

Lending Fees and Charges for Other Suncorp Bank Personal Loans, Home Loans and Packages

Effective Date: 6 September 2023



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Lending Fees and Charges – Home Loans

The following home loans are no longer available for new loans.

Fee or Charge Description	Professional Ready Access	Ready Access*	Bridging Loan	Fixed Rate – Annual Interest in Advance
Ongoing Fees				
Monthly Account Keeping Fee	Not applicable	\$10	\$10	Not applicable
Annual Package/Facility Fee	\$350 per annum Paid in advance	Not applicable	Not applicable	\$100 per annum Paid in advance
Default Charges				
Arrears Administration Fee or Default Interest	\$20 2.00%p.a.	\$20 2.00%p.a.	\$20 2.00%p.a.	\$20 2.00%p.a.

The Bank at its discretion will charge either an Arrears Administration Fee or Default Interest if an event of default in payment occurs. For National Credit Code regulated loans, where Default Interest is charged, it will be charged on the amount in default (which may constitute the entire Loan balance where the Bank has demanded repayment of the Loan and you have not repaid the Loan within the time required in the notice) for the period the default continues. For loans not regulated by the National Credit Code, the default Interest is charged on the whole loan balance for the period in default. For both regulated and unregulated loans, the default rate applies in addition to interest charged under the credit contract.

Early Payment, Release/Payout Fees				
Loan Finalisation Fee	\$350	\$350	\$350	\$350

Applies when a loan is paid out in full. This includes settlements, refinances and payouts.

Other Lending Fees				
Renegotiation Fee	\$300	\$300	\$300	\$300

Payable if you request any changes to the Credit Contract or Security (for example change from one interest rate category or product type to another, a partial release of a Security, term extension/reduction, change to the repayments, substitution of Security).

Transaction Fees	Applicable	Not applicable	Not applicable	Not applicable
Copy of Documents Fee	\$35	\$35	\$35	\$35

Payable if we are required to obtain a copy of a document, including a mortgage or title search.

*Includes Introductory Ready Access, Introductory Select Ready Access and Select Ready Access Home Loans.

Lending Fees and Charges – Line of Credit facilities

The following home loans are no longer available for new facilities.

Fee or Charge Description	Professional Asset Line	Asset Line	Access Equity
Ongoing Fees			
Monthly Account Keeping Fee	Not applicable	\$10	\$10
Annual Service Fee Applies to Annual Interest Loans Only	\$350 per annum Paid in advance	Not applicable	Not applicable
Please refer to your Credit Contract for further detail as to when Ongoing Fees will be charged			
Default Charges			
Arrears Administration Fee or Default Interest	\$20 2.00%p.a.	\$20 2.00%p.a.	\$20 2.00%p.a.
The Bank at its discretion will charge either an Arrears Administration Fee or Default Interest if an event of default in payment occurs. For National Credit Code regulated loans, where Default Interest is charged, it will be charged on the amount in default (which may constitute the entire Loan balance where the Bank has demanded repayment of the Loan and you have not repaid the Loan within the time required in the notice) for the period the default continues. For loans not regulated by the National Credit Code, the default interest is charged on the whole loan balance for the period in default. For both regulated and unregulated loans, the default rate applies in addition to interest charged under the credit contract.			
Early Payment, Release/Payout Fees			
Loan Finalisation Fee	\$350	\$350	\$350
Applies when a loan is paid out in full. This includes settlements, refinances and payouts.			
Other Lending Fees			
Renegotiation Fee	\$300	\$300	\$300
Payable if you request any changes to the Credit Contract or Security (for example change from one interest rate category or product type to another, a partial release of a Security, term extension/reduction, change to the repayments, substitution of Security).			
Transaction Fees	Applicable Refer to page 7	Applicable Refer to page 6	Applicable Refer to page 5
Copy of Documents Fee	\$35	Not applicable	\$35
Payable if we are required to obtain a copy of a document, including a mortgage or title search.			

PayID creation for Line of Credit facilities (Access Equity, Asset Line and Professional Asset Line)

A PayID is a unique identifier of an account holder, such as a mobile number or email address, which can be linked to your Professional Asset Line or Asset Line Account. If you create a PayID in connection with your Account, a person can make payments to you through the New Payments Platform or Osko using your PayID instead of a BSB and Account number, if that person is permitted to do so by their financial institution. You will be able to create a PayID in connection with your Professional Asset Line or Asset Line Account via the Suncorp App if you accept and can satisfy our PayID Terms and Conditions. A PayID cannot be created in connection with any other home loan account described in this document.

How fees are charged

Fees are debited to your account on the monthly anniversary date of the opening of your account, excluding ATM Operator Fees which will be charged to your account at the time of the transaction by the Financial Institution which owns the ATM.

Access Equity Fees

Fee Description	Amount
Ongoing Fees	
Monthly Account Keeping Fee	\$10
Fee Free Transaction	
EFTPOS Transactions	Unlimited
Internal transfers to Suncorp Bank accounts via Telephone Banking, Mobile Banking and Internet Banking	Unlimited
External transfers to Non-Suncorp Bank accounts via Mobile Banking and Internet Banking (including Osko payments)	Unlimited
BPAY [®] performed via Telephone Banking, Mobile Banking and Internet Banking	Unlimited
Payments made under a PayTo Agreement	Unlimited
Suncorp Bank and atm by Armaguard (atmx) network ATM enquiries withdrawals, enquiries, PIN change and transfers	Unlimited
Suncorp ATM Deposits and Non-Suncorp ATM cash only deposits* designated by us from time to time.	Unlimited
Transaction fees (always charged)	
Non-Suncorp Bank, Non-atmx network ATM withdrawals & enquiries (all states and territories)	Withdrawals and Enquiries at Non-Suncorp Bank and Non-atmx network ATMs will incur the ATM Operator Fee by the Financial Institution who owns the ATM. This fee will be charged immediately at the time of the transaction to your account.
Transaction fees	
Once you have undertaken a combined total of 10 electronic, staff assisted and cheque transactions (as detailed below) in a month+, you will be charged the following transaction fees for any further transactions. The first 10 transactions each month+ are free.	
Electronic	\$1.00 per transaction
- ATM credits	
- Direct credits (excluding RTGS credits)	
Staff assisted transactions (excluding staff assisted Osko payments)	\$1.00 per transaction
- any withdrawal, internal transfer, deposit or BPAY [®] performed with the assistance of a Suncorp Bank staff member.	
Cheque transactions	\$1.00 per transaction
- a transaction where a cheque is drawn on or deposited to your account.	
Other	
PayID creation	Available for no fee.
PayTo	Available for no fee on eligible accounts~

* The deposit is taken by Armaguard on behalf of Suncorp Metway Ltd ABN 66 010 831 722 at all atm ATM's.

+ Each month commences on the monthly anniversary date of the opening of your account.

~ PayTo not available for Accounts which require 2 or more persons to sign to withdraw from the Account or to establish a PayTo Agreement as a payment recipient.

Asset Line Fees

Fee Description	Fee per transaction
Ongoing Fees	
Monthly Account Keeping Fee	\$10
Transaction fee free threshold	10 transactions
Transaction fees (charged if you exceed your number of free transactions allowed per month)	
Electronic – Suncorp Bank and atmx network ATM withdrawals – ATM credits – EFTPOS transactions – Direct credits (excluding RTGS credits)	\$0.60
Staff assisted transactions (excluding staff assisted Osko payments) – any withdrawal, internal transfer, deposit or BPAY [®] performed with the assistance of a Suncorp Bank staff member.	\$0.60
Cheque transactions – a transaction where a cheque is drawn on or deposited to your account.	\$0.60
Osko payments	\$0
Payments made under a PayTo Agreement	\$0
Telephone Banking, Mobile Banking and Internet Banking transfers to Suncorp Bank accounts	\$0
Suncorp Bank and atmx network ATM enquiries, PIN change, withdrawals and transfers Suncorp ATM Deposits and Non-Suncorp ATM cash only deposits* designated by us from time to time.	\$0
Transaction fees (always charged)	
BPAY [®] performed via Telephone Banking, Mobile Banking and Internet Banking	\$0.30
Immediate external transfers to Non-Suncorp Bank accounts (Staff assisted or via Telephone Banking, Mobile Banking and Internet Banking), excluding Osko and PayTo payments.	\$1.00
Non-Suncorp Bank and Non-atmx network ATM withdrawals & enquiries (all states and territories)	Withdrawals and Enquiries at Non-Suncorp and Non-atmx network ATMs will incur the ATM Operator Fee by the Financial Institution who owns the ATM. This fee will be charged immediately at the time of the transaction to your account. Suncorp Bank will Rebate up to a maximum of \$10.00 per month ATM Operator Withdrawal Fees incurred at non-QLD and Designated non-Suncorp Bank and Non-atmx network ATMs.
Other	
PayID creation	Available for no fee.
PayTo	Available for no fee on eligible accounts-

* The deposit is taken by Armaguard on behalf of Suncorp Metway Ltd ABN 66 010 831 722 at all atmx ATMs.

- PayTo not available for Accounts which require 2 or more persons to sign to withdraw from the Account or to establish a PayTo Agreement as a payment recipient.

Professional Asset Line Fees

Fee Description	Fee per transaction
Ongoing Fees	
Monthly Account Keeping Fee	\$0
Number of fee free transactions allowed per month	
Fee Free Transactions:	unlimited
– Electronic	
– Staff assisted transactions	
– Cheque transactions	
Osko payments	\$0
Payments made under a PayTo Agreement	\$0
Telephone Banking, Mobile Banking and Internet Banking transfers to Suncorp Bank accounts	\$0
Suncorp Bank and atm network ATM enquiries, PIN change, transfers and withdrawals Suncorp ATM Deposits and Non-Suncorp ATM cash only deposits* designated by us from time to time.	\$0
Transactions always charged	
BPAY [®]	\$0.30
Immediate external Internet transfers (Non-Suncorp Bank), excluding Osko and PayTo payments	\$1.00
Non-Suncorp Bank and Non-atmx network ATM withdrawals & enquiries (all states and territories)	Withdrawals and Enquiries at Non-Suncorp Bank and Non-atmx network ATMs will incur the ATM Operator Fee by the Financial Institution who owns the ATM. This fee will be charged immediately at the time of the transaction to your account. Suncorp Bank will Rebate up to a maximum of \$10.00 per month ATM Operator Withdrawal Fees incurred at non-Qld and Designated non-Suncorp Bank and Non-atmx network ATMs.
Other	
PayID creation	Available for no fee.
PayTo	Available for no fee on eligible accounts~

* The deposit is taken by Armaguard on behalf of Suncorp Metway Ltd ABN 66 010 831 722 at all atm ATMs.

~ PayTo not available for Accounts which require 2 or more persons to sign to withdraw from the Account or to establish a PayTo Agreement as a payment recipient.

Personal Overdraft and Cash Standby Facility Fees

Fee or Charge Description	Amount
Establishment Fee (per application)	\$150
For Secured Overdrafts only	
– Security Administration Fee	
– New Security	\$250
– Existing Security	\$100
– Property Evaluation Fee	Will be determined at application
– Loan Finalisation Fee	\$250
This fee may apply when a facility is paid out or finalised. Refer to your Credit Contract for details.	
– Switching Fee	\$300
Charged if you change the property offered as security	
– Quarterly Service Fee	\$30
Arrears Administration Fee	\$20 per month
Variation Fee	This fee depends on the nature of the change and is available on request.
Charged if you make a variation to your Credit Contract.	

Cash Standby Facility

The following fees are waived for a Cash Standby Facility:

- Establishment Fee
- Quarterly Service Fee
- Arrears Administration Fee.

Suncorp Reverse Mortgage Loans

Fee or Charge Description	
Early Payment, Release/Payout Fees	
Deferred Establishment Fee Payable on loans not regulated by the National Credit Code if the loan is paid out within the first 4 years after settlement.	1% of the loan amount repaid
Finalisation Fee Applies when the loan is finalised.	\$250
Break Costs (Applies to fixed rate loans only) Payable when, in any 12 month period during a fixed rate period, you repay any amount exceeding 10% of the amount advanced, other than following a repayment event.	Calculated as the amount of our loss arising from the early repayment.
Other Fees	
Monthly Account Keeping Fee	Not applicable
Variation Fee Payable when you request us to consent to any change to the loan or security.	\$300

Credit provided by Reverse Mortgage Services Pty Ltd (ABN 87 114 594 080), a subsidiary of ABN AMRO Bank N.V. and subsidiary undertaking of The Royal Bank of Scotland Group plc.

Lending Fees and Charges – Personal Loans

Type of loan	Secured	Fixed Unsecured	Variable Unsecured
Fee of charge description			
Setting up a new facility			
Establishment Fee (per application)	\$175	\$175	\$175
Personal Properties Securities (PPS) Registration Fee	\$6	n/a	n/a
Ongoing Fee – Refer to your Credit Contract for further detail as to when Ongoing Fees will be charged.			
Monthly Account Keeping Fee	\$5	\$5	\$5
Early Payment			
Early Payout Fee	\$300	\$300	n/a
Payable on the day the load is paid out, when the loan is paid out within 12 months of settlement and the term of the load exceeds 12 months for Fixed Rate Secured and Unsecured Personal Loans.			
Default Charges			
The Bank at its discretion will charge either an:			
Arrears Administration Fee	\$20	\$20	\$20
or			
Default Interest	2.00%p.a.	2.00%p.a.	2.00%p.a.
The Bank at its discretion will charge either an Arrears Administration Fee or Default Interest if an event of default in payment occurs. For National Credit Code regulated loans, where Default Interest is charged, it will be charged on the amount in default (which may constitute the entire Loan balance where the Bank has demanded repayment of the Loan and you have not repaid the Loan within the time required in the notice) for the period the default continues. For loans not regulated by the National Credit Code, the default Interest is charged on the whole load balance for the period in default. For both regulated and unregulated loans, the default rate is detailed in the Credit Contract and applies in addition to interest charged under the credit contract.			

Personal Loan & Share Trade Product Offers

The Product Offers set out in the below table will continue to be offered for existing Grandfathered Personal Loan and Share Trade Products held within the Home Package Plus.

The Product Offers are not available in conjunction with other special offers, discounts, concessions or promotions. Product Offers are correct at the time of publication of this guide and are subject to change without notice. Any Product Offer can be withdrawn at any time without notice unless required by law.

Fees

Product	Benefit
Existing Personal Loans	Pay no Monthly Account Keeping Fee Pay no Establishment Fee
Existing Personal Loan Interest Rate Discount	0.50%p.a. margin discount off Suncorp Bank Personal Loan rates
Share Trade	Discount Brokerage Fees

Note: The relevant standard charges will be debited to each account but Suncorp Bank will contribute the amount of the standard charge to each account resulting in a net fee of nil.

Share Trade:

Suncorp Share Trade is a service provided by CMC Markets Stockbroking Limited ABN 69 081 002 851 AFSL No. 246381, a Participant of the ASX Group ("CMC Markets Stockbroking") at the request of Suncorp-Metway Ltd ABN 66 010 831 722, AFSL 229882 ("Suncorp Bank"). For a copy of the terms and conditions relating to the Suncorp Share Trade service and the Financial Services Guides for CMC Markets Stockbroking or Suncorp Bank (or other relevant disclosure documents), contact us on 1300 156 299 or via email at clientservices@sharetrade.com.au.

Neither CMC Markets Stockbroking nor Suncorp Bank are representatives of each other. To the extent permitted by law, Suncorp Bank will not guarantee or otherwise support CMC Markets Stockbroking's obligations under the contracts or agreements connected with the Suncorp Share Trade service.

Money Manager – My Home Package

Package is no longer available for new home loan package sales.

Customers who took up the Money Manager – My Home Package prior to 17 November 2012 can retain this Package and add new eligible loans and make changes to loans within their Package.

Fees

Fee Description	Standard Charge	Package Charge/Benefit
Suncorp Money Manager – My Home Package Annual Fee	Not applicable	Fee – \$300 per annum Debited monthly at \$25 per month to the Everyday Options Account
Eligible Home Loan Application Fee	\$600 per home loan	nil
Eligible Home Loan Account Keeping Fee	\$10 per month per home loan	nil
Personal Loan Establishment Fee	\$175 per personal loan	nil
Personal Loan Account Keeping Fee	\$5 per month per personal loan	nil
Clear Options Credit Card Annual Card Fee	\$55 Standard \$120 Gold	nil

Terms and Conditions

Effective 17 November 2012 this home loan package is no longer available for new sales.

1. [About these terms and conditions](#)

These terms and conditions apply to a Money Manager – My Home Package.

These terms and conditions are in addition to the terms and conditions that apply to any product or service you include in your Package.

We can change these terms and conditions and change or withdraw any Product Offer at any time. We will give you notice of changes as required by law.

You accepted these terms and conditions when you received a Package benefit (whichever first occurs).

2. [Interpretation](#)

In these terms and conditions, the following words mean:

Package – means the Money Manager – My Home Package.

Package Fee – means the Money Manager Package Fee.

Eligible Loans – means the type of Suncorp Bank loans which are eligible for inclusion in the package. The current eligible home loans include Standard Variable Rate Home Loan, Standard Fixed Rate Home Loan and Asset Line facilities. Low Doc loans are not eligible to be included in a Package.

Qualifying Loans – means the type of Suncorp Bank loans that can qualify for interest rate discounts. The current Qualifying Loans are Standard Variable Rate Home Loan and Asset Line Facilities with a loan balance or approved credit limit of \$150,000 or more. (For Fixed Rate Loans, interest rate discounts do not apply during any fixed period.)

Product Offer – means the product offers referred to in the product offer information table following (or as amended by the Bank from time to time).

You – means each person who holds a Suncorp Bank Everyday Options account and agrees to these terms and conditions. If more than one of you hold the account, “you” includes a reference to each of you singly and as a group.

3. [Product Offers](#)

The Product Offers set out in the table below are available for this Package. All products are available to approved applicants only.

The Product Offers are not available in conjunction with other special offers, discounts, concessions or promotions. Product Offers are correct at the time of publication of this guide and are subject to change without notice. Any Product Offer can be withdrawn at any time without notice unless required by law.

Product offer information table

Product	Package Charge/Benefit
Everyday Options Account - Money Manager Package Fee	Fee - \$300 per annum
Eligible Loans Establishment Fees (Standard Variable Rate Home Loans, Fixed Rate Home Loans, Asset Line, Personal Loans)	Fee - nil
Eligible Loans account keeping fees (Standard Variable Rate Home Loans, Fixed Rate Home Loans, Asset Line, Personal Loans)	Fee - nil
Qualifying Loans - Interest rate discount (Standard Variable Rate Home Loans and Asset Line. Interest rate discounts not available during any fixed rate period)	Discount of 0.5% p.a. (loan balance or credit limit between \$150,000 and \$249,999). Discount of 0.7% p.a. (loan balance or credit limit exceeding \$250,000)
Asset Line Facility	25 free standard Suncorp Bank transactions per month (excludes BPAY®, external transfers (other than Osko and PayTo payments which are free and unlimited) and non-Suncorp Bank ATMs withdrawals & enquiries). Suncorp Bank will rebate up to a maximum of \$10.00 per month ATM Operator Withdrawal Fees incurred at non-QLD and Designated non-Suncorp Bank ATMs.
Gold or Standard Clear Options Credit Card annual fee (maximum of 4 accounts)	Fee - nil
Home and Contents Insurance Premium	Benefit - Various discounts apply if you meet the eligibility criteria

Note: The relevant standard charges will be debited to each account but Suncorp Bank will contribute the amount of the standard charge to each account resulting in a net fee of nil. For Standard Variable Rate and Fixed Rate Home Loans entered into before 1 July 2011, an amount equal to the standard Loan Establishment Fee may be included in the Deferred Establishment Fee. A Deferred Establishment Fee may be charged if the loan is entered into before 1 July 2011 and paid out within 4 years.

4. What you need

To be eligible for a Money Manager – My Home Package you need:

To have or open a Suncorp Bank Everyday Options account;

To tell Suncorp Bank that you want your Everyday Options account to be included in a Package;

To be at least 18 years old; and

To be a personal customer or a non corporate trustee of a family trust. Not available for businesses or companies.

5. What does the Money Manager – My Home Package cost?

An annual Package Fee is payable under your Everyday Options account terms and conditions. The annual Package Fee is divided by 12 and 1/12th of the fee is debited to your Everyday Options account on the monthly anniversary of the opening date of your Everyday Options account for the period (including part of any month) that your Everyday Options account forms part of a Money Manager – My Home Package.

You need to maintain sufficient funds in your Everyday Options account to cover the Package Fee for so long as you remain in the Package.

Suncorp Bank can change the Package Fee on giving you the required notice.

6. Can joint applicants apply?

Yes, provided that the Package Everyday Options account is held jointly by all applicants wishing to participate in the Package.

All other products in the Product Offer information table can be held by any one of the Package Everyday Options account holders, solely.

You cannot add products which you hold jointly with third parties. Where the Package is held by a Trustee, you cannot add products held by beneficiaries.

You can have up to a maximum of four Suncorp Clear Options accounts in a Package. Only one Suncorp Clear Options account is permitted to be held by each Everyday Options joint account holder.

Specific conditions apply to joint Everyday Options 100% Home Loan Offset Facilities.

7. Can you add existing products you hold to a Package?

Yes. You can add any existing product you hold that is listed in the Product Offer information table to a Package. Before you can add an existing Home Loan or Asset Line facility to a Package, a Variation Agreement is required and a renegotiation fee is payable under your credit contract.

Where a product is added to the Package, the relevant Product Offer will apply to that product from the date of inclusion in the Package.

Any interest or fees that have already been charged to a product prior to the date of inclusion in the Package will not be refunded.

If you add an existing Everyday Options account to the Package, new terms and conditions will apply to your account including the Package Fee as set out in the Schedule of Fees and Charges for Other Suncorp Personal Accounts.

8. Can you add new products to an existing Money Manager Package?

Yes. You can add any of the products specified in the Product Offer information table (except the Everyday Options account which you must already hold to stay in the Package). New products can be added to your existing Package (after approval of your application for the new product) at any time that you hold the Package.

The issuer of the products eligibility criteria apply and each application must meet the approval guidelines for that particular product to qualify for the relevant Package Product Offers.

9. How long does the Package go for?

You can remain in the Package for so long as you continue to hold the Everyday Options account and pay the Package Fee, even if you do not hold any other product listed in the Product Offer information table.

The Package Fee is payable under your Everyday Options account terms and conditions and will continue to apply and be charged until you tell Suncorp Bank that you want to cancel your participation in the Package.

You can cancel your participation in the Package at any time by telling Suncorp Bank or by closing your Everyday Options account. Where the Packaged Everyday Options account is held jointly, all Package home loan borrowers and credit card account holders need to tell Suncorp Bank in writing to cancel the Package. Once you cancel your Package, all relevant Package benefits specified in the Product Offer information table will cease to apply and the standard terms and conditions of each product including and fees and charges will apply.

You can remove individual products from the Package at any time. If you wish to remove a Home Loan, Asset Line Facility or Credit Card from the Package, all borrowers or credit card holders will be required to sign a Variation Request Form.

10. Suncorp Bank can modify, withdraw or terminate the Package

Suncorp Bank may withdraw the concessions and benefits that apply under your Package immediately, without notice to you, if your Everyday Options account is closed or if you fail to pay the Package Fee when it is due or you vary your Loan or Line of Credit facility to a product which is not eligible for Product Offers.

Suncorp Bank can withdraw the Package concessions and benefits that apply to loans or credit cards after 30 days notice in writing if an Event of Default as specified in your credit contract occurs.

Suncorp Bank may change the terms and conditions of the Package from time to time. Suncorp Bank may withdraw or change the Product Offers. You will be provided with 30 days notice of any changes which apply to your facilities.

11. Specific conditions about Home Loan discounts

The discounts specified in the Product Offer information table are only available on the particular Eligible Loans and Qualified Loans specified. You cannot get the Product Offer discounts on Low Doc applications or loans.

You are not entitled to any other discount, concession or benefit on loans included in your Package.

12. Specific conditions about Home Insurance offers (13 months for the price of 12 months Home & Contents Insurance)

The home and contents insurance offer is available to newly approved Suncorp Bank Home Loan or My Home Package customers who choose to purchase Suncorp Insurance or GIO home and contents insurance for the property in respect of which the loan applies. When you purchase 12 months home and contents Insurance from Suncorp Insurance or GIO you will receive one additional month of cover under that policy for no additional premium. Nothing in this offer affects Suncorp Insurance or GIO's discretion to refuse applications for insurance in accordance with their underwriting acceptance criteria. Multi Policy Discount terms and conditions are available from www.suncorp.com.au/valuecomboconditions and from www.gio.com.au/multi-policy-discount. Suncorp Home and Contents Insurance is issued by AAI Limited ABN 48 005 297 807 trading as Suncorp Insurance, GIO Home and Contents Insurance is issued by AAI Limited ABN 48 005 297 807 trading as GIO. Please read the relevant Product Disclosure Statement before you make any decision regarding these products. Contact Suncorp Insurance for a copy on 13 11 55 and GIO for a copy on 13 10 10. Suncorp Bank is not responsible or liable for, and does not guarantee, this product.

13. Specific conditions about Home Loan Offset facilities

To activate the 100% Home Loan Offset facility on a Packaged Everyday Options account and linked sub-account/s, you must be a borrower on the Standard Variable Rate Home Loan as well as an account owner of the Everyday Options account and linked sub-account/s.

If you activate the 100% Home Loan Offset facility on a non-Packaged Everyday Options account and link it to a Packaged Standard Variable Rate Loan, you must be a borrower on the loan as well as an account owner of the Everyday Options account and linked sub-account/s. The Everyday Options accounts cannot be held jointly with a third party who is not a borrower on the loan.

A Mortgage Offset Fee applies to link the 100% Home Loan Offset facility. This Fee is charged to the linked loan account. You will not be paid interest on balances in your Everyday Options account and linked sub-account/s whilst they are operating as an Offset facility. Any balances in your Everyday Options account and linked sub-account/s that are subject to a flexiRate cannot operate as part of an Offset facility.

14. Specific conditions for Suncorp Clear Options

National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") is the credit provider and issuer of Suncorp Clear Options Credit Cards. Suncorp-Metway Ltd ABN 66 010 831 722 ("Suncorp Bank") promotes and distributes Suncorp Credit Cards on NAB's behalf under an agreement with NAB. NAB has acquired the business relating to this credit from Citigroup Pty Ltd (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to assist to administer the Credit Cards. Suncorp Bank will not guarantee or otherwise support NAB's obligations under the contracts or agreements connected with the Credit Cards (other than those relating to Suncorp Internet Banking and Suncorp Telephone Banking).

Suncorp Bank does not suggest you apply for any particular Suncorp Clear Options Credit Card type. NAB, not Suncorp Bank, will be assessing your application.

Suncorp Clear Options Credit Card Product Offer applies to personal Gold or Standard Suncorp Clear Options Credit Cards only. The Suncorp Clear Options Credit Card is issued to approved applicants only. Up to four (4) Suncorp Clear Options Credit Cards can be included in a Package.

Notice to existing Suncorp Clear Options customers

If you are a Suncorp Clear Options Credit Card customer and you ask Suncorp Bank to include your Suncorp Clear Options Credit Card account in your Suncorp Money Manager – My Home Package and we agree, your Suncorp Clear Options Credit Contract is varied to the extent set out below:

13A. My Money Manager – My Home Package Customers

If you ask Suncorp Bank to include your card in a Suncorp Money Manager – My Home Package and we agree, Suncorp Bank will contribute an amount equal to the Annual Card Fee which will be credited to your card account.

Suncorp Bank's contribution will be made for so long as you hold a Money Manager – My Home Package and continue to pay the Money Manager – Package Fee when it falls due.

Special Requests, Replacements and Other Event Fees

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 with a special request.

Special Requests, Replacements and Other Event Fees	
Card replacement	Nil
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
Bank cheques – replacement	\$8.00
Copy of personal or bank cheque	\$12.00
Statement requests	\$3.00
Real Time Gross Settlements (RTGS) – outward	\$35.00
Physical Security Token	\$20.00
Mortgage Offset Fee	\$75.00
Bank Guarantee – Established Fee (to approved applicants) – Service Fee	0.5% of the amount guaranteed (min \$100.00) 1.5% of the amount guaranteed per half year in advance (min \$50.00 per half year)
Bank opinion on a business account	\$15.00
Copy Fee – Previously issued correspondence – Previously issued documents	\$10.00 per copy \$25.00 per copy
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)	\$10.00
Coin Handling (Non Suncorp Customer)	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.

Fee Description	
Foreign currency conversion fee (Suncorp Bank Visa Debit Transactions) (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 a percentage that Suncorp charges for the foreign currency 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 – trace request or stop payment	\$20.00
Telegraphic Transfers sent – Staff assisted	\$30.00
Online Telegraphic Transfers sent via Global Payments	Nil
Telegraphic Transfers (staff assisted and via Global Payments) - recall, amended, trace request	\$30.00 plus other bank's costs
Correspondent Bank Fees and Charges – We will instruct the Correspondent Bank (excluding payments made to the South Pacific Region) to deduct their fees from the payment you make – For payments made to the South Pacific Region, we will instruct the Correspondent Bank to charge us for the fee (which we will not charge to you).	Varies dependent on Correspondent Bank and number of Correspondent Banks involved in the payment.

Important Terms Explained

Some terms used in this Lending Fees and Charges Schedule are defined below and in your Credit contract. Please refer to your Credit Contract for the relevant definitions if the term is not defined below.

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

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

In this document singular includes the plural and vice versa.

Term	Meaning
account	any savings account, term deposit or cheque or card account as specified in the Terms and Conditions for Suncorp Bank Accounts.
ATM Direct Charging	A form of charging for foreign ATM transactions where an ATM owner/operator and perhaps the card issuer charge the cardholder directly for using a foreign ATM. For example, as a Suncorp Bank customer, if you use another Banks ATM, then the other bank will charge you for using their ATM.
ATM Operator Fee	The fee charged for using a Non-Suncorp Bank and Non-atmx network/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.
atmx network ATM enquiry	when you use an atmx 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.
atmx network ATM withdrawal	when you withdraw money from an atmx network 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.
At Call	deposits and withdrawals can be made at any time to the bank account.
atmx network ATM transfers	when you use an atmx network branded ATM to transfer funds between your accounts linked to your Suncorp Bank Visa Debit Card or Suncorp Bank eftpos card. This requires you to input your PIN and to nominate the Suncorp Bank account to transfer the funds into.
atmx network ATM PIN change	When you use an atmx network branded ATM to change your PIN on your card. This requires you to input your PIN correctly prior to being able to change to your new nominated PIN.
BECS	the Bulk Electronic Clearing System. This system has the role of managing the conduct of the exchange and settlement of bulk electronic low value transactions. It provides a framework to cover large volumes of individual payments which are batched for delivery between financial institutions.

Term	Meaning
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.
Chip Enabled Visa Debit card	a Visa Debit card that has an embedded security microchip.
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.
designated ATM	in some locations, where Suncorp Bank does not have an ATM it will allow the use of other banks ATMs (eg CBA; ANZ etc) as part of the fee-free transactions on your account.
direct credit	an electronic payment made to your account. An example of a direct credit is when an employer pays wages into an account electronically.
direct debit	a transaction you authorise in agreement with external direct debit users. An example of a direct debit user is a health insurance provider deducting monthly payments from your Suncorp Bank account.
EFTPOS	a fund transfer authorised by you or initiated by you giving instruction through electronic equipment to debit or credit your account. An example of an EFTPOS transaction is a purchase of goods from a retailer using your card. An EFTPOS transaction requires you to input your PIN and to nominate the account from which you wish the funds to be transferred to make the purchase.
end-of-day	midnight Brisbane time at the end of the relevant day.
external transfers	electronic funds transactions (Internet and staff assisted) that you initiate from a Suncorp Bank account to an account at another financial institution including, if applicable, through BECS or as an Osko payment.
Foreign ATM	Another Financial Institutions ATM – also called a “Non-Suncorp Bank ATM”.
future dated Internet and staff assisted external transfers to another financial institution	future dated Internet and staff assisted EFT transactions that you initiate from a Suncorp Bank account to an account at another financial institution that participates in BECS.
Global Payments	is the system that processes Online Telegraphic Transfers via Internet Banking.
immediate external internet transfers (non Suncorp Bank)	EFT internet transactions that you initiate immediately from a Suncorp Bank account to an account at another financial institution that participate in BECS.
Lenders Mortgage Insurance	If you are borrowing more than 80% of the value of a property, or seeking a Low Doc application of more than 60% of the property's value, you will be required to pay Lenders Mortgage Insurance. This is a one-off payment and can be financed into the loan. Lenders Mortgage Insurance protects Suncorp Bank against loss in the event of a forced sale of a mortgaged property. It does not insure you but does make it possible for you to buy a home with a smaller deposit.
Low Doc Loans	are available for self-employed individuals, companies and family discretionary trusts and can assist if you have income and assets but find it difficult to provide all the required financial statements or tax returns for your loan application.
New Payments Platform or NPP	means the New Payments Platform operated by NPP Australia Limited.
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 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.
Non-Suncorp ATM cash only deposit*	when you make a cash only deposit* at a Non-Suncorp ATM designated by us from time to time using your Suncorp Bank Visa Debit Card or Suncorp Bank eftpos card. This requires you to input your PIN and to nominate the Suncorp Bank account to deposit the funds into.
NPP Payments	means electronic payments cleared and settled by participating financial institutions via the NPP.
Online Telegraphic Transfer	is a Telegraphic Transfer sent via Global Payments.
Osko	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.

Term	Meaning
Osko payment	is a funds transfer (including an external transfer) to a PayID or an external transfer to a BSB and account number made via Osko. For a description of Osko and the restrictions that apply to its use please refer to the Terms and Conditions for Suncorp Accounts and for Continuing Credit Accounts.
PayTo Agreement	an agreement established by you and an approved Merchant or Payment Initiator, by which you authorise us to make payments from a PayTo eligible Account to the Merchant or Payment Initiator to pay for goods and services they provide you. You need the Suncorp App to be able to authorise and view a new or updated PayTo Agreement.
PayTo or PayTo Service	the service which enables us to process NPP Payments from your PayTo eligible Account in accordance with and on the terms set out in a PayTo Agreement you have established with a Merchant or Payment Initiator that subscribes to the PayTo service. PayTo Service is not available for Accounts which require 2 or more persons to sign to withdraw from the Account. Please refer to our Terms and Conditions for Suncorp Accounts and Continuing Credit Accounts for further information about the PayTo service, including how you can amend, pause and resume or cancel a PayTo Agreement and to see the meaning of the terms "Merchant" and "Payment Initiator".
Physical Security Token	means a small electronic device or a mobile application issued by us or our related entity which generates a Security Token Code, and includes any temporary security token.
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.
South Pacific Region	means the following countries: New Zealand, Papua New Guinea, Fiji, Solomon Islands, Vanuatu, Samoa, Tonga, Cook Islands, Tuvalu, Niue, Micronesia, Kiribati, Marshall Islands, Palau, Nauru, and French Polynesia.
staff assisted transactions	any withdrawal (including Osko payments through the NPP), internal transfer, BPAY® or deposit performed with the assistance of a Suncorp Bank staff member or officer.
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.
sweeps – funds management, insufficient funds	a 'sweep' is an automatic transfer of available funds between your Suncorp Bank accounts to either prevent the account overdrawing or to maintain a balance specified by you in your account.
Telegraphic Transfer	means a funds transfer sent electronically to an overseas bank account held with an external financial institution.
trace/recall of funds request – cheque, electronic payment	destination details of a payment you have made by cheque, electronic transfer or BPAY® from your account or attempt to recall a payment you have made by electronic transfer or BPAY®.
VISA Debit Cash Advance	a cash withdrawal 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.
we, our, us	Suncorp Bank.
you, your	the person acquiring the product and/or making non-cash payments.

Important Things You Need to Know

1. Banking products are issued by Suncorp-Metway Ltd ABN 66 010 831 722 AFSL No 229882 Australian Credit Licence 229882 ("Suncorp Bank") to approved applicants only. Fees, charges, terms and conditions apply and are available on request.
2. Various products and services are provided and issued by different entities in the Suncorp Group. Suncorp Bank and other entities in the Suncorp Group are not responsible or liable for, and do not guarantee the products and services provided by other entities of the Suncorp Group.

Banking products (except credit cards) are issued by Suncorp Bank.

General Insurance products are issued by AAI Limited ABN 48 005 297 807 trading as Suncorp Insurance or AAI Limited ABN 48 005 297 807 trading as GIO.

3. Please read any applicable Product Disclosure Statement/ Product Information Document before making any decisions about a product. Contact Suncorp Bank for a copy on 13 11 55 or call into a local branch.
4. All rates, discounts, margins and fees and charges are subject to change.

How to contact us with a complaint

Let us know

If you experience a problem, are not satisfied with our products or services or a decision we have made, let us know so that we can help.

Contact us:

By phone: 13 11 55

Complaints can usually be resolved on the spot or within 5 business days.

Review by our Customer Relations Team

If we are not able to resolve your complaint or you would prefer not to contact the people who provided your initial service, our Customer Relations team can assist:

By phone: 1800 689 762

By email: customer.relations@suncorp.com.au

By Fax: 1300 767 337

In writing: Reply Paid 1453
Suncorp Bank Customer Relations (4RE058)
GPO Box 1453 BRISBANE QLD 4001

Customer Relations will contact you if they require additional information or if they have reached a decision.

When responding to your complaint you will be informed of the progress and the timeframe for responding to your complaint.

Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any determination AFCA makes is binding on us, provided you also accept the determination. You do not have to accept their determination and you have the option of seeking remedies elsewhere.

AFCA has authority to hear certain complaints. Time limits may also apply, you are generally required to lodge a complaint with AFCA within two years of our final response to your complaint. Contact AFCA to confirm if they can assist you.

You can contact AFCA:

Online: www.afca.org.au

By email: info@afca.org.au

By phone: 1800 931 678

In writing: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

How to contact us



Call
13 11 55



Online
suncorp.com.au



Local
Branch