

# Everyday Saver Account

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## Product Information Document

Effective Date: 1 July 2019

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



## Contents

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<b>About This Document</b>	<b>3</b>
Updating Information	3
Product Features at a Glance	4
Everyday Saver Account	5
General Information on Interest Eligibility	6

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<b>Fees and Charges</b>	<b>7</b>
Handy Tips to Save on Fees	8
Exemptions from Fees and Charges	10
Account Fees	11
Special Requests, Replacements and Other Event Fees	12
Foreign Currency Fees	14
Government Charges	15

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<b>Access to Your Account</b>	<b>17</b>
Choosing your Access	18
Access Limits	18
How can you Access your Account?	18
Risks & Safeguards	24
Important Terms Explained	26
Financial Claims Scheme	30

## About This Document

This document contains information on the Suncorp Bank Everyday Saver Account and related fees and charges.

This document must be read in conjunction with the Terms and Conditions for Suncorp Accounts and Continuing Credit Accounts ("Account Terms and Conditions").

### **Effective Date: 1 July 2019**

These products are issued by Suncorp-Metway Ltd ABN 66 010 831 722 AFSL 229882.

Important Terms are explained on page 26.

## 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](http://suncorp.com.au);
- by phoning 13 11 55; or
- visit your local Suncorp Store

## Product Features at a Glance

Features	Everyday Saver Account
<b>Opening balance requirement</b>	
Minimum balance	No minimum
Maximum balance	No maximum
<b>How can I access the account?</b>	
Store	✓
Telephone, Mobile Banking and Internet Banking	✓
Personal cheque	✗
Card access – ATM, EFTPOS	✓
Direct Debit and Direct Credit	✓
Bpay® payments	✓
Visa Debit Card <sup>1</sup>	✓
Osko® payments <sup>2</sup>	✓
<b>Interest</b>	
How is interest calculated?	whole of balance
When is interest calculated?	daily
When is interest paid?	quarterly
<b>Record of transactions</b>	
When are standard statements issued?	6 monthly
Are eStatements available?	✓
<b>Summary of Fees</b>	
Monthly account keeping fee	\$3.00
Available account keeping fee waivers	Accessibility waivers Under 18 waiver Government benefits waiver
Suncorp Bank Transaction Fees	
– Staff assisted withdrawals	\$2.50
– Electronic withdrawals	free
– Personal cheque withdrawals	not available
Suncorp Bank ATM withdrawals & enquiries	free
Non Suncorp Bank ATM withdrawals & enquiries	ATM Operator Fee
Bank@Post withdrawals, cheque and cash deposits (limits apply) <sup>3</sup>	free

1. Refer Pages 22 to 23 for full details about Visa Debit Card including eligibility.

2. Refer to page 20 for full details. Only available on Suncorp App. Not available for Passbook accounts.

3. Refer to page 19 for full details.

## Everyday Saver Account

Our Everyday Saver Account is a flexible bank account that can be used as a savings account or an everyday transaction account.

As a savings account, you can earn bonus interest each month if:

- you deposit at least \$40.00 into your account each month; and
- you do not make any withdrawals from your account in the same monthly period.

If you earn bonus interest in any month, the account keeping fee for that month will be waived. A month in this instance is calculated from the monthly anniversary of your account opening date. For accounts where a passbook is used or has been used to record account activity, deposits and withdrawals made on the monthly anniversary date are included in the following month's calculations. For all other accounts they are included in the current month's calculation.

If you do not earn bonus interest in any month, the account keeping fee is payable and you will have an unlimited number of fee free Suncorp Bank electronic transactions.

Interest is calculated daily on the whole of the credit balance at the end of the day and paid quarterly.

As an everyday transaction account you can make deposits and withdrawals. Your funds 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 store. You can transact electronically through Internet Banking, Telephone Banking and Mobile Banking or using BPAY®, Direct Debits and Direct Credits, or by using your card at ATMs and EFTPOS facilities.

Statements are issued every 6 months. You can request statements monthly or quarterly at no additional charge.

The fee waivers available on this account are the Accessibility Waiver, the Under 18 Waiver, and the Government Benefits Waiver. For more information refer to page 10.

## 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 store; or
- by calling us on 13 11 55; or
- by visiting [suncorp.com.au/banking](http://suncorp.com.au/banking)

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 request a change to the destination account for your credit interest on your Suncorp Bank Personal Deposit Accounts. Redirection of credit interest can only be to another Suncorp Bank account.

If you choose to redirect your credit interest to a different account, please remember that the 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?

A standard rate of interest (variable interest rate) is paid on the total of the available credit balance in your account. Interest on the Suncorp Bank Everyday Saver Account is calculated daily on the end of day balance, and paid into your account every quarter.

### Eligibility

Suncorp Bank Everyday Saver Account can only be opened by individuals as personal customers for personal use.

An account may be opened by two individuals as joint applicants.

# Fees and Charges

This section contains the Fees and Charges for the Everyday Saver Account

## Handy Tips to Save on Fees

Most Suncorp Bank deposit accounts provide an unlimited number of fee free Suncorp Bank transactions. 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 everyday banking with Suncorp Bank. A small fee may apply.

Fee	Ways to save on fees
<p><b>Payment Honour Fee</b></p> <p>Applies if we allow a transaction initiated by you to overdraw your account. For example, Direct Debit payment, Visa Debit transaction, in store withdrawal, EFTPOS or ATM withdrawal etc.</p> <p><b>Dishonour Fee – Direct Debit</b></p> <p>Applies if there are insufficient or unavailable funds in your account to cover a Direct Debit payment and as a result the transaction is unsuccessful.</p>	<p><b>Automatic Sweep</b></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.</p> <p>Sweeps prevent your account from overdrawing when a Direct Debit is made provided you have sufficient funds in your nominated account.</p> <p><b>Telephone Banking, Mobile Banking and Internet Banking</b></p> <p>Check and manage your account balances using the convenience of Telephone Banking, Mobile Banking and Internet Banking. Suncorp Bank does not charge customers to use Telephone Banking, Mobile Banking and Internet Banking. (A fee is charged for a Physical Security Token).</p> <p><b>Balance Notification</b></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><b>ATM Operator Fee</b></p>	<p><b>Suncorp Bank and rediATM network ATMs</b></p> <p>Use Suncorp Bank and rediATM network ATMs to make withdrawals and enquiries. Our extensive ATM network, which includes access to rediATM network ATMs, is free to use for many Suncorp Bank transaction products.</p> <p><b>Cash out at point of sale</b></p> <p>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 Bank and rediATM network ATM. Withdraw extra cash when you press the "savings", "cheque" or "credit" button on the EFTPOS terminal when making a purchase. If you have a Chip Enabled Visa Debit Card and you press "credit", you can get 'Cash out' either when making a purchase, or without making a purchase if the merchant allows it. It's important to remember that the card must be inserted into the terminal and not swiped or through payWave, and a PIN must be used.</p>



Fee	Ways to save on fees
<b>Statement Request Fee</b>	<b>Internet Banking and our Suncorp Bank App</b> Avoid the cost of copies of statements by accessing statement information for eligible accounts registered for eStatements through Internet Banking or the Suncorp Bank App.
<b>Bank Cheque Fee</b>	<b>External Transfer</b> Transfer money from your Suncorp Bank account to an account at another financial institution. It's a simple alternative and fee free on most Suncorp Bank accounts.  <b>Visa Debit and Visa Credit</b> Make your purchases with a Visa Debit or Visa Credit facility. It's cost effective and convenient. Plus you'll have access to Visa's 30 million acceptance locations around the world. (Overseas transactions may attract a fee).
<b>Transfer Failure Fee</b>  Applies if a transfer payment you have set up from your Suncorp Bank account to another account, fails due to insufficient or unavailable funds in your account.	<b>Telephone Banking, Mobile Banking and Internet Banking</b> Check and manage your account balances using the convenience of Telephone Banking, Mobile Banking and Internet Banking. Suncorp Bank does not charge customers to use Internet Banking, Telephone Banking or Mobile Banking. (A fee is charged for a Physical Security Token).  <b>Balance Notification</b> 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.

Refer to pages 12 and 13 for details of these fees.

## Exemptions from Fees and Charges

### Accessibility Waiver

Eligibility	Applies to customers with a permanent physical, intellectual disability or an impairment that restricts access to Suncorp banking facilities. In certain circumstances an identification card may be required. To apply, visit a Suncorp Bank store or call us on 13 11 55.
Fees waived	Account keeping fee. Suncorp Bank transaction fees. ATM Operator fee.

### Under 18 Waiver

Eligibility	Applies to account holders under 18, or when the account is held in trust for a child under 18. Must be requested upon account opening with proof of age presented. To apply, visit a Suncorp Bank store or call us on 13 11 55. Waiver applies to one account per eligible customer.
Fees waived	Account keeping fee.

### Government Benefits Waiver

Eligibility	<p>Applies to customers being supported full-time on government benefits. Waiver will apply while a Centrelink or Veteran Affairs benefit is paid directly into an Everyday Saver account. Waiver applies to only one account per eligible customer. To apply, visit a Suncorp Bank store or call us on 13 11 55.</p> <p>To initially be assessed as eligible for the waiver you must present one of the following at a Suncorp Bank store: a current pensioner card, Commonwealth Government health card or a repatriation card (issued by Veterans' Affairs).</p>
Fees waived	Account keeping fee.

## Account Fees

Everyday Saver Account	
Monthly account keeping fee	\$3.00
Suncorp Bank Transaction Fees	
– Staff assisted withdrawals	\$2.50
– Electronic withdrawals	free
Deposits and Direct Credits	free
Suncorp Bank ATM withdrawals & enquiries	free
Non Suncorp Bank ATM withdrawals & enquiries	ATM Operator Fee
rediATM network ATM withdrawals and enquiries	Free
Bank@Post withdrawals, cheque and cash deposits (limits apply) <sup>1</sup>	Free

<sup>1</sup> Refer to page 19 for full details

### Suncorp Bank Transactions

- staff assisted withdrawals include withdrawals, transfers and BPAY® undertaken with the assistance of a staff member at a Suncorp Bank store.
- electronic withdrawals include withdrawals and transfers completed using automated Internet Banking, Telephone Banking and Mobile Banking (including as Osko payments through the NPP), Suncorp Bank ATMs, Direct Debit, BPAY®, EFTPOS.

### How Fees are Charged

Account keeping fees and transaction fees are debited to your account on the monthly anniversary of the opening date of your account.

### Special Requests, Replacements and Other Event Fees

Fees apply for additional products and services and for international services and foreign currency transactions. Please refer to pages 12 and 13 for more information.

## 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	\$5.00
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	\$8.00
Stop payment requests – Direct Debits	Nil
Bank cheques – replacement	\$25.00
Copy of Bank Cheque	\$12.00
Special Answers - Suncorp Bank cheques and cheques processed via clearing system	\$15.00
Statement requests	\$3.00
Real Time Gross Settlements (RTGS) – outward	\$35.00
Real Time Gross Settlements (RTGS) – inward	\$2.50
Dishonour Fee – Cheque, Direct Debit	\$10.00
Payment Honour Fee	\$10.00
Transfer Failure Fee	\$10.00
Physical 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

## Special Requests, Replacements and Other Event Fees

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. Please refer to our Account Terms and for further information about our foreign currency transactions, including exchange rates and other fees and charges that may apply.

<b>Foreign Currency Fees</b>	
<p><b>Foreign currency conversion fee (Suncorp Bank Visa Debit Transactions)</b> (the exchange rate between the transaction currency and Australian dollar is a wholesale market rate selected by Visa from within a range of wholesale market rates in effect one day prior to the processing date plus the percentage that we charge for the Foreign Currency Conversion Fee).</p>	3.0% of the converted Australian dollar transaction amount of any foreign currency transaction made or charged to your account.
<p><b>Foreign Currency Bank Draft – issue, trace request, stop payment</b> Applies when you request us to:</p> <ul style="list-style-type: none"> <li>– issue a foreign currency bank draft</li> <li>– provide destination details of a payment you have made by bank draft, or</li> <li>– place a stop payment on a bank draft we have issued to you.</li> </ul>	\$20.00
<b>Foreign Currency Notes – sold or purchased</b>	\$10.00 per order
<b>Cashing/negotiating Non-Suncorp Bank issued foreign currency Travellers Cheques</b>	\$10.00
<b>Telegraphic Transfers sent – staff assisted</b>	\$30.00
<b>Online Telegraphic Transfer sent via Global Payments</b>	\$20.00
<b>Telegraphic Transfers (staff assisted and via Global Payments) – recall, amended, trace request.</b>	\$30.00 plus other bank's costs
<p><b>Dishonour fee – (Foreign Cheque/Travellers Cheques/Bill for Collection)</b> 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
<b>Foreign Currency Cheque Deposit – more than \$10.00</b>	\$10.00
<p><b>Bill for Collection – foreign currency cheque or draft</b> 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><b>Local collection – foreign currency drawn on Australian bank/agent</b> 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.

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# Access to Your Account

This section contains information regarding Payment Facilities that can be used in association with the Suncorp Bank Everyday Saver Account

## Choosing your Access

To apply for access you can either call us on 13 11 55 or visit your local Suncorp Bank store.

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, limit can be increased to \$2,000 per day per card by contacting us on 13 11 55 or visiting your local Suncorp Bank Store.
- for Mobile Banking and Internet Banking we will set withdrawal limits as specified in Internet Banking Terms and Conditions and Mobile Banking Terms and Conditions. You can view these on our website [www.suncorp.com.au/banking](http://www.suncorp.com.au/banking).

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 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. You can make a payment to a linked account (e.g. credit card) at a Suncorp Bank ATM using your card. rediATM network ATMs are free to access with your Suncorp Bank card if you would like to make withdrawals or enquiries.

## Bank@Post

The Bank@Post service is designed for customers that live in remote locations where there is limited Suncorp Bank store 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, Suncorp Bank eftpos Card or Suncorp Bank Deposit Only Card in order to use this service. Note the Suncorp Bank Deposit Only Card cannot be used to conduct withdrawals or purchases.

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 per day per card by contacting 13 11 55.

## Bpay®

Bpay® Allows you to pay bills (to billers who have a Bpay® Biller number) over the telephone, in the store or via Mobile Banking or Internet Banking by transferring money directly from your Suncorp Bank account.

By using Bpay® you can:

- pay your bills 24 hours a day 7 days a week using Internet Banking, Mobile Banking or Telephone 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 account.

## Direct Debit

A Direct Debit facility allows a Direct Debit User to take payments from your Suncorp Bank Account regularly to pay for the services they provide you. Please refer to our Account Terms and Conditions for further information about Direct Debit transactions, including how you may cancel a Direct Debit facility.

## Recurring Payment

A Recurring Payment facility allows a merchant or service provider to charge your Visa Debit Card regularly to pay for the services they provide you.

## Osko

Osko is a service that is provided through the New Payments Platform. Osko allows you to make external transfers via the Suncorp App so that generally the payee can receive your funds on a near real-time basis, 24 hours a day, 7 days a week, provided Osko is a feature of your Account and the external account you are transferring funds to can receive Osko payments. Osko is not available for future dated or recurring payments nor is it available for accounts with a Passbook.

If Osko is a feature of your Account you will be able to receive payments from an Osko eligible account held at another financial institution generally on a near real-time basis, 24 hours a day, 7 days a week.

Osko payments also allow you to send a detailed payment message (up to 280 characters) to clearly advise the payee what the payment is for. The full detailed payment message can be viewed on the Suncorp App only.

## Electronic Funds Transfer at Point of Sale (EFTPOS)

An EFTPOS facility allows you to make point of sale payments directly from your Suncorp Bank 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 store or ATM.

If you are registered for Internet Banking you can:

- transfer money from your account or schedule a future payment to an account held at Suncorp Bank or another financial institution.
- 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.

Access limits will apply and are detailed in Internet Banking Terms and Conditions. You can view these on our website [www.suncorp.com.au/banking](http://www.suncorp.com.au/banking).

## 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).

## 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.suncorp.com.au/banking](http://m.suncorp.com.au/banking) or our Suncorp App or Suncorp Bank App available for iOS® & Android® devices. There are some differences between our Suncorp Bank App and our Suncorp App. For example, some banking features that are available on one may not be available on the other. 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. Future dated or recurring payments will not be sent as Osko payments via the New Payments Platform. 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;
- 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 (only through Suncorp Bank App);
- Make external transfers as Osko payments using the Suncorp App only.

Access limits will apply and are detailed in Mobile Banking Terms and Conditions. You can view these on our website [www.suncorp.com.au/banking](http://www.suncorp.com.au/banking).

## Visa Debit Card

### *What is a Visa Debit Card?*

A Visa Debit Card is a Visa card that can be attached to most Suncorp Bank 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 and by using your mobile device registered with your Visa Debit Card and Mobile Device Passcode.

### *How do I use my 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 if your card has Visa payWave including the use of your mobile device if your card has been registered for this service;
- by using a manual credit card sales voucher and ticking the Visa box;
- over the telephone, the Internet or through the use of an app on your mobile device by providing the card number to the merchant;
- through your Visa Checkout wallet at selected merchants;
- at outlets overseas wherever Visa is accepted.

### *Am I eligible for a Visa Debit Card?*

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

- The account being linked to the Visa Debit Card is an Everyday Saver 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

Should you not be eligible for a Visa Debit Card and/or prefer not to have a Visa Debit Card then you may be eligible for a Suncorp Bank eftpos Card. For more information on eftpos Cards please refer to “Important Terms Explained” within the Product Information Document.

### *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 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 or other personal details such as address.

- With a Visa Debit Card when you are paying for goods and services by 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 using Your card at merchants who have a Contactless Terminal without having to enter a PIN. For purchases over \$100 using Your card, a PIN is required. A Contactless Transaction made using your mobile device with a Contactless Terminal may require input of your Mobile Device Passcode.
- 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*

Visa Checkout is an online 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.

## *Deposit Only Card*

A Deposit Only Card allows customers to make cash or cheque deposits at any Suncorp Bank deposit ATM or Bank@Post outlet. The card is restricted from making withdrawals, purchases and account enquiries. The Deposit Only Card can be used to deposit into your account at any time (excluding outages for system maintenance) using your Personal Identification Number (PIN).

## Other Services

### *Funds Management Sweep*

A funds management sweep facility allows you to keep a certain balance in a primary Suncorp account and transfer ('sweep') excess available funds into a related Suncorp account. A primary Suncorp 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 Suncorp account from a related Suncorp account if there are insufficient funds to cover a Direct Debit or personal cheque from your primary Suncorp 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 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 transfer or Direct Debit fails or overdraws your account because of insufficient funds;
- your cards, Security Token or secret codes are lost or stolen. Your secret codes include your PIN, telephone access code (TAC), Internet Banking password, Mobile Banking password, Security Token Code, Customer ID and Mobile Device Passcode.



## 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 Account Terms and Conditions, 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 you suspect someone knows your secret codes;
- if you use Telephone Banking, Mobile Banking 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;
- 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 Telephone 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 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 Account Terms and Conditions. Please refer to the Account Terms and Conditions 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 Account Terms and Conditions, 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 on 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
<b>Account</b>	any savings account, term deposit or cheque or card account as specified in the Account Terms and Conditions.
<b>Account Terms and Conditions</b>	Terms and Conditions for Suncorp Accounts and Continuing Credit Accounts
<b>At Call</b>	deposits and withdrawals can be made at any time to the bank account.
<b>ATM Direct Charging</b>	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 Bank customer, if you use another Bank's ATM, then the other bank will charge you for using their ATM.
<b>ATM Operator Fee</b>	The fee charged for using a Non-Suncorp Bank and Non-rediATM network ATM / 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.
<b>Bank@Post</b>	allows you to make deposits, withdraw cash and make EFTPOS purchases from your transaction account at Australia Post outlets.
<b>BECS</b>	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.
<b>Bpay®</b>	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® is administered by Bpay Pty Ltd ABN 69 079 137 518.
<b>Cheque</b>	a written order to us on our cheque form to pay a certain amount of money from your account.
<b>Chip Enabled Visa Debit card</b>	means a Visa Debit card that has an embedded security microchip.

<b>Term</b>	<b>Meaning</b>
<b>Contactless Terminal</b>	means a Terminal which can be used to make a Contactless Transaction.
<b>Contactless Transaction</b>	means a transaction made by holding your Card or mobile device such as a smart phone (which is capable of making a Contactless Transaction) in front of a Contactless Terminal.
<b>Copy of personal or bank cheque</b>	as the owner of a Suncorp Bank cheque, you can ask us to provide you with a copy of it.
<b>Deposit Only Card</b>	a card which is linked to an eligible transaction account that can be used at any Suncorp Bank deposit ATM or Bank@Post outlet. The Deposit Only Card has the words "Deposit Only" clearly labelled on the front of the card. The card can be used for cheque and cash deposits but not withdrawals, purchases or account enquiries.
<b>Direct Credit</b>	an electronic payment made to nominated bank account using a BSB and account number which is processed through the Bulk Electronic Clearing System (BECS). This will include most payments from one financial institution to another.
<b>Direct Debit</b>	an electronic payment taken by a Direct Debit User from a nominated bank account using a BSB and account number which is processed through the Bulk Electronic Clearing System (BECS) An example of a Direct Debit user is a health insurance provider deducting monthly payments from your Suncorp Bank account.
<b>Direct Debit User</b>	a Person or corporation you authorise to process a Direct Debit to your Suncorp Bank Account.
<b>EFTPOS Electronic Funds Transfer at Point of Sale</b>	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.
<b>eftpos Card</b>	a card which is linked to an eligible Transaction Account that can be used at locations bearing the eftpos logo. An eftpos Card is available when you don't meet the criteria for a Visa Debit Card and/or prefer not to have a Visa Debit Card.
<b>Electronic withdrawal</b>	includes withdrawals and transfers completed using automated Telephone Banking, Mobile Banking (including as an Osko payment via the NPP), Internet Banking, Suncorp Bank ATMs, Direct Debit, Bpay®, EFTPOS.
<b>End-of-day</b>	midnight Brisbane time at the end of the relevant day.
<b>eStatement</b>	online version of paper statements which are viewed through Internet Banking or the Suncorp Bank App.
<b>External transfers</b>	electronic funds transactions (Internet Banking, Mobile Banking and staff assisted) that you initiate from a Suncorp Bank account to an account at another financial institution, including, if applicable through BECS or as an Osko payment.

<b>Term</b>	<b>Meaning</b>
<b>Foreign ATM</b>	Another Financial Institution's ATM – also called a 'Non-Suncorp Bank ATM'.
<b>Global Payments</b>	is the system that processes Online Telegraphic Transfers via Internet Banking.
<b>Internet Banking</b>	means the service provided for our customers to manage their banking online. It is a form of non cash payment facility. Transactions made using Internet Banking are Electronic Transactions and may also be ePayments Transactions. Internet Banking can be accessed at <a href="http://www.suncorp.com.au/banking">www.suncorp.com.au/banking</a> .
<b>Interest rate brochure</b>	the document we publish setting out the interest rates applicable to Suncorp Bank accounts.
<b>Mobile Banking</b>	means the internet service designed for our customers to access certain Internet Banking services from a mobile device through either our mobile website, the Suncorp Bank App or the Suncorp App.
<b>Mobile Device Passcode</b>	anything required to unlock a mobile device including a password, passcode, pattern or biometric identifier (where applicable).
<b>New Payments Platform or NPP</b>	means the New Payments Platform operated by NPP Australia Limited which facilitates clearing and settlement of payments between NPP participants on a 24/7 near real-time basis (among other things).
<b>Non-Suncorp Bank ATM</b>	Another Financial Institution's ATM – also called a 'Foreign ATM'.
<b>Non-Suncorp Bank ATM enquiry</b>	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.
<b>Non-Suncorp Bank ATM withdrawal</b>	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.
<b>Online Telegraphic Transfer</b>	is a Telegraphic Transfer sent via Global Payments.
<b>Osko</b>	the Osko payment service provided by Bpay Pty Ltd using the New Payments Platform, which facilitates clearing and settlement of payments between NPP participants on a 24/7 near real-time basis.
<b>Passcode</b>	pattern or biometric identifier (where applicable).
<b>Personal customer</b>	a customer who uses a product for personal purposes.
<b>Physical Security Token</b>	means a small electronic device which generates a Security Token Code.
<b>rediATM network ATM enquiry</b>	when you use a rediATM network branded ATM 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.
<b>rediATM network ATM withdrawal</b>	when you withdraw money from a rediATM network and branded ATM using your card. This requires you to input your PIN and to nominate the account from which you wish to withdraw the funds.

Term	Meaning
<b>Record search/ copy request – cheques, records, voucher retrieval</b>	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.
<b>Recurring Payment</b>	an electronic transaction where you have provided your linked Visa Debit Card details (including your card number, expiry date and security code) to allow a merchant or service provider to charge your card regularly to pay for the services they provide you, such as online media streaming services charging a subscription service fee monthly.
<b>RTGS</b>	Real Time Gross Settlements. RTGS means the settlement system established and operated by the Reserve Bank of Australia for Real Time Gross Settlement.
<b>Security Token</b>	means a small electronic device or a mobile application issued by Suncorp bank or its related entity which generates a Security Token Code, and includes any temporary security token.
<b>Security Token Code</b>	means the random code generated by a Security Token, which changes approximately every 60 seconds and includes any temporary Security Token Code that is issued by us.
<b>Staff assisted withdrawals</b>	include withdrawals, transfers and Bpay® undertaken with the assistance of a Suncorp Bank staff member at a Suncorp Bank store.
<b>Standard rate of interest</b>	the annual interest rates that we publish that apply to personal deposit accounts.
<b>Suncorp App</b>	the mobile application designed to provide customers with access to products and services offered by Suncorp Group Limited ABN 66 145 290 124 subsidiaries (including Suncorp Bank), related companies, and other third party providers, available for download under the name “Suncorp App”. The Suncorp App allows customers to engage in Electronic Transactions.
<b>Suncorp Bank</b>	Suncorp-Metway Ltd ABN 66 010 831 722.
<b>Suncorp Bank App</b>	the mobile application that allows customers to engage in Electronic Transactions available for download under the name “Suncorp Bank”. Suncorp Bank App is not the Suncorp App.
<b>Suncorp Bank ATM withdrawal</b>	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.
<b>Suncorp Bank customer</b>	a person who holds an account with Suncorp Bank.
<b>Sweep – funds management, insufficient funds</b>	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.

<b>Term</b>	<b>Meaning</b>
<b>Telegraphic Transfer</b>	means a funds transfer sent electronically to an overseas bank account held with an external financial institution.
<b>Trace/recall of funds request – cheque, electronic payment</b>	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®.
<b>Transaction card</b>	an eftpos Card or Visa Debit Card which is linked to an eligible Transaction Account
<b>Visa Debit Card</b>	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
<b>Visa Debit cash advance</b>	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
<b>Visa payWave</b>	means functionality as part of a Visa Debit Card that allows transactions to be made at participating merchants by holding your Card or mobile device such as a smartphone in front of a Contactless Terminal. You do not have to sign or enter a PIN to complete the transaction if the purchase is for less than \$100 using your Card. Purchases made using your mobile device may require input of your Mobile Device Passcode.
<b>We, our, us</b>	Suncorp Bank.
<b>You, your</b>	the person acquiring the product and/or making non-cash payments.

## Financial Claims Scheme

The Financial Claims Scheme 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>.

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## How to contact us



*Call*  
13 11 55



*Online*  
[suncorp.com.au](http://suncorp.com.au)



*Local*  
Store