

Home Package Plus

Terms and Conditions

Effective Date: 31 January 2018



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References to "Suncorp Bank" or "Bank" in this guide means Suncorp-Metway Ltd ABN 66 010 831 722 AFSL No 229882 Australian Credit Licence 229882.

1. About these terms and conditions

These terms and conditions apply when you request the Home Package Plus and we agree to include your products in this 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.

Before you apply for this Package you should read the Personal Deposit Accounts Product Information Document, any credit contract and other documents we give you containing particular terms and conditions.

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 accept these terms and conditions by requesting to open a Package or when you receive a Package benefit (whichever first occurs).

2. Definitions

In these terms and conditions, the following words mean:

Package – means the Home Package Plus.

Package Fee – means the Home Package Plus Annual Fee.

Eligible Home Loans – means one or more of the following Suncorp Bank loans eligible for inclusion in the package.

- Standard Variable Rate Home Loans
- Fixed Rate Home Loans, where borrowings are less than or equal to 90% of security property value.
- Access Equity (Line of Credit) Facility

Eligible Personal Loans – means one or more of the following Suncorp Bank personal loans eligible for inclusion in the Package:

- Secured Fixed Car Personal Loan
- Unsecured Fixed Personal Loan
- Unsecured Variable Personal Loan

Eligible Credit Cards – means the type of Suncorp Bank credit cards which are eligible for inclusion in the Package. The current eligible credit cards include the Platinum, Gold or Standard Clear Options Credit Card.

Qualifying Home Loans – means the type of Eligible Home Loans that can qualify for interest rate discounts.

Qualifying Personal Loans – means the type of Eligible Personal Loans that can qualify for interest rate discounts.

Mandatory Account – means the first eligible Home loan or first eligible Access Equity (Line of Credit) facility established in the Package. Where multiple loans are established as part of a new package, the customer can request which Eligible Home Loan is the Mandatory Account.

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 singularly and as a group.

3. Eligibility for Home Package Plus

To be eligible for Home Package Plus benefits you need to:

- pay an annual Package Fee;
- hold a Suncorp Bank Everyday Options account;
- hold an Eligible Home Loan;
- be a personal customer or a non-corporate trustee of a family trust (not available for businesses or companies);
- not be in default under any loan contract or Credit Card contract; and
- have a total customer exposure or approved credit limit of \$150,000 or more.

4. General conditions for the Home Package Plus

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 Eligible Credit Cards in a Package, however only one Eligible Credit Card is permitted to be held by each Everyday Options joint account holder.

Package Fee

A Package Fee of \$375 is payable when Suncorp Bank has activated your Home Package Plus.

The Package Fee is then charged annually to your Mandatory Account on each anniversary of the initial Package Fee charge date.

If you cancel your participation in the Package, the standard fees and charges applicable to the respective Products will apply from the following month.

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

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 Eligible Home Loan, Eligible Personal Loan or Eligible Credit Card to the Package, a Variation Request is required.

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.

Can you add new products to an existing Package?

Yes. 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.

Cancellation of the Package

You can remain in the Package for so long as you continue to hold the Everyday Options account and an Eligible Home Loan and pay the Package Fee.

The Package Fee is payable to your Mandatory Account and will continue to apply and be charged until you advise Suncorp Bank that you want to cancel your participation in the Package.

You can cancel your participation in the Package by advising Suncorp Bank in writing (a Variation Request Form to cancel your Package is available on request). 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 fees and charges will apply.

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

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 or Mandatory Account is closed or if you fail to pay the Package Fee when it is due or you vary your Eligible Home Loan to a product which is not listed as an Eligible Home Loan.

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.

5. Product Offers

The Product Offers set out in the table on the next page are currently 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	Benefit
Everyday Options account	Pay no Monthly Account Keeping Fee
Eligible Home Loans	Pay no Monthly Account Keeping Fee Pay no Establishment Fee Pay no Renegotiation Fee* Pay no Mortgage Offset Fee (Standard Variable Home Loans only) Unlimited fee free Suncorp Bank transactions per month (Access Equity / Line of Credit facility only)
Qualifying Home Loans - Interest rate discount	Go to suncorp.com.au/banking for current Interest Rate discounts; or visit your local store for a copy of a Home Lending Interest Rate Guide
Eligible Personal Loans	Pay no Monthly Account Keeping Fee Pay no Establishment Fee
Qualifying Personal Loans - Interest rate discount	0.50% p.a. margin discount off Suncorp Bank Personal Loan rates
Home, Landlord and/or Contents Insurance	Receive a discount of up to 20% off the first year's annual premium on new to Suncorp Home, Landlord and/or Contents insurance policies

Product	Benefit
Motor Insurance	Receive a discount of up to 10% off the first year's annual premium on new to Suncorp Motor insurance policies
Eligible Credit Cards:	Pay no Annual Card Fee (maximum of 4 cards)
Share trade	Discounted Brokerage Fees

* An Early Payment Interest Adjustment may apply if a renegotiation occurs on a Fixed Rate Home Loan

Note: The relevant standard charges (other than the Everyday Options account keeping fee) 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.

6. Specific Conditions for Product Offers

Everyday Options Account - Home Loan Offset facilities

To activate the 100% Home Loan Offset facility against a Standard Variable Home Loan, the account holder of the Everyday Options account and linked sub-accounts must also be a borrower on the linked Standard Variable Home Loan.

The Everyday Options accounts cannot be held jointly with a third party who is not a borrower on the loan.

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 sub-accounts that are subject to a flexiRate cannot operate as part of an Offset facility.

Refer to the Personal Deposit Product Information Document for further information.

Personal Loans

The Suncorp Bank Personal Loan offer is available to Home Package Plus customers who choose to open a new Suncorp Bank Personal Loan (Secured or Unsecured). A discount of up to 0.50% p.a. will apply to the standard fixed or variable interest rate.

New applications will also pay no establishment or ongoing monthly account keeping fees.

More information on Suncorp Bank Personal Loans can be found here:

<https://www.suncorp.com.au/banking/loans/personal-loans.html>.

Suncorp Building, Landlord and/or Contents insurance

Suncorp Building, Landlord and/or Contents insurance offers are available to Home Package Plus customers who choose to purchase a new Suncorp Building, Landlord and/or Contents policy for the property in respect of which the Home Loan applies. A discount of up to 20% will be applied to the 1st year's premium.

Offer available for new policies only and not on current or subsequent renewals. Nothing in this offer affects Suncorp Insurance discretion to refuse applications for insurance in accordance with their underwriting acceptance criteria.

Suncorp Home and Contents Insurance is issued by AAI Limited ABN 48 005 297 807 trading as Suncorp Insurance. 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. Suncorp Bank is not responsible or liable for, and does not guarantee, this product.

More information on Suncorp Home Insurance can be found at: www.suncorp.com.au/insurance/home.html

Motor Insurance

The Suncorp Motor Insurance offer is available to Home Package Plus customers who choose to purchase a new Suncorp Motor insurance policy. A discount of up to 10% will be applied to the 1st year's premium. Offer is available for new policies only and not on current or subsequent renewal. Nothing in this offer affects Suncorp Insurance's discretion to refuse applications for insurance in accordance with their underwriting acceptance criteria.

Suncorp Motor Insurance is issued AAI Limited ABN 48 005 297 807 trading as Suncorp Insurance. Please read the relevant Product Disclosure Statement before you made any decision regarding these products. Contact Suncorp Insurance for a copy on 13 11 55. Suncorp is not responsible or liable for, and does not guarantee, this product.

More information on Suncorp Bank Motor Insurance can be found at: www.suncorp.com.au/insurance/car.html

Suncorp Clear Options/Eligible Credit Cards

Citigroup Pty Limited ABN 88 004 325 080 ACL No. 238098 ("Citigroup") is the credit provider and issuer of Suncorp Clear Options Credit Cards. Suncorp Bank promotes and distributes Suncorp Clear Options Credit Cards on Citigroup's behalf under an agreement with Citigroup.

Suncorp Bank will not guarantee or otherwise support Citigroup's obligations under the contracts or agreements connected with the Credit Cards (other than those relating to Suncorp Bank internet banking and telephone banking). Applications will be dealt with directly by Citigroup, not Suncorp Bank. Suncorp Bank does not suggest you apply for any particular Suncorp Clear Options Credit Card type. Citigroup, not Suncorp Bank, will be assessing your application.

Suncorp Clear Options Credit Card Product Offer applies to personal Platinum, 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, (1) one per borrower.

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.

Important things you need to know:

1. Home Loans are issued by Suncorp-Metway Ltd ABN 66 010 831 722 (“Suncorp Bank”) Australian Credit Licence 229882. All Home Loans are available to approved applicants only. Terms and conditions apply and are available on request. Fees and charges apply.
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.
 - Suncorp Insurance is issued by AAI Limited ABN 48 005 297 807 trading as Suncorp Insurance.
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 store.
4. This brochure is only intended as a general guide. Any advice contained in this brochure has been prepared without taking into account your particular objectives, financial situation, or needs. For this reason, before acting, you should consider the appropriateness of this advice having regard to your own objectives, financial situation, and needs.
5. All rates, discounts, margins and fees and charges are subject to change.

How to contact us



Call
13 11 55



Claims
13 25 24



*Insurance
Fraud Hotline*
1300 881 725



Online
[suncorp.com.au/
banking](https://suncorp.com.au/banking)



*Local
store*