significant event that adversely affects a matter in the most recent PDS by downloading the information from your website at [suncorp.com.au/super](http://suncorp.com.au/super)

### Information, authorisation of other persons and privacy

- I authorise my adviser, and any other person who I inform you of in writing, to receive and obtain my personal information for the purposes of managing my account and I'll notify you if there is a change to this arrangement.
- Before or at the time I provided any personal information, I read and understood the Trustee's privacy statement in the current Suncorp Everyday Super Product Guide, which is also available at [suncorp.com.au/privacy](http://suncorp.com.au/privacy).
- I consent to the Trustee collecting, using and disclosing my personal information including sensitive information, in accordance with the privacy statement.
- I agree to receive communications from Suncorp electronically (where allowed under legislation), including my annual statement, transaction confirmations, annual report and any significant product updates.
- I agree to be contacted by phone by a Suncorp representative if there is a need to get more information from me.
- The information I've provided on the application form is true and correct.

### Meanings

- In this section, all references to 'you' are to the Trustee.

Your signature  Date

Full name

Address

Suburb/Town  State  Postcode

## Marketing

- Every now and then, we and any related companies that use the Suncorp brand might let you know about news, special offers, products and services that you might be interested in. We will engage in marketing unless you tell us otherwise. You can contact us to update your marketing preferences at any time.

### Meanings

- In this section, all references to "We" are to the Trustee.

## Office use only

 Call 1800 191 517  
[www.suncorpbank.com.au/super](http://www.suncorpbank.com.au/super)  
 [everydaysuper@suncorp.com.au](mailto:everydaysuper@suncorp.com.au)  
Fax 1300 419 019

### For Suncorp Branch staff:

- Add the customer account number to the form
- Once signed and dated, please fax this form (both sides) to **1300 419 019**
- Please retain the original in your 'day's work'

If the branch fax is down, please scan and email the form to [everydaysuper@suncorp.com.au](mailto:everydaysuper@suncorp.com.au)