

# Lending Fees & Charges

---

Effective Date: 1 August 2017

All credit fees and charges applicable to any credit facilities regulated by the National Credit Code will be set out in the financial table of your credit contract. The credit fees and charges appear in this schedule for reference only.

Australian Credit Licence 229882



# Contents

---

<b>About This Document</b>	<b>3</b>
Updating Information	3
Home Loan Accounts	4

---

<b>Home Loans</b>	<b>5</b>
Home Loan Finance	6
Access Equity Account Fees	10
Home Package Plus	11
Pricing Benefits	11
Fees and Charges on Other Suncorp Bank Home Loans and Packages	12

---

<b>Personal Loans</b>	<b>13</b>
Personal Loans	14
Personal Overdraft – and Cash Standby Facility	15
Personal Overdraft – Everyday Options Account Fees	16

---

<b>Small Business Loans</b>	<b>17</b>
Small Business Loan Finance	18
Small Business Overdraft Account Fees	22
Unsecured Business Overdraft	25
Small Business Equipment Finance	26
Small Business Line of Credit Account Fees	27
Transaction Negotiation Authority	29
Business Packages	30
Pricing Benefits	32

---

<b>Additional Fees and Charges</b>	<b>35</b>
Handy Tips to Save on Fees	36
Special Requests, Replacements and Other Event Fees	39
Foreign Currency Fees	41
Government Charges	42
Important Terms Explained	42

## About This Document

This document contains information on Suncorp Bank Personal and Small Business loan products and related fees and charges.

This document must be read in conjunction with your credit contract and any applicable Product Disclosure Statement/ Product Information Document.

### **Effective Date: 1 August 2017**

Unless otherwise stated, these products are issued by Suncorp-Metway Ltd  
ABN 66 010 831 722 ("Suncorp Bank") AFSL 229882 Australian Credit Licence 229882.

All Loans are available to approved applicants only.

## 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/banking](http://suncorp.com.au/banking); or
- by phoning 13 11 55 and asking one of our consultants.

# Home Loan Accounts

## Product Features at a Glance

Compare Suncorp Bank Home Loan options	Suncorp Bank home loan			Line of Credit
	Variable Rate	Fixed Rate	Back to Basics	Access Equity
Ability to make lump sum or extra repayments	✓	✓ <sup>1</sup>	✓	✓
100% Home Loan Offset facility <sup>2</sup>	✓	✗	✗	n/a
Cashback <sup>3</sup> ; The ability to redraw additional repayments	✓	✗	✓	n/a
The choice of interest only repayments <sup>4</sup>	✓	✓	✓	n/a
Ability to split <sup>5</sup> the loan into a variable loan and fixed loan	✓	✓	✓	✓
Ability to add additional funds <sup>6</sup> to the loan value	✓	✗	✓	✓
Access to Telephone and Internet Banking	✓	✓	✓	✓
Various home loan repayment options and ability to set up automatic repayments	✓	✓	✓	✓
Ability to include in a package	✓	✓	✗	✓

1. For Fixed Rate Home Loans, an Early Payment Interest Adjustment (EPIA) applies if more than the prepayment allowance (currently \$500 per month) is paid in excess of the agreed monthly repayment. The EPIA also applies if the loan is repaid in full or the agreed fixed rate period is broken for any reason. EPIA applies to the whole amount prepaid. For more information on EPIA ask in store for our EPIA brochure.
2. A Mortgage Offset facility can be established by linking your Everyday Options account to the loan account and having it in offset mode. A Mortgage Offset Fee applies to link the 100% Home Loan Offset facility to your home loan. This fee is charged to your linked loan account. Everyday Options accounts are issued by Suncorp Bank. Please read the applicable Product Information Document before making any decisions about an Everyday Options account. Contact Suncorp Bank for a copy or call into a local store.
3. You need to apply for Cashback which is available subject to conditions specified in the contract. Please read those conditions carefully. A Cashback fee may be charged. External transfers cannot be performed using online Cashback.
4. A maximum period of five years interest only repayments applies and is subject to you satisfying applicable Bank criteria.
5. Split your loan into two loans, one fixed rate loan and one variable rate loan in a proportion of your choice (e.g. 75% fixed and 25% variable). At the end of any fixed rate period, the fixed loan automatically rolls into the standard variable rate or you can apply to fix the interest rate again. Renegotiation Fee may apply.
6. An Additional Loan is available (subject to satisfying our credit requirements) and fees and conditions may apply.

# Home Loans

This section contains the fees and charges for the following products:

- Standard Variable Rate
- Back to Basics
- Fixed Rate
- Access Equity

# Home Loan Finance

Loans for the purchase of a residence, land, construction of houses or home equity loans.

Type of Loan	Suncorp Bank Home Loan			Line of Credit
Fee or Charge Description	Variable Rate	Fixed Rate	Back to Basics	Access Equity
<b>Setting Up a New Facility</b>				
Upfront fees may vary and other fees may apply depending on the loan type.				
Establishment Fee	\$600	\$600	\$600	\$600
Applies to fully documented loans where borrowings are less than 90% of the property value				
Establishment Fee	\$990	\$990	\$990	\$990
Applies to fully documented loans where borrowings are greater than or equal to 90% of the property value.				
Lenders Mortgage Insurance	Determined at application	Determined at application	Determined at application	Determined at application
Guaranteed Rate Fee	Not applicable	The higher of \$600 or 0.15% of the amount borrowed (excluding other fees which are financed by the loan).	Not applicable	Not applicable
A Guaranteed Rate Fee secures a fixed rate for 90 days following your application. Not available on Interest in Advance Loans.				
Additional Valuation Fee	\$220	\$220	\$220	\$220
The first valuation assessment for each loan application is provided by the Bank and thereafter a fee is payable for each additional Valuation required by the Bank for assessing the Loan Security.				
Excess Cheque Fee	\$8	\$8	\$8	\$8
The first four (4) bank cheques requested per loan application are free. An extra five (5) free bank cheques are available for progress payments for construction loans. Thereafter, the fee is payable for each bank cheque requested.				
Guarantor Fee	\$200	\$200	\$200	\$200
Applies if a guarantor is included in the loan. Fee is per guarantor.				
<b>Existing Facility</b>				
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).				

Type of Loan	Suncorp Bank Home Loan			Line of Credit
Fee or Charge Description	Variable Rate	Fixed Rate	Back to Basics	Access Equity
Additional Valuation Fee	\$220	\$220	\$220	\$220

The first valuation assessment for each loan application is provided by the Bank and thereafter a fee is payable for each additional Valuation required by the Bank for assessing the Loan Security.

Guarantor Fee	\$200	\$200	\$200	\$200
---------------	-------	-------	-------	-------

Applies if a new guarantor is included in the loan. Fee is per guarantor.

Ongoing Fees				
--------------	--	--	--	--

Monthly Account Keeping Fee	\$10	\$10	Not applicable	\$10
-----------------------------	------	------	----------------	------

Annual Service Fee Applies to Annual Interest Loans Only	Not applicable	\$100 per annum paid in advance	Not applicable	Not applicable
--	----------------	---------------------------------	----------------	----------------

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.

Payment Honour Fee	Not applicable	Not applicable	Not applicable	\$40
--------------------	----------------	----------------	----------------	------

Charged when a transaction initiated by you takes you over your approved credit limit. Then \$40 each time the exceeded limit amount is increased by you (to a maximum of \$40 per day).

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.

Type of Loan	Suncorp Bank Home Loan			Line of Credit
Fee or Charge Description	Variable Rate	Fixed Rate	Back to Basics	Access Equity
Early Payment Interest Adjustment	Not applicable	Applicable Charged when you: <ul style="list-style-type: none"> <li>— Pay out the loan during a fixed rate period</li> <li>— Pay more than the agreed monthly amount</li> <li>— Vary or break out of a fixed rate period</li> </ul>	Not applicable	Not applicable

For more information ask for a copy of the separate booklet Early Payment Interest Adjustment.

#### Other Lending Fees

Progressive Funding Fee	\$300	Not applicable	\$300	Not applicable
-------------------------	-------	----------------	-------	----------------

Applies at loan settlement or first draw (at the Bank's discretion) for any part of the loan provided for construction purposes.

Cashback Fee	\$20 No charge applies for the first Cashback transaction per calendar month*	Not applicable	\$20 No charge applies for the first Online Cashback transaction per calendar month*	Not applicable
--------------	--	----------------	---	----------------

\*Cashback fee may be charged and rebated. A fee for each Cashback withdrawal applies (including Online Cashback). Minimum withdrawal amount is \$1000.

Transaction Fees	Not applicable	Not applicable	Not applicable	Applicable Refer to page 10 for details
Staff Assisted Home Loan Repayment Fee	Not applicable	Not applicable	\$5	Not applicable

This fee does not apply to automatic payments made directly from a Suncorp Bank account, or to payments made by Telephone, Mobile and Internet Banking where staff assistance is not required.



Type of Loan	Suncorp Bank Home Loan			Line of Credit
Fee or Charge Description	Variable Rate	Fixed Rate	Back to Basics	Access Equity
Mortgage Offset Fee	\$75	Not applicable	Not applicable	Not applicable
Applies if you choose to establish and link the optional offset facility to your home loan.				
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.				

### Special Requests, Replacements and Other Event Fees

Other fees may apply for additional products and services. Please refer to pages 39-40 for more information.

## Access Equity Account Fees

Fee Description	Amount
<b>Ongoing Fees</b>	
Monthly Account Keeping Fee	\$10
<b>Fee Free Transactions</b>	
EFTPOS Transactions	Unlimited
Internal transfers to Suncorp Bank accounts via Telephone, Mobile Phone and Internet Banking	Unlimited
External transfers to Non-Suncorp Bank accounts via Mobile Phone and Internet Banking	Unlimited
BPAY® performed via Telephone, Mobile Phone and Internet Banking	Unlimited
Suncorp Bank, rediATM network and Bendigo Bank* ATM enquiries, withdrawals and transfers	Unlimited
<b>Transaction fees (always charged)</b>	
Non-Suncorp Bank, Non-rediATM network or Non-Bendigo Bank* ATM withdrawals & enquiries (all states and territories)	Withdrawals and Enquiries at Non-Suncorp Bank, Non-rediATM network or Non-Bendigo Bank* 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.
<b>Transaction Fees</b>	
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.	
<b>Electronic Transactions</b>	\$1.00 per transaction
<ul style="list-style-type: none"> <li>– ATM credits</li> <li>– Direct credits (excluding RTGS credits)</li> </ul>	
<b>Staff assisted transactions</b>	\$1.00 per transaction
<ul style="list-style-type: none"> <li>– any withdrawal, internal transfer, deposit or BPAY® performed with the assistance of a Suncorp Bank staff member.</li> </ul>	
<b>Cheque transactions</b>	\$1.00 per transaction
<ul style="list-style-type: none"> <li>– a transaction where a cheque is drawn on or deposited to your account.</li> </ul>	

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

\*From 4 January 2018 an ATM Operator Fee will be charged for any ATM withdrawal or enquiry made on a Bendigo Bank ATM.

## 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 transaction by the Financial Institution which owns the ATM.

## Special Requests, Replacements and Other Event Fees

Other fees may apply for additional products and services. Please refer to pages 39-40 for more information.

## Home Package Plus

Fee or Charge Description	Fee
Home Package Plus Fee	\$375 per annum

Payable when Suncorp Bank has activated your Home Package Plus and charged to the first Home Loan or Access Equity facility in the package. Then charged annually to this account on each anniversary of the initial package fee charge date.

## Pricing Benefits

For these products in the package:

- Standard Variable Rate home loans
- Fixed Rate home loans
- Access Equity Facilities
- Personal Loans

A fee rebate applies for:

- Establishment Fee
- Renegotiation Fee
- Mortgage Offset Fee

For full Terms and Conditions and Product Offers on the Home Package Plus refer to the Home Package Plus Terms and Condition document.

## Fees and Charges on Other Suncorp Bank Home Loans and Packages

The following are no longer available for sale:

- Asset Line
- Professional Asset Line
- Professional Ready Access
- Ready Access
- Suncorp Reverse Mortgage Loans
- Bridging Loan

For details of these loans, including fees applicable please visit a Suncorp Bank store, call 13 11 55 or visit our website [suncorp.com.au/banking](http://suncorp.com.au/banking) for a copy of the “Schedule of Fees and Charges for Other Suncorp Bank Personal Accounts” and “Lending Fees and Charges for Other Suncorp Bank Home Loans and Packages”.

# Personal Loans

This section contains information on the following products:

- Personal Loans
- Personal Overdraft - and Cash Standby Facility
- Personal Overdraft - Everyday Options Account Fees

## Personal Loans

Type of loan	Secured	Fixed Unsecured	Variable Unsecured
	Personal loan	Personal loan	Personal loan
<b>Fee of charge description</b>			
<b>Setting up a new facility</b>			
Establishment fee	\$175	\$175	\$175
PPS Registration fee	\$6.8	n/a	n/a
<b>Ongoing fee</b>			
Monthly account keeping fee	\$5	\$5	\$5
<b>Early Payout</b>			
Early payout fee	\$300	\$300	n/a
Payable on the day the loan is paid out, when the loan is paid out within 12 months of settlement and the term of the loan exceeds 12 months.			
<b>Default Charges</b>			
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 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.			

### Special Requests, Replacements and Other Event Fees

Other fees may apply for additional products and services. Please refer to pages 39-40 for more information.

## Personal Overdraft – and Cash Standby Facility

Personal Overdraft and Cash Standby Facility are no longer available.

Fee or Charge Description	Amount
<b>Establishment Fee</b>	<b>\$150</b>
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	
<b>– Quarterly Service Fee</b>	<b>\$30</b>
– Payment Honour Fee	\$40
Charged when a transaction initiated by you takes you over your approved credit limit. Then \$40 each time the exceeded limit amount is increased by you (to a maximum of \$40 per day).	
<b>Arrears Administration Fee</b>	<b>\$20 per month</b>
Variation Fee Charged if you make a variation to your Credit Contract.	This fee depends on the nature of the change and is available on request.

### Cash Standby Facility

The following fees are waived for a Cash Standby Facility:

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

## Personal Overdraft – Everyday Options Account Fees

Personal Overdraft is no longer available.

Fee Description	Everyday Options	
	Main Account	Sub-account
Suncorp Bank Transaction Fees		
– Staff assisted withdrawals	free	not available
– Electronic withdrawals	free	free
– Personal cheque withdrawals	free	not available
Deposits and direct credits	free	free
Non-Suncorp Bank, Non-rediATM network or Non-Bendigo Bank* ATM withdrawals & enquiries (all states and territories)	Withdrawals and Enquiries at Non-Suncorp Bank, Non-rediATM network or Non-Bendigo Bank* 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 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 Telephone Banking, Internet banking, Suncorp Bank, rediATM network or Bendigo Bank\* ATMs, direct debit, BPAY®, EFTPOS.
- Personal Mobile Phone cheque withdrawals.

### 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, 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.

### Special Requests, Replacements and Other Event Fees

Other fees may apply for additional products and services. Please refer to pages 39-40 for more information.

\*From 4 January 2018 an ATM Operator Fee will be charged for any ATM withdrawal or enquiry made on a Bendigo Bank ATM.



# Small Business Loans

This section contains information regarding Small Business Loan Finance

# Small Business Loan Finance

Fee or Charge Description	Small Business Overdraft	Small Business Line of Credit	Small Business Term Loan - Variable Rate	Business Essentials Term Loan	
				Fixed Rate	Variable Rate
<b>Setting Up a New Facility</b>					
Establishment Fee					
Total amount borrowed \$500,000 or less	\$800	\$800	\$800	\$800	\$800
Total amount borrowed is greater than \$500,000	0.30% of the total amount borrowed (maximum fee amount is \$3000)	0.30% of the total amount borrowed (maximum fee amount is \$3000)	0.30% of the total amount borrowed (maximum fee amount is \$3000)	0.30% of the total amount borrowed (maximum fee amount is \$3000)	0.30% of the total amount borrowed (maximum fee amount is \$3000)
Property Evaluation Fee - Commercial Security / Commercial Property Valuation Fee  This fee is payable at the time of application and is non-refundable.	Determined by a Valuer at the time of the loan application.	Determined by a Valuer at the time of the loan application.	Determined by a Valuer at the time of the loan application.	Determined by a Valuer at the time of the loan application.	Determined by a Valuer at the time of the loan application.
Property Evaluation Fee - Residential Security / Residential Property Valuation Fee  Payable for each valuation requested by the Bank for assessing loan security	\$220	\$220	\$220	\$220	\$220
Guaranteed Rate Fee	Not applicable	Not applicable	Not applicable	If applicable, the higher of \$600 or 0.15% of the amount borrowed (excluding other fees which are financed by the loan)	Not Applicable

Fee or Charge Description	Small Business Overdraft	Small Business Line of Credit	Small Business Term Loan - Variable Rate	Business Essentials Term Loan	
				Fixed Rate	Variable Rate

A Guaranteed Rate Fee secures a fixed rate for 90 days following your application. This fee is non refundable. Only applies to new 1, 2, 3, 4 and 5 year fixed rate term loans.

Excess Cheque Fee	\$8	\$8	\$8	\$8	\$8
-------------------	-----	-----	-----	-----	-----

The first four (4) bank cheques requested per Loan Application are free. An extra five (5) free bank cheques are available for progress payments for construction loans. Thereafter, the fee is payable for each bank cheque requested.

### Increasing an Existing Facility

Establishment Fee					
Total amount borrowed \$500,000 or less	\$400	\$400	\$400	\$400	\$400
Total amount borrowed is greater than \$500,000	0.15% of the total amount borrowed (maximum fee amount is \$1500)	0.15% of the total amount borrowed (maximum fee amount is \$1500)	0.15% of the total amount borrowed (maximum fee amount is \$1500)	0.15% of the total amount borrowed (maximum fee amount is \$1500)	0.15% of the total amount borrowed (maximum fee amount is \$1500)
Property Evaluation Fee This fee is non refundable	Determined by a Valuer at the time of the loan application.	Determined by a Valuer at the time of the loan application.	Determined by a Valuer at the time of the loan application.	Determined by a Valuer at the time of the loan application.	Determined by a Valuer at the time of the loan application.

### Establishing a Temporary Facility

Establishment Fee New unsecured facility - Temporary Overdraft.	\$150	Not applicable	Not applicable	Not applicable	Not applicable
--	-------	----------------	----------------	----------------	----------------

Facility available on Business Everyday/Premium Accounts only. All Small Business Overdraft Fees & Charges apply to the Temporary Facility.

Temporary increase to an existing Overdraft/ Line of Credit.	\$150	\$150	Not applicable	Not applicable	Not applicable
--	-------	-------	----------------	----------------	----------------

Fees, Charges and Default Interest will be applied in accordance with your existing Credit Contract.

### Ongoing Fees

Monthly Account Keeping Fee	Not applicable	Not applicable	\$15	\$15*	Nil
Quarterly Service Fee	\$100	\$80	Not applicable	Not applicable	Not applicable

\*A pro rata of this fee may apply if you request changes to your contract.

Fee or Charge Description	Small Business Overdraft	Small Business Line of Credit	Small Business Term Loan - Variable Rate	Business Essentials Term Loan	
				Fixed Rate	Variable Rate
Annual Service Fee	Not applicable	Not applicable	Not applicable	\$200 Applies to Fixed Interest in Advance Only loans	Not applicable

#### Default Charges

Arrears Administration Fee	\$20	\$20	\$20	\$20	\$20
Or					
Default Interest	2.00% p.a.	2.00% p.a.	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 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

Dishonour Fee	\$10	\$10	Not applicable	Not applicable	Not applicable
Payment Honour Fee	\$10	\$10	Not applicable	Not applicable	Not applicable

Charged when a transaction initiated by you takes you over your approved credit limit. Then \$10 each time the exceeded limit amount is increased by you (to a maximum of \$10 per day).

#### Early Payment, Release/Payout Fees

Loan Finalisation Fee	\$350	\$350	\$350	\$350	\$350
-----------------------	-------	-------	-------	-------	-------

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

Deferred Establishment Fee	Not applicable	Not applicable	\$1200 plus the amount of any discount or rebate given up to a maximum \$2000	\$1200 plus the amount of any discount or rebate given up to a maximum \$2000	\$1200 plus the amount of any discount or rebate given up to a maximum \$2000
----------------------------	----------------	----------------	---	---	---

Payable on loans not regulated by the National Credit Code if the loan is paid out within the first 4 years after settlement.

Fee or Charge Description	Small Business Overdraft	Small Business Line of Credit	Small Business Term Loan - Variable Rate	Business Essentials Term Loan	
				Fixed Rate	Variable Rate
Early Payment Interest Adjustment Applies to Fixed Rate Loans only Charged when you: <ul style="list-style-type: none"> <li>– Pay out the loan during a fixed rate period</li> <li>– Pay more than the agreed monthly amount</li> <li>– Vary or break out of a fixed rate period</li> </ul>	Not applicable	Not applicable	Not applicable	Applicable for fixed rate component only	Not applicable

For more information refer to your credit contract or ask for a copy of the separate booklet Early Payment Interest Adjustment

#### Other Lending Fees

Progressive Funding Fee	Not applicable	Not applicable	\$300	Not applicable	\$300
Applies at loan settlement or first draw (at the Bank's discretion) for any part of the loan provided for construction purposes.					
Cashback Fee	Not applicable	Not applicable	\$20	Not applicable	\$20

No charge applies for the first Cashback transaction per calendar month\*

\* Cashback fee may be charged and rebated. A fee for each Cashback withdrawal applies. Minimum withdrawal amount is \$1000. Note: Cashback is not available during fixed rate periods unless you have a loan documented prior to April 2, 1999, which specifically allows Cashback during fixed rate periods. Conditions apply.

Renegotiation Fee	\$300	\$300	\$300	\$300	\$300
-------------------	-------	-------	-------	-------	-------

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

Transaction Fees	Applicable Refer to page 22 for details	Applicable Refer to page 27 for details	Not applicable	Not applicable	Not applicable
Business Offset Fee	Not applicable	Not applicable	\$0.00	Not applicable	\$0.00

Applies if you choose to establish and link the optional offset facility. Offset only applies to your loan while it is a variable interest rate.

Fee or Charge Description	Small Business Overdraft	Small Business Line of Credit	Small Business Term Loan - Variable Rate	Business Essentials Term Loan	
				Fixed Rate	Variable Rate
Copy of Documents (per document)	\$35	\$35	\$35	\$35	\$35

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

### Special Requests, Replacements and Other Event Fees

Other fees may apply for additional products and services. Please refer to pages 39-40 for more information.

### Small Business Overdraft Account Fees

	Business Everyday Account	Business Premium Account
<b>Fee free transactions allowed per month</b>	<b>Number allowed per month</b>	
Fee free transactions include: – Staff assisted withdrawals – Cheque withdrawals – External transfers	30	60
Staff assisted deposits – any deposit performed with the assistance of a staff member.	unlimited	unlimited
Cheque deposits – any cheque deposited to your account within a Suncorp Bank store.	unlimited	unlimited
Electronic transactions – electronic internal transfers (between Suncorp Bank accounts), direct debits and direct credits, Bpay®, Suncorp Bank, rediATM network or Bendigo Bank* ATM withdrawals and EFTPOS.	unlimited	unlimited

\* From 4 January 2018 an ATM Operator Fee will be charged for any ATM withdrawal or enquiry made on a Bendigo Bank ATM.

	Business Everyday Account	Business Premium Account
<b>Transaction fees charged if you exceed your number of free transactions allowed per month</b>		
Staff assisted withdrawals – any withdrawal, transfer or Bpay® performed with the assistance of a staff member.	\$1.00	\$1.00
Cheque withdrawals – any cheque drawn on your account.	\$1.00 <sup>^</sup>	\$0.60
External transfers – funds transfer, immediate or future dates from a Suncorp Bank account to an account at another financial institution.	\$2.00	\$2.00
<b>Transactions always charged</b>	<b>Fee per transaction</b>	
Business Payments Credit (Transactions per month)	0-200    \$0.20	0-200    \$0.20
	201-500    \$0.15	201-500    \$0.15
	501+    \$0.10	501+    \$0.10
Non-Suncorp Bank, Non-rediATM network or Non-Bendigo Bank* ATM withdrawals & enquiries (all states and territories)	Withdrawals and enquiries at Non-Suncorp Bank, Non-rediATM network or Non-Bendigo Bank* 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.	

<sup>^</sup>Fee applicable on accounts opened from 11/08/2012.

\*From 4 January 2018 an ATM Operator Fee will be charged for any ATM withdrawal or enquiry made on a Bendigo Bank ATM.

## How Fees are Charged

Fees are debited to your account on the last day of the month, 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. When calculating your number of fee free transactions, we will rank your transactions in the following order:

1. Staff assisted withdrawals
2. Cheque withdrawals
3. External transfers

You will be charged for the number of transactions exceeding the number of fee free transactions as listed in the table.

Fee Free Transactions include:

- Electronic transactions:
  - Suncorp Bank, rediATM network or Bendigo Bank\* ATM withdrawals
  - BPAY®
  - EFTPOS transactions
  - Direct credits (excluding RTGS credits)
  - Direct debits.
- Staff Assisted transactions:
  - any withdrawal, internal transfer, BPAY® or deposit performed with the assistance of a staff member or officer.
- Cheque transactions:
  - a transaction where a cheque is drawn on or deposited to your account.

## Special Requests, Replacements and Other Event Fees

Other fees may apply for additional products and services. Please refer to pages 39-40 for more information.

\* From 4 January 2018 an ATM Operator Fee will be charged for any ATM withdrawal or enquiry made on a Bendigo Bank ATM.



## Unsecured Business Overdraft

Fee or Charge Description	Amount
<b>Setting Up a New Facility</b>	
Establishment Fee	Nil
<b>Ongoing Fees</b>	
Quarterly Service Fee	\$20
<b>Default Charges</b>	
Arrears Administration Fee or Default Interest	\$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. Default interest is charged on the amount in default for the period in default. The default rate applies in addition to interest charged under the Overdraft Contract.

<b>Default Charges</b>	
Payment Honour Fee	\$10

Charged when a transaction initiated by you takes you over your approved credit limit. Then \$10 each time the exceeded limit amount is increased by you (to a maximum of \$10 per day).

### Special Requests, Replacements and Other Event Fees

Other fees may apply for additional products and services. Please refer to pages 39-40 for more information.

# Small Business Equipment Finance

## Equipment Finance<sup>1</sup>

Type of Fee	Cost
<b>Up-front Fees</b>	
Establishment fee	
– Lease (minimum)	\$350
– Chattel Mortgage (minimum)	\$350
Private Sales / Sale and Leaseback Fee	
– Lease (minimum)	\$250
– Chattel Mortgage (minimum)	\$250
Security Substitution / Assignment / Other Variation	
– Lease (minimum)	\$250
– Chattel Mortgage (minimum)	\$250

### **Other Fees**

All other fees and charges, including Government fees and statutory costs, are available on application or by phoning 13 11 55.

<sup>1</sup>Equipment Finance products are issued by Suncorp Metway Advances Corporation Pty Ltd ABN 89 100 845 127.

## Small Business Line of Credit Account Fees

Fee Description	
<b>Number of fee free transactions allowed per month</b>	
Fee Free Transactions:	
– Electronic transactions	10
– Staff Assisted transactions	
– Cheque transactions	
Internet transfers to Suncorp Bank accounts	unlimited
Telephone enquiries	unlimited
Automated telephone transfers	unlimited
Suncorp Bank, rediATM network or Bendigo Bank* ATM transfers	unlimited
Suncorp Bank, rediATM network or Bendigo Bank* ATM balance enquiries	unlimited
<b>Transaction fees charged if you exceed your number of free transactions allowed per month</b>	
Electronic transactions	\$0.20
Staff Assisted transactions	\$0.70
Cheque transactions	\$0.60
<b>Transactions always charged</b>	<b>Fee per transaction</b>
Business Payments Credit Transactions per month	0-200      \$0.20
	201-500      \$0.15
	501 +      \$0.10
Immediate external Internet transfers (non-Suncorp Bank)	\$1.00
Non-Suncorp Bank, Non-rediATM network or Non-Bendigo Bank* ATM withdrawals & enquiries (all states and territories)	Withdrawals and Enquiries at Non-Suncorp Bank, Non-rediATM network or Non-Bendigo Bank* 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.

\*From 4 January 2018 an ATM Operator Fee will be charged for any ATM withdrawal or enquiry made on a Bendigo Bank ATM.

## How Fees are Charged

Fees are debited to your account on the last day of the month, 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. When calculating your number of fee free transactions, we will rank your transactions in the following order:

1. Electronic transactions
2. Staff-assisted transactions
3. Cheque transactions

You will be charged for the number of transactions exceeding the number of fee free transactions as listed in the table.

Fee Free Transactions include:

- Electronic transactions:
  - Suncorp Bank, rediATM network and Bendigo Bank\* ATM withdrawals
  - BPAY®
  - EFTPOS transactions
  - Direct credits (excluding RTGS credits)
  - Direct debits.
- Staff Assisted transactions:
  - any withdrawal, internal transfer, BPAY® or deposit performed with the assistance of a staff member or officer.
- Cheque transactions:
  - a transaction where a cheque is drawn on or deposited to your account.

## Special Requests, Replacements and Other Event Fees

Other fees may apply for additional products and services. Please refer to pages 39-40 for more information.

\* From 4 January 2018 an ATM Operator Fee will be charged for any ATM withdrawal or enquiry made on a Bendigo Bank ATM.

## Transaction Negotiation Authority

Type of Fee	Cost
<p><b>Up-front Fees</b></p> <p>Establishment fee</p> <p>Where security is required, additional fees may be applicable, such as valuation, documentation, settlement and search fees. These may differ for each application and fees will be advised in writing on approval.</p>	Minimum of \$100
<p><b>Ongoing Fees</b></p> <p>Account Maintenance Fee payable half yearly in advance</p>	1.5% of the weekly processing limit (minimum of \$50)
<p><b>Reference Fee</b></p> <p>Applies to each referral where a direct entry file will cause the weekly processing limit to be exceeded</p>	\$35

## Bank Guarantee

Type of Fee	Cost
<p><b>Up-front Fees</b></p> <p>Establishment fee</p> <p>Where security is required additional fees may be applicable, such as, valuation, documentation settlement, and search fees. These may differ for each application and all fees will be advised in writing on approval.</p>	up to 0.50% of amount guaranteed (min. \$100)
<p><b>Ongoing Fees</b></p> <p>Bond/Gtee fee (payable half-yearly in advance)</p>	1.50% of amount guaranteed (min \$50 and rounded up to the nearest dollar)
<p><b>Variation Fee</b></p> <p>This fee is charged at the time the Bank Guarantee is varied on customer request. This occurs when there is a change to the favouree details and/or when the amount of the Bank Guarantee is reduced or we otherwise agree to change the Bank Guarantee.</p>	\$100
<p><b>Cancellation Fee (each)</b></p> <p>This fee is charged at the time the Bank Guarantee is returned to the Bank and cancelled.</p>	\$100
<p><b>PPS Registration Fee</b></p>	\$6.80 (Term Deposit only) (For Property Security this fee may vary)

## Business Packages

	<b>Small Business Money Manager</b>	<b>Business Ready Package</b>
Package Fee	Choice of either: <ul style="list-style-type: none"> <li>– \$500 per annum in advance or</li> <li>– \$125 per quarter in arrears</li> </ul>	\$400 per quarter in arrears
<b>Mandatory Account Type</b>	<b>Small Business Line of Credit Account</b>	<b>Business Premium Account</b>
<b>Number of fee free transactions allowed per month</b>		
Fee Free Transactions: <ul style="list-style-type: none"> <li>– Electronic transactions</li> <li>– Staff Assisted transactions</li> <li>– Cheque transactions</li> </ul>	100	Unlimited
Internet transfers to Suncorp Bank accounts	Unlimited	Unlimited
Telephone enquiries	Unlimited	Unlimited
Automated telephone transfers	Unlimited	Unlimited
Suncorp Bank, rediATM network and Bendigo Bank* ATM transfers	Unlimited	Unlimited
Suncorp Bank, rediATM network and Bendigo Bank* ATM balance enquiries	Unlimited	Unlimited
<b>Transactions fees charged if you exceed your number of fee free transactions allowed per month</b>	<b>Small Business Line of Credit</b>	<b>Business Premium Account</b>
Electronic Transactions	\$0.20	Nil
Staff Assisted Transactions	\$0.70	Nil
Cheque Transactions	\$0.60	Nil
Business Payments Credit Transactions per month	0-200      \$0.20 201-500      \$0.15 501 +      \$0.10	Nil
Immediate external Internet transfers (non-Suncorp Bank)	\$1.00	Nil

\*From 4 January 2018 an ATM Operator Fee will be charged for any ATM withdrawal or enquiry made on a Bendigo Bank ATM.

Mandatory Account Type	Small Business Line of Credit Account	Business Premium Account
Transactions fees charged if you exceed your number of fee free transactions allowed per month (cont.)	Small Business Line of Credit	Business Premium Account
<p>Non-Suncorp Bank, Non-rediATM network and Non-Bendigo Bank* ATM withdrawals &amp; enquires (all states and territories)</p>	<p>Withdrawals and Enquiries at Non-Suncorp Bank, Non-rediATM network and Non-Bendigo Bank* 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.</p>	<p>Withdrawals and Enquiries at Non-Suncorp Bank, Non-rediATM network and Non-Bendigo Bank* 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.</p>

\*From 4 January 2018 an ATM Operator Fee will be charged for any ATM withdrawal or enquiry made on a Bendigo Bank ATM.

## Pricing Benefits

### Small Business Packages Account Fees Money Manager Package

For the Small Business Line of Credit Account and any of these products in the package:

- Small Business Standard Variable Term Loan, Business Essentials Term Loan and Fixed Rate Loans.
- Home Loans (Access Equity, Fixed Rate & Standard Variable)

A full fee rebate applies for:

- Monthly Account keeping Fee
- Quarterly Service Fee
- No upfront Establishment Fee on initial qualifying loans that establish the package and any future new or additional qualifying small business loans that can be placed in the package.<sup>1</sup>

All other fees on these products apply.

### Business Ready Package

For these products in the package

- Business / Agribusiness Banking Term Loans, Small Business Essential Term Loans and all Fixed Rate Loans (up to a maximum of three loans in total)
- Business Premium Account with Overdraft

A full fee rebate applies for:

Small Business Variable Term Loans Monthly Account Keeping Fees

- Overdraft Quarterly Service Fee
- No upfront Establishment Fee on initial qualifying loans that establish the package and any future new or additional qualifying loans that can be placed into the package (up to the maximum of three)<sup>1</sup>

All other fees on these products apply.

Standard fees and charges will apply to variable term loans in excess of three.

<sup>1</sup> A Deferred Establishment Fee of \$1200 plus the amount of any discount or rebate given at loan establishment up to a maximum of \$2000 applies if the loan is paid out in the first 4 years. Deferred Establishment fees are not payable on loans regulated by the National Credit Code. Refer Deferred Establishment fees on page 20.



## How Fees are Charged

Fees are debited to your account on the last day of the month, 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. When calculating your number of fee free transactions, we will rank your transactions in the following order:

1. Electronic transactions
2. Staff-assisted transactions
3. Cheque transactions

You will be charged for the number of transactions exceeding the number of fee free transactions as listed in the table.

Fee Free Transactions include:

- Electronic transactions:
  - Suncorp Bank, rediATM network and Bendigo Bank\* ATM withdrawals
  - BPAY®
  - EFTPOS transactions
  - Direct credits (excluding RTGS credits)
  - Direct debits.
- Staff Assisted transactions:
  - any withdrawal, internal transfer, BPAY® or deposit performed with the assistance of a staff member or officer.
- Cheque transactions:
  - a transaction where a cheque is drawn on or deposited to your account.

## Special Requests, Replacements and Other Event Fees

Other fees may apply for additional products and services. Please refer to pages 39-40 for more information.

\*From 4 January 2018 an ATM Operator Fee will be charged for any ATM withdrawal or enquiry made on a Bendigo Bank ATM.

This page is left blank intentionally

# Additional Fees and Charges

## 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.

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, a personal cheque, direct debit payment, Visa debit transaction, in store withdrawal, EFTPOS or ATM withdrawal etc.</p> <p><b>Dishonour Fee – Cheque, Direct Debit</b></p> <p>Applies if there are insufficient or unavailable funds in your account to cover a personal cheque or 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. Sweeps prevent your account from overdrawing when a direct debit is made or a cheque is presented provided you have sufficient funds in your nominated account. This service is free for Everyday Options accounts. A small fee applies for other account holders.</p> <p><b>Telephone, Mobile Phone and Internet Banking</b></p> <p>Check and manage your account balances using the convenience of Telephone, Mobile Phone and Internet Banking. You can also stop a scheduled automatic payment. Suncorp Bank does not charge customers to use Telephone, Mobile Phone and Internet Banking. (A fee is charged for an Internet Banking 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>

Fee	Ways to Save on Fees
<p><b>Sweep Failure Fee</b></p> <p>Applies when a sweep fails due to there being insufficient or unavailable funds in your account for the sweep to occur.</p>	<p><b>Telephone, Mobile Phone and Internet Banking</b></p> <p>Check and manage your account balances using the convenience of Telephone, Mobile Phone and Internet Banking. Suncorp Bank does not charge customers to use Telephone, Mobile Phone and Internet Banking. (A fee is charged for an Internet Banking 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 Fees</b></p>	<p><b>Suncorp Bank, rediATM network or Bendigo Bank* ATMs</b></p> <p>Use Suncorp Bank, rediATM network and Bendigo Bank* ATMs to make withdrawals and enquiries. Our extensive ATM network, which includes access to rediATM network and Bendigo Bank* 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, rediATM network or Bendigo Bank* 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, and a PIN must be used as ‘Cash out’ cannot be obtained with a signature.</p>
<p><b>Statement Request Fee</b></p>	<p><b>Telephone, Mobile Phone and Internet Banking</b></p> <p>Avoid the cost of copies of statements by accessing statement information through Telephone, Mobile Phone and Internet Banking free of charge.</p>

\* From 4 January 2018 an ATM Operator Fee will be charged for any ATM withdrawal or enquiry made on a Bendigo Bank ATM.

Fee	Ways to Save on Fees
<p><b>Bank Cheque Fee</b></p>	<p><b>External Transfer</b></p> <p>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.</p> <p><b>Visa Debit and Visa Credit</b></p> <p>Make your purchases with a visa Debit or Credit facility. It's cost effective and convenient. Plus you'll have access to Visa's 24 million acceptance locations around the world. (Overseas transactions may attract a fee).</p>
<p><b>Transfer Failure Fee</b></p> <p>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.</p>	<p><b>Telephone, Mobile Phone and Internet Banking</b></p> <p>Check and manage your account balances using the convenience of Telephone, Mobile Phone and Internet Banking. Suncorp Bank does not charge customers to use Telephone, Mobile Phone and Internet Banking. (A fee is charged for an Internet Banking 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>

## 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. Wherever practicable, we will advise you of the fee before you proceed with a special request.

<b>Special Requests, Replacements and Other Event Fees</b>	
Card replacement	\$12.00
Visa debit cards emergency overseas card replacement	\$50.00
Visa debit card cash advance at non-Suncorp Bank Institutions	\$5.00 per \$1000 advanced or part thereof
Stop payment requests – cheques and bank cheques	\$15.00
Stop payment requests – Direct Debit	Nil
Bank cheques – purchase	\$8.00
Bank cheques – replacement	\$25.00
Copy of personal or bank cheque	\$12.00
Special Answers – Suncorp Bank cheques and cheques processed via clearing system	\$15.00
Special Answers – hand delivered to another bank	\$50.00
Statement requests	\$3.00
Future dated Internet and staff assisted external transfers to another financial institution (automatic)	\$1.00 per transfer
Real Time Gross Settlements (RTGS) – outward	\$35.00
Real Time Gross Settlements (RTGS) – inward	\$2.50
Sweep Fees – funds management, insufficient funds, sweep failure (Fee does not apply to Everyday Options accounts)	\$1.50
Dishonour Fee – cheque, direct debit	\$40.00
Transfer Failure Fee	\$10.00
Internet banking Security Token	\$20.00
Mortgage Offset Fee	\$75.00
Business & Company Name Search	\$50.00

## Special Requests, Replacements and Other Event Fees

Staff Assisted manual transfer (credit payment transferred to another bank)	\$10.00 per request
Bank opinion on a business account	\$15.00
Copy Fee	
– Previously issued correspondence	\$10.00 per copy
– Previously issued documents	\$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)	\$15.00
Coin Handling	5% of total coin value
Legal Fees	Not ascertainable until after application
Payable when we advise that we need to instruct our solicitors to assist with the approval of your lending Facility	



## 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	
<b>Foreign Currency Conversion Fee (Suncorp Bank Visa Debit Cards)</b> (the exchange rate between the transaction currency and the billing currency used for processing foreign currency transactions is a wholesale market rate selected by VISA from within a range of wholesale rates in effect one day prior to the processing date plus the percentage that Suncorp Bank charges for the Foreign Currency Conversion Fee)	3.0% of the converted Australian dollar transaction amount of any foreign currency transaction made or charged to your account.
Foreign Currency Bank Draft – issue, trace request, stop payment  Applies when you request us to: <ul style="list-style-type: none"> <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
Foreign Currency Notes – sold or purchased	\$10.00 per order
Cashing/Negotiating Non-Suncorp Bank issued Foreign Currency Travellers Cheques	\$10.00
Issue & Reload of Multi Currency Cash Passport – Staff assisted	\$15.00
Telegraphic Transfers sent – staff assisted	\$30.00
Online Telegraphic Transfers sent via Global Payments	\$20.00
Telegraphic Transfers (staff assisted and via Global Payments) – recall, amended, trace request	\$30.00 plus other bank's costs
Dishonour fee – (Foreign Cheque/Travellers Cheques/Bills for Collection)	\$40.00 per cheque plus other bank's costs
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.	
Foreign Currency Cheque Deposit – more than \$10.00	\$10.00
Bill for Collection – Foreign Currency Cheque or Draft	\$40.00 plus other bank's costs
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.	
Local Collection – Foreign Currency Drawn on Australian Bank/ Agent	\$40.00 plus other bank's costs
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.	

## 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.

## 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, Non-rediATM network or Non-Bendigo Bank* 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.
At Call	deposits and withdrawals can be made at any time to the bank account.
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.

\* From 4 January 2018 an ATM Operator Fee will be charged for any ATM withdrawal or enquiry made on a Bendigo Bank ATM.

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.
business payments	business payments allow you to perform EFT transactions with multiple deposits at the same time from your Suncorp Bank account to other accounts both at Suncorp Bank and other financial institutions.
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 that participates in BECS.
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	EFT transactions that you initiate from a Suncorp Bank account to an account at another financial institution that participates in BECS.

<b>Term</b>	<b>Meaning</b>
Global Payments	is the system that processes Online Telegraphic Transfers via Internet Banking.
immediate external internet transfers (non Suncorp Bank)	EFT transactions that you initiate 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 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.
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.
Online Telegraphic Transfer	is a Telegraphic Transfer sent via Global Payments.
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.
rediATM network and Bendigo Bank* ATM enquiry	when you use a rediATM network or Bendigo Bank* 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.
rediATM network and Bendigo Bank* ATM withdrawal	when you withdraw money from a rediATM network or Bendigo Bank* ATM using your card. This requires you to input your PIN and to nominate the account from which you wish to withdraw the funds.
RTGS	Real Time Gross Settlements. RTGS means the settlement system established and operated by the Reserve Bank of Australia for Real Time Gross Settlement.
security token	a small electronic device which generates a security token code.

\* From 4 January 2018 an ATM Operator Fee will be charged for any ATM withdrawal or enquiry made on a Bendigo Bank ATM.

<b>Term</b>	<b>Meaning</b>
staff assisted transactions	any withdrawal, 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 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.

This page is left blank intentionally



## How to contact us



*Call*  
13 11 55



*Claims*  
13 25 24



*Insurance  
Fraud Hotline*  
1300 881 725



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



*Local  
Store*