

Suncorp Bank Freedom Access Account

Product Information Document

This document contains information on Suncorp Bank Freedom Access Account and related fees and charges. This document must be read in conjunction with the Terms and Conditions for Suncorp Bank Accounts.

Effective Date: 15 December 2016.



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About This Document

This document contains information regarding Suncorp Bank's Freedom Access Account and the related fees and charges.

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

The information can help you:

- decide if this product meets your needs; and
- compare this product with other similar products.

Effective Date: **15 December 2016.**

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 suncorpbank.com.au; or
- by phoning 13 11 55.

Personal Deposits Product Features

Features	Freedom Access Account
Account Classification	Transaction & Savings
How can I access the account?	
Deposits¹	
Cash	Free & Unlimited
Cheque	Free & Unlimited
Withdrawals / Payments¹	
Cash	Free & Unlimited
Internal Transfer	Free & Unlimited
External Transfer	Free & Unlimited
Personal Cheque Book	Free & Unlimited
Bank Cheque	Yes, Free
BPAY [®] payments	Free & Unlimited
Card Access²	
Suncorp Bank Personal Visa Debit Card – ATM, EFTPOS	Yes, payWave enabled
Recurring Transactions	
Direct Credits	Free & Unlimited
Direct Debits	Free & Unlimited
Recurring payments	Free & Unlimited
Account Management & Record of Transactions	
Internet Banking or Mobile App	Available to check any time
Phone Banking	24/7
eStatements available	Yes
Paper Statements	Issued 6 monthly on account opening anniversary
Additional Features	
Funds Management Sweep	Free & Unlimited
Insufficient Funds Sweep	Free & Unlimited
Home Loan Offset Facility	Not available
Interest³	
How is standard interest calculated?	Stepped
When is standard interest calculated?	Daily
When is standard interest paid?	Monthly at end of calendar month
Is additional interest payable?	No

Summary of Fees⁴

Monthly Account Keeping Fee	Free
Account Keeping Fee Waivers	Not applicable
All ATM withdrawals & enquiries (within Australia)	Free
Non Suncorp Bank ATM withdrawals & enquiries	ATM Operator Fee will be refunded
Bank@Post withdrawals, cheque and cash deposits (limits apply) ⁵	Free
Account Opening Eligibility ⁶	At least one account owner must be 50 years or older and hold a current Apia Insurance policy

1. Deposit and Withdrawals / Payments can be made via any channel the transaction type is available. This may include electronic (i.e. Phone Banking, Internet Banking or our Mobile App), Suncorp Bank ATMs, or staff assisted (i.e. Suncorp Bank branch) channels.
2. A Suncorp Bank Personal Visa Debit Card will automatically be issued to eligible customers. Refer to pages 16 to 18 for full details including eligibility.
3. For full details and definitions regarding the payment of interest refer to page 6.
4. For a full list of fees and charges refer to pages 7 to 12. Other fees and charges apply.
5. For more information about Bank@Post facilities refer to page 14.
6. Suncorp Bank Freedom Access Accounts can only be opened by individuals as personal customers for personal use. All accounts, may be opened by two individuals as joint applicants. Age rules in the table above refer to the Account Owner.

To understand our Sweep Functionality feature and other tips to save on fees refer to page 8.

For more information about how interest is accrued and paid refer to page 6.

For full details about fees related to Freedom Account refer to pages 7 to 12.

Information about related Payment Facilities is from page 13.

Freedom Access Account

The Freedom Access Account is designed especially for Apia customers who are 50 years and over. It allows you to bank the way that suits you with a choice of access options, stepped interest and no monthly account keeping fee.

How is Interest Paid?

Variable interest (standard interest) is paid on every dollar in your account. It is calculated daily and paid at the end of the calendar month. The interest rate structure is stepped.

How to access my account?

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

Account opening rules

The account is available to personal customers who are aged 50 and over who hold a current Apia Insurance Policy. In the case of joint accounts, one of the account holders must be over 50. An account cannot be opened in trust for another person.

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 picking up our current Interest Rate Brochure from your nearest Suncorp Bank branch; or by calling us on 13 11 55; or by visiting suncorpbank.com.au.

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.

You can redirect your credit interest to another eligible Suncorp Bank account. Remember that interest has been earned on the original account and must be declared by the owner/s of that account.

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

How is Interest Calculated?

Credit interest on Suncorp Bank Freedom Access Account is a standard variable rate that is calculated daily on end of day balances, and paid at the end of every calendar month.

The method of calculating interest is **Stepped**. Interest is based on a number of set dollar ranges, each having an applicable standard interest rate. You are paid interest for that part of your account balance that falls within each range, at the rate applicable to that range.

How is Stepped Interest Calculated?

The information below provides an example of how stepped interest for an account with 2 interest tiers is calculated.

- \$0 – \$9,999 X%
- \$10,000+ Y%

With **stepped interest**, a customer with a credit balance in their account of \$30,000 gets X% interest on the first \$9,999 and Y% interest on the amount from \$10,000+.

Fees and Charges

This section contains the Fees and Charges for the following product:

- Freedom Access

Handy tips to save on fees

Suncorp Bank Freedom Access Account provides an unlimited number of fee free Suncorp Bank transactions (if the transaction type is available on the account). However, you may attract fees as a result of Special Requests, Replacements and Other Fee Events. Here are some tips to help you save on fees and get the most from your everyday banking with Suncorp Bank.

Sweeps

Set up a 'Sweep' (automatic transfer) between your accounts to maintain a minimum balance and reduce the risk of overdrawing your account or having a Direct Debit or cheque dishonoured. Sweeps prevent your account from overdrawing provided you have sufficient funds in your nominated account. Sweeps can only be established between eligible Suncorp accounts. This service is free and can be set up in branch.

Funds Management Sweep

A funds management sweep facility allows you to keep a certain balance in a primary account and transfer ('sweep') excess available 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 available funds into a nominated primary account from a related account if there are insufficient funds to cover a Direct Debit or personal cheque from your primary account.

Internet and Phone Banking and our Mobile App

Check and manage your account balances for free using the convenience of Phone Banking and Internet Banking or our Mobile App (a fee is charged for an Internet Banking Security Token). You can also set up eStatements for free via Internet Banking or the Mobile App. For more information on eStatements, please refer to the Terms and Conditions for Suncorp Accounts and Continuing Credit Accounts.

Balance Notification

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 'Balance Alerts' button to initiate your balance reminder.

Providing us with your email address and mobile phone number will also allow us to send you notifications and alerts.

Suncorp Bank and Bendigo Bank ATMs

Use Suncorp and Bendigo Bank ATMs to make withdrawals without incurring the ATM Operator Fee. View our extensive ATM network at www.suncorpbank.com.au/locator.

Use your Suncorp Bank Visa Debit card. Plus get ‘cash out’ at point of sale

If eligible, make your purchases with a Suncorp Bank Visa Debit card, wherever you see the Visa symbol. It's cost effective and convenient (overseas transactions may attract a fee).

If you are not near a Suncorp Bank or Bendigo Bank ATM many retailers provide ‘Cash out’ facilities at the point of sale (sometimes without making a purchase). Withdraw extra cash when you press the “savings”, “cheque” or “credit” button when making a purchase with your eftpos card. Press “credit” when getting cash out with your Visa debit card – remember to insert your card into the terminal for cash out, do not swipe or use payWave. You will always be asked to enter your PIN.

External Transfer

Transfer money from your account to an account at another financial institution. It's a simple, fee free option available on our Freedom Access Accounts

Account Fees and Other Event Fees

How Fees are charged

Periodic fees and transaction fees (if applicable) are debited to your account on the monthly anniversary of the opening date of your account. Other Event fees are debited at the time of the transaction or in daily processing.

Suncorp Bank Transaction Fees

We do not charge fees for any Suncorp Bank transactions for Freedom Access Accounts. Not all types of transactions are available for all accounts, please refer to the tables on pages 4 and 5 to see if a transaction type is available.

Special Requests, Replacements and Other Event Fees

Fees apply for additional products and services and for international services and foreign currency transactions. 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”, 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. Wherever practicable, we will advise you of the fee before you proceed

Special Requests, Replacements and Other Event Fees

Card replacement	\$12.00
Visa debit cards emergency overseas card replacement	\$50.00
Visa debit card cash advance at non-Suncorp Bank Institutions	\$5.00 per \$1000 advanced or part thereof
Stop payment requests – cheques and bank cheques	\$15.00
Bank cheques purchase (including replacement)	Free
Copy of personal or bank cheque	\$12.00
Special Answers – Suncorp Bank cheques and cheques processed via clearing system	\$15.00
Ad Hoc Statement Printing Request	\$3.00
Real Time Gross Settlements (RTGS) – outward	\$35.00
Dishonour Fee – cheque, Direct Debit	\$10.00
Payment Honour Fee	\$10.00
Transfer Failure Fee	\$10.00
Internet Banking Security Token	\$20.00
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

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.

Fees and Charges on Other Suncorp Bank Accounts

The fees outlined in this Product Information Document only apply to the Freedom Access Account outlined. For fee information about other Suncorp Bank personal deposit accounts including those no longer available for sale please visit a Suncorp Bank branch, call us on 13 11 55 or visit our website suncorpbank.com.au for a copy of the “Schedule of Fees & Charges for other Suncorp Personal Accounts”.

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	
Foreign Currency Conversion Fee (Suncorp Bank 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 Bank charges for the Foreign Currency Conversion Fee).	3.0% of the converted Australian dollar transaction amount of any foreign currency transaction made or charged to your account.
Foreign Currency Bank Draft – issue, trace request, stop payment Applies when you request us to: <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 per request
Foreign Currency Notes – sold or purchased	\$10.00 per order
Cashing/Negotiating Non-Suncorp Bank Issued Foreign Currency Travellers Cheques	\$10.00
Issue & Reload of Multi Currency Cash Passport - Staff Assisted	\$15.00
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
Dishonour Fee – (Foreign Cheque/Travellers Cheques/Bill 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.	\$40.00 per cheque plus other bank's costs
Foreign Currency Cheque Deposit – more than \$10.00	\$10.00
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.	\$40.00 plus other bank's costs
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.	\$40.00 plus other bank's costs

Access To Your Account

This section contains information regarding Payment Facilities that can be used in association with Suncorp Bank Freedom Access Account

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; this limit can be increased to \$2,000 per day per card by contacting us on 13 11 55 or visiting your local Suncorp Bank Branch.
- for Mobile Banking and Internet Banking, a combined daily limit of \$5,000 will apply for external transfers, BPAY® transactions and funds transferred using “other Suncorp Account” or “Send money” transfer types unless we agree another amount with you. Suncorp Bank Mobile Banking App transfers over \$2,000 will require a Security Token. For additional security within Internet Banking, we ask you to use an External Transfer Password or security access code. Funds transferred to any of your own Suncorp Bank Accounts (whether you hold this account alone or with others) are not included in your daily limit.

If any limit is exceeded, the transaction will be rejected.

How can you Access your Account?

The access methods listed below are not available for all accounts, please refer to the table on page 4 to see if an access method is available.

Automatic Teller Machine (ATM)

By using an ATM, you can withdraw or transfer money from your Suncorp Bank account 24 hours a day, 7 days a week (excluding outages for system maintenance) using your Personal Identification Number (PIN) together with your card. All ATM operator fees will be refunded for this account.

Bank@Post

The Bank@Post service is designed for customers that live in remote locations where there is limited Suncorp Bank branch access. This service allows you to make deposits, withdraw cash and make EFTPOS purchases from your transaction account at Australia Post outlets. You need to have access to a Suncorp Bank Visa Debit Card or Suncorp Bank EFTPOS Card in order to use this service.

You will be able to make:

- cash deposits of up to \$9,999.95 per day
- cheque deposits (no maximum)
- withdrawals of up to \$1,000 cash per day; limit can be increased to \$2,000 cash per day by contacting us on 13 11 55

BPAY®

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

By using BPAY® you can:

- pay your bills 24 hours a day, 7 days a week using Internet, Mobile Banking or Phone Banking (excluding outages for system maintenance).

Direct Credit Transfer

A Direct Credit transfer facility allows you to automate a single payment or regular payments from your Freedom Access Account.

Direct Debit

A Direct Debit facility is a debit you authorise for a Direct Debit user to make from your Freedom Access Account.

Electronic Funds Transfer at Point of Sale (EFTPOS)

An EFTPOS facility allows you to make point of sale payments directly from your Freedom Access 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) without having to visit a branch or ATM.

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 Bank or another financial institution. A combined daily limit of \$5,000 will apply for external transfers, BPAY® transactions and funds transferred using “other Suncorp Account” transfer types, unless we agree another amount with you. Funds transferred to your Suncorp Bank Accounts using “My Account” transfer type (whether you hold this account alone or with others) will not be included in your daily limit;
- check your balances and conduct transfers or bill payments 24 hours a day 7 days a week (excluding outages for system maintenance).

Cheques

A cheque facility is a payment facility that lets you ask Suncorp Bank to make a 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.

By using a cheque you can:

- make payments of any amount as no limit applies to the amount of a cheque withdrawal, provided you have sufficient cleared funds in your account;
- make payments to anyone who will accept payment by cheque;
- stop payment of a cheque if it is lost or stolen before it is presented to us for payment; and
- trace cheques to verify that a payment has been made.

Phone Banking

Phone Banking allows you to conduct a range of banking services over the telephone.

You can only use Phone Banking if you have a tone dialing telephone. Your telephone supplier can advise if your telephone is a tone dialing telephone.

By using Phone 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).

Mobile Banking

Mobile Banking allows you to access your account and conduct a range of banking activities from your mobile device either from our mobile website at m.suncorpbank.com.au or our Mobile App available for iOS® & Android® devices. You may be charged for data usage when using Mobile Banking by your mobile phone service provider. If you are registered for Internet Banking you can use your login details on Mobile Banking to:

- Check balances, view transaction history and view account details;
- Setup transfers from your account with either immediate, future dated or recurring processing timing. Transfers can be setup between your own accounts, other Suncorp accounts (i.e. a family member or business) and external accounts at another financial institution;
- A combined default daily limit of \$5,000 will apply for external transfers, BPAY® transactions and funds transferred using “other Suncorp Account” or “Send money” transfer types, unless we agree another amount with you. Mobile Banking App transfers over \$2,000 will require a Security Token. Funds transferred to your own Suncorp Bank Accounts (whether you hold this account alone or with others) will not be included in your daily limit;
- Setup BPAY® payments from your account with either immediate, future dated or recurring processing timing;
- Approve transfers and BPAY® payments that require 2 or more parties to sign;
- View BPAY View® bill summaries and download a PDF copy of the detailed bill (not available on the Mobile Banking App).

Suncorp Bank Personal Visa Debit Card

What is a Suncorp Bank Personal Visa Debit Card?

A Suncorp Bank Personal Visa Debit Card is a Visa card that can be attached to Suncorp Bank Transaction Accounts.

You can get instant access to available funds in your attached Suncorp Bank Account at ATM's throughout Australia and overseas (where the Visa logo is displayed) by using your Visa Debit Card and PIN.

How do I use my Suncorp Bank Personal Visa Debit Card?

You can purchase goods and services using your Visa Debit Card and the payment is debited to your Suncorp Bank account. A Visa Debit Card allows you to purchase goods and services:

- at an outlet within Australia that has EFTPOS available, by either:
 - selecting the “savings” or “cheque” button;
 - selecting the “credit” button wherever Visa cards are accepted or
 - making a contactless transaction at participating merchants using Visa payWave;
- 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;
- through your Visa Checkout Digital Wallet at selected merchants; and
- at outlets overseas wherever Visa is accepted.

Am I eligible for a Suncorp Bank Personal Visa Debit Card?

A Visa Debit Card will automatically be issued to you when meeting the following criteria:

- The account being linked to the Suncorp Bank Personal Visa Debit Card is Freedom Access Account
- The signing rule on the account is ‘any one’ to sign
- The cardholder is 16 years of age or over
- The account is not a Company/Organisation account

What is Verified by Visa

Suncorp Bank automatically enrolls all Visa Debit cardholders into the Suncorp Bank Verified by Visa (VbV) security service, free of charge. This service provides additional security when you use your Visa Debit Card to shop at participating VbV online stores (e.g. when you purchase a book online or a holiday). If VbV identifies that a transaction requires further verification, you will be sent a One-Time Passcode by SMS to the mobile phone number you have registered with us. You will need to enter the Passcode into the verification screen to finalise your purchase.

If you do not have your mobile number registered with us, you may be provided with an alternative verification method or it may be necessary for you to contact the bank directly.

Purchases that are not verified when required will not be authorised and if you wish to proceed with the purchase you will need to contact us.

Important information about using your Suncorp Bank Personal Visa Debit Card

- If you use your Visa Debit Card to make transactions over the Internet, please make sure that you tell us if you change your mobile number and other personal details such as your address.
- With a Visa Debit Card when you are paying for goods and services by Visa payWave, selecting the “credit” button at an EFTPOS terminal or providing the card number to a merchant over the telephone or the Internet, you’ll be covered by Visa’s Zero Liability policy meaning you are protected against unauthorised transactions.
- You can use payWave functionality to make Contactless Transactions for purchases less than \$100 at merchants who have a Contactless Terminal without having to enter a PIN. For purchases over \$100, a PIN is required.

- At some outlets you can obtain cash directly from your Suncorp Bank account (known as ‘cash out’) by using your Chip Enabled Visa Debit Card and PIN. Simply select the “cheque”, “savings” or “credit” button on the EFTPOS terminal. When you select “credit”, the card must be inserted into the terminal and not swiped.
- You may be liable for Visa transactions which cause your account to become overdrawn.
- As a result interest or fees may be charged to your account.
- If you have not used your card to access your account in the 6 months prior to its expiry date then, for security reasons, we may not send you a replacement card upon expiry.

Visa Checkout Digital Wallet

Visa Checkout is a digital wallet that allows you to store your major payment card information (including Visa, MasterCard and American Express) in one online account. This eliminates the need to enter your card information every time you make an online purchase at participating merchants. At the checkout stage, you simply login to your Visa Checkout account, choose the preferred payment card and click ‘pay’. Visa Checkout will process the transaction whilst shielding your full card details from the merchant. You no longer need to worry about your card data being at risk when you checkout with Visa Checkout. You can set up to receive customised email alerts on all Visa cards linked to your Visa Checkout account. This alert service can help you to monitor your finances and quickly detect fraud or other suspicious activities. You can sign up for a Visa Checkout account through Internet Banking and there is no sign up fee.

Branding

Your Suncorp Bank Personal Visa Debit Card may from time to time feature different branding, including the branding of another company in the Suncorp Group; however it will always be issued by Suncorp Bank. Suncorp Bank does not support and is not responsible for the products and services of other companies in the Suncorp Group.

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 Bank 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, Mobile Banking App 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 Bank immediately if you lose your card or cheque book or you suspect someone knows your secret codes;
- if you use Phone, Mobile Banking or Internet Banking take care when entering details on 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 the Mobile Banking or Internet Banking site via an email link. Suncorp Bank will never ask you to enter login details via emails;
- maintain up to date virus protection and firewall software on your computer;
- avoid using Phone Banking at places which record dialled numbers such as hotels. Instead, use a Suncorp Bank customer service operator to get access;
- do not pre-program your telephone with account access details i.e. TAC and account number and if you use your mobile for Phone 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 the Terms and Conditions for Suncorp Accounts for the relevant definition if the term is not defined below.

Where a term used in this document is defined in this document and the Terms and Conditions for Suncorp Accounts, 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, cheque or card account as specified in the Terms and Conditions for Suncorp Accounts.
At Call	deposits and withdrawals can be made at any time to the bank account.
ATM Direct Charging	a form of charging for Non-Suncorp or Non-Bendigo / 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 Bank customer, if you use another Bank's ATM, then the other bank will charge you for using their ATM, however this will be rebated for all ATM transactions within Australia.
ATM Operator Fee	the fee charged for using a Non-Suncorp Bank or Non-Bendigo Bank / 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.
Bank@Post	Bank@Post allows you to make deposits, withdraw cash and make EFTPOS purchases from your transaction account at Australia Post outlets

Term	Meaning
BECS	<p>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.</p> <p>It provides a framework to cover large volumes of individual payments which are batched for delivery between financial institutions.</p>
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 Bank 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.
Contactless Terminal	a Terminal which can be used to make a Contactless Transaction.
Contactless Transaction	a transaction made by holding your Card (which is capable of making a Contactless Transaction) in front of a Contactless Terminal.
Copy of personal or bank cheque	as the owner of a Suncorp Bank cheque, you can ask us to provide you with a copy of it.
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 Bank account.
EFTPOS Electronic Funds Transfer at Point of Sale	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.
Electronic withdrawal	Includes withdrawals and transfers completed using automated Phone Banking, Mobile Banking, Internet Banking, Suncorp Bank ATMs, Direct Debit, Bpay®, EFTPOS.
End-of-day	midnight Brisbane time at the end of the relevant day.
eStatement	online version of paper statements which are viewed through Internet Banking and Mobile App.
External transfers	electronic funds transactions (Internet, Mobile and staff assisted) that you initiate from a Suncorp Bank account to an account at another financial institution that participates in BECS.
Foreign ATM	Another Financial Institutions ATM – also called a ‘Non-Suncorp Bank ATM’.
Global Payments	is the system that processes Online Telegraphic Transfers via Internet Banking.

Term	Meaning
Interest rate brochure	the document we publish setting out the interest rates applicable to Suncorp Bank accounts.
Non-Suncorp Bank ATM	Another Financial Institutions ATM – also called a ‘Foreign ATM’.
Non-Suncorp Bank ATM enquiry	when you use a non-Suncorp Bank 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 Bank ATM withdrawal	when you withdraw money from a non-Suncorp Bank 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.
Personal deposit account	Suncorp Bank Kids Savings Account, Everyday Basics Account, Everyday Essentials Account, Everyday Options Account, eOptions Account, Cash Management Account, 55 Plus Account and Freedom Access Account.
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.
Security Token	a small electronic device which generates a security token code.
Staff assisted withdrawals	include withdrawals, transfers and BPAY [®] undertaken with the assistance of a Suncorp Bank staff member at a Suncorp Bank branch.
Standard rate of interest	the annual interest rates that we publish that apply to personal deposit accounts.
Suncorp Bank	Suncorp-Metway Ltd ABN 66 010 831 722.
Suncorp Bank ATM withdrawal	when you withdraw money from a Suncorp Bank 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 Bank customer	a person who holds an account with Suncorp Bank.
Sweep – funds management, insufficient funds	a ‘sweep’ is an automatic transfer of available funds between your eligible accounts to either prevent the account overdrawing or to maintain a balance specified by you in your account.

Term	Meaning
Telegraphic Transfer	means a funds transfer sent electronically to an overseas bank account held with an external financial institution.
Third Party Operator	a verified person who has been nominated to operate an account for and on behalf of a customer.
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® .
Transaction card	a Suncorp Bank eftpos Card or Suncorp Bank Personal Visa Debit Card which is linked to an eligible Transaction Account.
Visa Checkout	functionality offered by Visa to speed up online shopping by storing Card details in an online Wallet.
Visa Debit Card	a card bearing the Visa logo, which is linked to an eligible Transaction Account. The card can be used at any location bearing the Visa or eftpos logo. A Visa Debit Card is automatically issued when meeting the criteria for a Visa Debit Card.
Visa Debit cash advance	a cash withdrawal using a Visa Debit Card and selecting “credit” at an ATM which displays the Visa symbol. The customer will incur a cash advance fee for performing this transaction. Please refer to the “Special Requests, Replacements and Other Event Fees” section of this Product Information Document.
Visa payWave	functionality as part of a Visa Debit Card that allows transactions to be made at participating merchants by holding your Card in front of a Contactless Terminal. You do not have to enter a PIN to complete the transaction if the purchase is for less than \$100.
We, our, us	Suncorp Bank.
You, your	the person acquiring the product and/or making non-cash payments.

Financial Claims Scheme

The Financial Claims Scheme (FCS) under the Banking Act 1959 applies to the deposit accounts you have with us. You may be entitled to a payment under the Financial Claims Scheme in some circumstances. Payments under the Financial Claims Scheme are subject to a limit for each customer. Information about the Financial Claim Scheme can be obtained from the FCS website at <http://www.fcs.gov.au>

Contact us for more information
or to change your details:



suncorpbank.com.au



Call 13 11 55



local branch

