

# Personal Deposit Accounts

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## Product Information Document Effective Date: 11 June 2019

This document contains information on Suncorp Bank Personal Deposit Accounts – Kids Savings Account, Everyday Basics Account, Everyday Options Account, Everyday Essentials Account, eOptions Account, Cash Management Account, Growth Saver Account and 55 Plus Account and related fees and charges. This document must be read in conjunction with the Terms and Conditions for Suncorp Bank Accounts.



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## About This Document

This document contains information on Suncorp Bank Personal Deposit Accounts – Kids Savings Account, Everyday Basics Account, Everyday Essentials Account, eOptions Account, Cash Management Account, Growth Saver Account and 55 Plus Account and related fees and charges.

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

The information can help you:

- decide if any of these products meet your needs;
- compare these products with other similar products.

**Effective Date: 11 June 2019.**

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

## Updating Information

The information contained in this document is current as at the effective date. Information may change from time to time.

If there is new information you can find out about it, in one of the following ways:

- we may send you a notice in writing;
- we may send you a secure message;
- in a press ad;
- from our website at [suncorp.com.au/banking](http://suncorp.com.au/banking); or
- by phoning 13 11 55; or
- visit your local Suncorp Store.

# Personal Deposit Accounts

## Product Features at a Glance

Features	Everyday Basics Account	Everyday Essentials Account	Everyday Options	
			Main Account	Sub-account
Account Classification	Transaction	Transaction	Transaction	Savings
How can I access the account?				
Store Deposits	✓	✓	✓	✓
Store Withdrawals	✓	✓	✓	✗
Telephone, Mobile and Internet Banking	✓	✓	✓	✓
Personal cheque	✗	✗	✓	✗
Card access – ATM, EFTPOS	✓	✓	✓	✗
Direct Credit	✓	✓	✓	✓
Direct Debit	✓	✓	✓	✓
Bpay® payments	✓	✓	✓	✓
Visa Debit Card <sup>1</sup>	✓	✓	✓	✗
Osko® payments <sup>2</sup>	✓	✓	✓	✓
<b>Other Options</b>				
flexiRates <sup>3</sup>	✗	✗	✗	✓
<b>Interest<sup>4</sup></b>				
How is standard interest calculated?	not applicable	not applicable	whole of balance	whole of balance
When is standard interest calculated?	not applicable	not applicable	daily	daily
When is standard interest paid?	not applicable	not applicable	6 monthly	monthly
<b>Record of transactions</b>				
When are standard statements issued?	6 monthly	6 monthly	6 monthly	6 monthly
Are eStatement available?	✓	✓	✓	✓
<b>Summary of Fees<sup>5</sup></b>				
Monthly account keeping fee	nil	nil	\$5.00	nil
Available fee waivers <sup>6</sup>	Accessibility waiver	Accessibility waiver	Accessibility waiver Full time Student waiver	not applicable
<b>Suncorp Bank Transaction Fees</b>				
– Staff assisted withdrawals	free	free	free	not available
– Electronic withdrawals	free	free	free	free
– Personal cheque withdrawals	not available	not available	free	not available
Non Suncorp Bank ATM withdrawals & enquiries	ATM Operator Fee	ATM Operator Fee	ATM Operator Fee	not available
Bank@Post withdrawals, cheque and cash deposits (limits apply) <sup>7</sup>	free	free	free	not available

1 Refer to pages 42-44 for full details about Visa Debit Card including eligibility.

2 Refer to page 39 for full details. Only available on Suncorp App. Not available for Passbook accounts

3 Refer to pages 19-20 for details on flexiRates.

4 Refer to page 22 for details of stepped and tiered interest calculations.

5 Refer to pages 25 - 36 for full details of all relevant fees. Other fees and charges apply.

6 Refer to page 28 for full details of fee waivers.

7 Refer to page 38 for full details.

Features	eOptions Account	Growth Saver Account	Cash Management Account	Kids Savings Account	55 Plus Account
<b>Account Classification</b>	Savings		Savings	Savings	Transaction
<b>How can I access the account?</b>					
Store Deposits	✓	✓	✓	✓	✓
Store Withdrawals	✗	✓	✓	✓	✓
Telephone, Mobile and Internet Banking	✓	✓	✓	✓	✓
Personal cheque	✗	✗	✓	✗	✓
Card access - ATM, EFTPOS	✗	✗	✓	✗	✓
Direct Credit	✓	✓	✓	✓	✓
Direct Debit	✓	✗	✓	✗	✓
Bpay® payments	✓	✗	✓	✗	✓
Visa Debit Card <sup>1</sup>	✗	✗	✓	✗	✓
Osko® payments <sup>2</sup>	✓	✓	✓	✗ (except payments to you)	✓ (except Passbook accounts)
<b>Other Options</b>					
flexiRates <sup>3</sup>	✓	✗	✗	✗	✓
<b>Interest<sup>4</sup></b>					
How is standard interest calculated?	whole of balance	whole of balance	tiered	whole of balance	stepped
When is standard interest calculated?	daily	daily	daily	daily	daily
When is standard interest paid?	monthly	monthly	monthly	monthly	monthly
<b>Record of transactions</b>					
When are standard statements issued?	6 monthly	6 monthly	6 monthly	6 monthly	6 monthly
Are eStatement available?	✓	✓	✓	✗	✓
<b>Summary of Fees<sup>5</sup></b>					
Monthly account keeping fee	nil	nil	\$5.00	nil	nil
Available fee waivers <sup>6</sup>	not applicable	not applicable	Accessibility waiver Relationship waiver	not applicable	Accessibility waiver
<b>Suncorp Bank Transaction Fees</b>					
– Staff assisted withdrawals	not available	free	free	free	free
– Electronic withdrawals	free	free	free	free	free
– Personal cheque withdrawals	not available	not available	free	not available	free
Non Suncorp Bank ATM withdrawals & enquiries	not available	not available	ATM Operator Fee	not available	ATM Operator Fee
Bank@Post withdrawals, cheque and cash deposits (limits apply) <sup>7</sup>	not available	not available	free	not available	free

1 Refer to pages 42-44 for full details about Visa Debit Card including eligibility.

2 Refer to page 39 for full details. Only available on Suncorp App. Not available for Passbook accounts.

3 Refer to pages 19-20 for details on flexiRates.

4 Refer to page 22 for details of stepped and tiered interest calculations.

5 Refer to pages 25 - 36 for full details of all relevant fees. Other fees and charges apply.

6 Refer to page 28 for full details of fee waivers.

7 Refer to page 38 for full details.

## Everyday Options Account

Our Everyday Options Account is a day to day banking account with unlimited fee free Suncorp Bank transactions and a choice of access options. Our Everyday Options Account can be operated as a stand-alone account. In addition, it can have up to nine linked savings Sub-accounts which can be used for separating your funds. These Sub-accounts offer a higher standard variable interest rate.

### Everyday Options Sub-Accounts

You cannot operate Sub-accounts on their own. Each Sub-account must be linked to your main Everyday Options Account. Sub-accounts can only be opened in the same name or names as the main Everyday Options Account.

Sub-accounts can be accessed via Internet Banking, Telephone Banking and Mobile Banking.

You can set up internal and external transfers<sup>1</sup>, BPAY®, Direct Debit and Direct Credit transactions and check your account balances and transaction history. You cannot use a card or cheque on a Sub-account.

If you want to withdraw cash from a Sub-account, you simply transfer money using Telephone Banking, Mobile Banking or Internet Banking into your main Everyday Options Account, then withdraw it as you would normally.

To deposit money into a Sub-account, an electronic credit can be arranged into the account e.g. direct salary credit or Direct Credit transfer. Cash and/or cheques can be deposited into the Sub-account at any Suncorp Bank store.

Every six months, you will receive one convenient combined statement that shows account balances and transactions for your Everyday Options Account and all your Sub-accounts. You can request statements monthly or quarterly at no additional charge.

eStatements are available for your Everyday Options Account and your Sub-accounts. For more information on eStatements, please refer to the Terms and Conditions.

<sup>1</sup> External transfers only available via Internet Banking and Mobile Banking.

### Interest Modes

Everyday Options Accounts operate in two modes:

- credit interest mode – which pays a rate of interest on credit balances; OR
- offset mode – which is a 100% home loan offset facility.

All Everyday Options Accounts and linked Sub-accounts must operate in the same mode.

## Credit Interest Mode

In credit interest mode, a standard rate of interest is paid on the total of all the available credit balances in your accounts, less any flexiRate balances. The Sub-account interest rate is different to the rate of interest on the Everyday Options main account. Interest is calculated daily on the end-of-day balances and paid into your Sub-account every month and your main account every six months.

## Offset Mode

Before your accounts can operate in offset mode you need to ask us to link your Everyday Options Account to an eligible Suncorp Bank home loan. Once linked, you can use your accounts as a 100% offset facility to reduce the interest on your linked home loan. If you have Sub-accounts, the combined balances will be used to calculate the 100% offset benefit.

The main and Sub-account/s must be in the same name as the eligible Suncorp Bank home loan in order to link them. A mortgage offset fee applies the first time you link the Everyday Options Account to an eligible Suncorp Bank home loan.

The monthly account keeping fee will be waived when your Everyday Options Accounts are operating in offset mode.

When in Offset mode, we do not pay you interest on any credit balance in your Everyday Options Account/s even if the balance of the Account/s exceeds the balance of the linked home loan. Instead, we deduct the combined balance in all of your Everyday Options Accounts from the amount you owe on your linked home loan then calculate the interest charge on the reduced balance of your linked home loan ("the offset benefit"). The offset benefit is calculated daily at the time that the linked home loan interest is calculated. This may not be on the end-of-day balance. The linked home loan interest may be processed before the end-of-day. Any offset benefit is applied when interest is debited to your linked home loan.

The offset benefit will not show on your Everyday Options statement but the interest saved will be shown on the linked home loan statement.

Your Home Loan Specialist can advise if your loan is eligible or alternatively you can contact us on 13 11 55 to find out. If you change your loan so that it no longer meets the criteria of an eligible Suncorp Bank home loan, e.g. if you change your loan type, your account/s will be switched automatically from offset mode to credit interest mode. This means that:

- you will receive no offset benefit during the period that your loan is not an eligible Suncorp Bank home loan; but
- credit interest will be paid automatically on the credit balances of your Everyday Options Account/s.

Your offset will be re-activated automatically once your loan is changed back to an eligible Suncorp Bank Home Loan. The offset re-activation will not incur another offset linking fee.

If you pay out your home loan you will receive no offset benefit. Your accounts will be automatically switched to credit interest mode. This means that credit interest will be paid on the credit balances of your Everyday Options Account/s.

When your account is in offset mode, you still have the option to set up flexiRates on your Sub-account/s. In this instance, you will earn credit interest on the amount of your flexiRates, and the remainder of your Everyday Options Account/s balances will offset your home loan.



Example:

The table below illustrates three examples of how credit balances in Everyday Options Accounts operate in offset mode and affect the interest payable on a linked home loan.

Balance of Everyday Options Accounts	Amount of Linked Home Loan	We Will
<b>Main Account = \$2000</b>  <b>Combined with Sub-accounts = \$20,000</b>	\$122,000	<ul style="list-style-type: none"> <li>— Use combined account balance of \$22,000 to calculate offset benefit</li> <li>— Not pay interest on the \$2,000 in the main account</li> <li>— Not pay interest on the \$20,000 credit balance in your Sub-account/s</li> <li>— Not charge interest on \$22,000 of your linked home loan balance</li> <li>— Charge interest on the remaining \$100,000 of your linked home loan balance.</li> </ul>
<b>Main Account = \$2000</b>  <b>Combined with Sub-accounts = \$20,000</b>	\$15,000	<ul style="list-style-type: none"> <li>— Use \$15,000 of the \$22,000 combined account balance to calculate offset benefit</li> <li>— Not pay interest on any part of the credit balance (including the \$7,000 amount by which the balance of your Everyday Options Account/s exceeds the balance in your Linked Home Loan) in your Everyday Options Account/s</li> <li>— Not charge interest on the total balance of \$15,000 of your linked home loan.</li> </ul>
<b>Main Account = \$2000</b>  <b>Combined with Sub-accounts = \$20,000 (\$8,000 in flexiRates)</b>	\$114,000	<ul style="list-style-type: none"> <li>— Use combined account balance of \$14,000 to calculate offset benefit (\$22,000 total minus \$8,000 flexiRates)</li> <li>— Pay you no interest on the \$2,000 in the main account</li> <li>— Pay you credit interest on the \$8,000 in flexiRates</li> <li>— Not pay interest on the \$12,000 in credit balance in your Sub-account/s</li> <li>— Not charge interest on \$14,000 of your linked home loan balance</li> <li>— Charge interest on the remaining \$100,000 of your linked home loan balance.</li> </ul>

## Everyday Options Included in a Home Package Plus

An Everyday Options Account is an essential component of the Home Package Plus.

If you are paying the Home Package Plus annual package fee, the monthly account keeping fee will be waived on your Everyday Options Account.

Participation in the Package is optional and you can cancel your Package by advising us in writing. If you cancel your Package, the standard fees and charges on the Everyday Options Account will apply from the following month.

For full terms and conditions on the Home Package Plus refer to the Home Package Plus Terms and Conditions document.

## Everyday Basics Account

The Everyday Basics Account is a bank account that can be used as an everyday transaction account with no monthly account keeping fees or Suncorp Bank transaction fees.

The Everyday Basics Account can be operated as a stand-alone account.

There is no minimum balance requirement when you open the account.

As an everyday transaction account you can make deposits and withdrawals. Your funds are "At Call" which means you can access your money at any time our banking facilities are available. Staff can assist you to access your funds at the store. You can transact electronically through Internet Banking, Telephone Banking and Mobile Banking or using BPAY®, Direct Debits and Direct Credits, or by using your card at ATMs and EFTPOS facilities.

Statements are issued six monthly. You can request a statement monthly or quarterly at no additional charge.

eStatements are available for this product. For more information on eStatements, please refer to the Terms and Conditions.

The Fee waiver available on this account is the Accessibility Waiver. For more information refer to page 28.

## Everyday Essentials Account

The Everyday Essentials Account is a transaction account designed especially for low-income customers or holders of a Pensioner Concession Card, Health Care Card or Commonwealth Seniors Health Card. There is no minimum balance requirement when you open the account and no ongoing monthly account keeping fees or Suncorp Bank transaction fees.

As an everyday transaction account you can make deposits and withdrawals. Your funds are "At Call" which means you can access your money at any time our banking facilities are available. Our staff can assist you to access your funds at a store. You can transact electronically through Internet Banking, Telephone Banking and Mobile Banking or using BPAY®, Direct Debits and Direct Credits, or by using your card at ATMs and EFTPOS facilities.

The Everyday Essentials Account has no Payment Honour or Dishonour Fees.

Statements are issued six monthly. You can request a statement monthly or quarterly at no additional charge.

eStatements are available for this product. For more information on eStatements, please refer to the Terms and Conditions.

The Fee waiver available on this account is the Accessibility Waiver. For more information refer to page 28.

## eOptions

The eOptions Account is a high interest, online savings account with no monthly account keeping fees or Suncorp Bank transaction fees.

Variable interest (standard interest) is paid on every dollar in your account unless you choose to setup flexiRates, which allow you to fix the interest rate applying to a portion of your balance for a set period. If you set up flexiRates, the standard rate of interest will be paid on the credit balance of your account less any flexiRate balances.

There is no minimum balance requirement to open the account or earn interest.

eOptions Accounts can be accessed via Internet Banking, Telephone Banking and Mobile Banking. You can set up internal and external transfers, BPAY®, Direct Debit and Direct Credit transactions and check your account balances and transaction history.

You cannot use a card or cheque on an eOptions Account and you are not able to directly withdraw cash. If you want to access cash from an eOptions Account, you simply transfer money from your eOptions Account using Internet Banking, Telephone Banking or Mobile Banking into your everyday transaction account, then withdraw cash from your everyday transaction account as you would normally.

If you want to deposit money into an eOptions Account, you can arrange a Direct Credit into your account eg. salary credit or a direct funds transfer. You can also deposit cash or cheques at any Suncorp Bank store.

Joint eOptions Accounts, opened by two individuals as joint applicants, cannot be setup to require both parties to authorise transactions or provide instructions.

Every six months, you will receive a statement that shows account balances and transactions for your eOptions Account. You can request statements monthly or quarterly at no additional charge.

eStatements are available for this product. For more information on eStatements, please refer to the Terms and Conditions.

## Growth Saver Account

The Growth Saver Account is a high interest savings account designed to reward you for regular saving. There is no minimum or maximum balance requirements, no monthly account keeping fee, bonus interest is available, and full store access to make deposits and withdrawals.

FlexiRates cannot be applied to any balance held within a Growth Saver Account.

Statements are issued six monthly. You can request a statement monthly or quarterly at no additional charge.

eStatements are available for this product. For more information on eStatements, please refer to the Terms and Conditions.

### How is Interest Paid?

Variable interest (standard interest) and bonus interest is paid on the total credit balance in your account. Interest is calculated daily and paid at the end of the calendar month.

To be eligible for monthly bonus interest your closing balance on the last day of the month must be at least \$200 greater than the closing balance of the last day of the previous month and you make no more than 1 withdrawal in the calendar month. Interest earned in the calendar month does not contribute to the balance growth requirement for bonus interest. Withdrawals include any immediate or periodic transfer out (including sweeps), or withdrawals in store. Fees incurred are not considered to be withdrawals.

### How to access my account?

Transfers (one off or recurring) can be made via Internet Banking, Telephone Banking and Mobile Banking.

You can also set up direct credits (e.g. for your salary) to have regular funds coming into your account. Withdrawals and deposits can be made in store. Direct Debits and BPAY® transactions are not available with the Growth Saver Account. Card and cheque access is not available on the Growth Saver Account.

## Cash Management Account

Our Cash Management Account is a bank account that allows deposits and withdrawals and offers unlimited fee free Suncorp Bank transactions with card and cheque access.

Interest on the account is tiered and is calculated daily on end-of-day credit balances and paid monthly.

A monthly account keeping fee applies but this is waived if you are eligible for a Relationship Waiver. For more information refer to page 28.

There is no minimum balance requirement when you open the account.

Your funds are "At Call" which means you can access your money at any time our banking facilities are available. Staff can assist you to access your funds at the store or you can transfer electronically through Telephone Banking, Mobile Banking and Internet Banking, or using BPAY®, Direct Debits and Credits, or using your card at ATMs and EFTPOS facilities.

Statements are issued six monthly. You can request statements monthly or quarterly at no additional charge.

eStatements are available for this product. For more information on eStatements, please refer to the Terms and Conditions.

## Kids Savings Account

The Kids Savings Account is a bank account designed for the specific benefit of personal customers under 18 years of age.

The account will be opened in the name of the personal customer under the age of 18 years who is referred to as "the Child". A Kids Savings Account can only be opened in the name of one child under the age of 18.

If the Child is under 11 years of age:

- A parent/guardian must give their consent to opening the account;
- The parent/guardian will have full access to operate the account. The Child is not permitted to transact on this account.

If the child is 11 years of age or older, the account can be opened and operated on by the Child either solely or as a shared account with a parent/guardian.

Funds in the Kids Savings Account are "At Call" and can be accessed at the store or via Internet Banking, Telephone Banking and Mobile Banking. Card access, cheque, future dated internal transfers, recurring internal transfers, external transfers, BPAY® and Direct Debits are not available on a Kids Savings Account.

There is no minimum or maximum balance requirement for the account and there are no monthly account keeping or Suncorp Bank transaction fees.

To deposit money into a Kids Savings Account, an electronic credit can be arranged into the account e.g. Direct Credit transfer. Cash and/or cheques can be deposited into the Kids Savings Account at any Suncorp Bank store.

You can withdraw cash from a Kids Savings Account in store. Alternatively you can transfer money immediately using Internet Banking, Telephone Banking and Mobile Banking into another Suncorp Bank transaction account, then withdraw or transfer the money as you would normally. Internal future dated and recurring transfers are not available from a Kids Savings Account.

Interest is calculated daily on the whole of the credit balance at the end of the day and paid monthly. As a savings account, bonus interest can be earned each month if:

- at least \$20.00 is deposited into the account each month; and
- no more than one withdrawal (including a transfer of funds to another Suncorp Bank Account or store withdrawal) is made from the account each month.

Statements are issued six monthly. You can request statements quarterly or monthly at no additional charge.



On turning 18 years of age, the Child will no longer be eligible to hold a Suncorp Bank Kids Savings Account. At this time, we will convert the Kids Savings Account to an Everyday Basics Account. On conversion of the Kids Savings Account to an Everyday Basics Account, the child will become the primary account owner of the account and the parent/guardian will be converted to a third party operator on the account. We will write to the child and the parent/guardian prior to the conversion.

## 55 Plus Account

The 55 Plus Account is a bank account that allows deposits and withdrawals and offers unlimited fee free Suncorp Bank transactions and has no monthly account keeping fees.

The account is available to personal customers who are aged 55 and over. In the case of joint accounts, one of the account holders must be over 55. An account cannot be opened in trust for another person. The account is also available to personal customers who are eligible for the Accessibility Waiver. Refer to page 28 for more information. You can have up to three 55 Plus Accounts.

Interest is calculated daily on the end of day credit balances and paid monthly unless you choose to set up flexiRates, which allow you to fix the interest rate applying to a portion of your balance for a set period. If you set up flexiRates, the stepped interest rate will be paid on the available credit balance of your account less any flexiRate balances.

Your funds in the 55 Plus Account are "At Call" which means you can access your money at any time our banking facilities are available. Staff can assist you to access your funds at the store or you can transfer electronically through Internet Banking, Telephone Banking and Mobile Banking, or using BPAY®, Direct Debits and Credits, or using your card at ATMs and EFTPOS facilities. Bank cheques are free from the 55 Plus Account.

Statements are issued six monthly. You can request statements monthly or quarterly at no additional charge.

eStatements are available for this product. For more information on eStatements, please refer to the Terms and Conditions.

## flexiRates

flexiRates allow you to fix the interest rate applying to a portion of your balance for a set period of time.

flexiRate interest is calculated daily and paid when the flexiRate period ends.

Interest	
<b>How is flexiRate interest calculated?</b>	whole of flexiRate Balance <sup>1</sup>
<b>When is flexiRate interest calculated?</b>	daily
<b>When is flexiRate interest paid?</b>	flexiRate end date

1. Refer to page 21 for full details of How is Interest Calculated?

flexiRates can only be setup and managed via Internet Banking and the Suncorp Bank App. To setup a flexiRate, you nominate the amount you wish to fix, and select a period of time and interest rate from the available options. You can have up to \$1 million dollars in a flexiRate and there is no minimum amount you need to take advantage of a flexiRate.

Once setup, you cannot access funds in a flexiRate until it is released. flexiRate funds remain in your account, but your available balance is reduced by the total amount of your flexiRate funds. You will be able to access your flexiRate funds the day following your nominated end date.

Alternatively, you may choose to automatically renew your flexiRate for the same period, subject to this option being available in Internet Banking and the Suncorp Bank App for your chosen flexiRate period. This option will automatically renew your flexiRate for an identical period when your nominated end date is reached. The interest rate you will receive will be the current rate for the applicable flexiRate period when the flexiRate renews. You can change your renewal instructions via Internet Banking at any time before 7pm Eastern Standard Time on the day your flexiRate is due to end, subject to system availability.

You can have up to fifteen flexiRates on an account at any one point in time.

All current flexiRates will show on your account statement, along with the applicable start and end dates, balances and interest rates.

## Early Release of flexiRates

Subject to our agreement, early release allows you to end your flexiRate period before the end date you nominated, enabling you to access your funds. You cannot release a portion of your flexiRate balance – you can only release the entire flexiRate balance. As flexiRate interest is calculated for a fixed term, there is an interest adjustment that occurs if the flexiRate is released early. You will lose a proportion of the interest earned to the date you release your flexiRate.

The interest adjustment is made according to the proportion of the term completed as outlined in the table below. The interest adjustment specified in the table is the percentage of the interest earned to date that you will lose in the event we agree to you releasing your flexiRate early. The amount of the interest adjustment applied will depend on how early in the term you request to release your funds.

The interest adjustment does not impact on your original flexiRate balance. It simply reduces the amount of interest you will receive.

Proportion of Your flexiRate Period Completed	Interest Adjustment
0% – 25%	80% of the interest earned up to the early release date
26% – 50%	60% of the interest earned up to the early release date
51% – 75%	40% of the interest earned up to the early release date
76% – 100%	20% of the interest earned up to the early release date

### Example:

You have a flexiRate of \$1,000 invested for a period of 6 months (180 days) at 3.00% per annum. If you release the flexiRate after 4 months (120 days), the proportion of the period completed is 67% (120/180 days x 100).

From the table above, you can determine that the interest adjustment is 40% of the interest earned to date.

Interest earned for 120 days	Principal x Interest Rate per day x Number of days
	$= \$1000 \times \frac{3.0}{100} \times \frac{1}{365} \times 120$
	= \$9.86
Interest Adjustment	= 40% of \$9.86
	= \$3.94
Interest to be paid	= \$9.86 – \$3.94
	= \$5.92

## General Information on Interest

Current interest rates are not included in this document because they are subject to change.

Current interest rates are available:

- by picking up our current Interest Rate Brochure from your nearest Suncorp Bank store; or
- by calling us on 13 11 55; or
- by visiting [suncorp.com.au/banking](http://suncorp.com.au/banking)

Changes to the standard rate of interest (variable interest rate) are advertised in the national press on or before the date the interest rate is changed.

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

If you choose to redirect your credit interest to a different account, please remember that the interest has been earned on the original account and must be declared by the owner/s of that account.

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

### How is Interest Calculated?

A standard rate of interest (variable interest rate) is paid on the total of all the available credit balances in your account, less any flexiRate balances. Interest on Suncorp Bank Personal Deposit Accounts is calculated daily on the end of day balances, and paid into your account every month, quarter or six months depending on the product type.

If you prefer you can request that no interest is accrued and paid on credit balances in your Everyday Options main account by contacting us.

The method of calculating interest depends on the type of account. The different methods are:

**Whole of balance.** Interest is paid on the whole of the available credit balance in your account. For example, the Everyday Options Account pays interest on a whole of balance basis. flexiRates apply to the nominated portion of your balance for a set period of time which is calculated daily and paid when the flexiRate period ends.

**Whole of flexiRates balance** applies to the nominated portion of your balance for a set period of time which is calculated daily and paid when the flexiRate period ends.

**Stepped.** Interest is based on a number of set dollar ranges, each having an applicable standard interest rate. You are paid interest for that part of your account balance that falls within each range, at the rate applicable to that range. For example, the 55 Plus Account pays interest on a stepped basis.

**Tiered.** Interest is based on a number of set dollar ranges, each having an applicable standard interest rate. When the credit balance exceeds set levels, the interest rate for that tier will apply to the whole account balance. For example, the Cash Management Account pays interest on a tiered basis.

**Bonus.** Bonus interest is paid on the whole of the credit balance in the account depending on the value and/or number of deposits and withdrawals made during the month. For example, the Kids Savings Account and Growth Saver Account can pay bonus interest.

### How is Stepped or Tiered Interest Calculated?

The information below provides an example of how stepped and tiered interest for an account with 3 interest tiers is calculated.

- \$0 - \$1,999                    X%
- \$2,000 - \$24,999        Y%
- \$25,000 +                    Z%

With stepped interest, a customer with a credit balance in their account of \$30,000 gets X% interest on the first \$1,999 and Y% interest on the amount from \$2,000 to \$24,999 and Z% interest on the amount from \$25,000 to \$30,000.

With tiered interest, a customer with a credit balance in their account of \$30,000 gets Z% interest on the whole balance.

## Eligibility

Suncorp Bank Personal Deposit Accounts can only be opened by individuals as personal customers for personal use.

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

Some accounts are only available to eligible customers.

<b>Product</b>	<b>Eligibility</b>
<b>Kids Savings Account</b>	at least one of the account owners must be under the age of 18
<b>Everyday Basics Account</b>	the account owners must be 11 years of age or older
<b>Everyday Essentials Account</b>	the account owners must be 11 years of age or older
<b>Everyday Options Account</b>	the account owners must be 11 years of age or older
<b>eOptions Account</b>	the account owners must be 11 years of age or older
<b>Growth Saver Account</b>	the account owners must be 11 years of age or older
<b>Cash Management Account</b>	the account owners must be 11 years of age or older
<b>55 Plus Account</b>	at least one of the account owners must be 55 years of age or over

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# Fees and Charges

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

- Kids Savings Account
- Everyday Basics Account
- Everyday Essentials Account
- Everyday Options Account
- eOptions Account
- Growth Saver Account
- Cash Management Account
- 55 Plus Account

## Handy Tips to Save on Fees

Most Suncorp Bank Deposit Accounts provide an unlimited number of fee free Suncorp Bank transactions. Depending on the way you transact on your account, you may incur other fees. Avoiding bank fees could be easier than you think. The following information provides you with a few simple tips that can help you save on fees and help you get the most from your everyday banking with Suncorp Bank.

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.</p> <p><b>Telephone Banking, Mobile Banking and Internet Banking</b></p> <p>Check and manage your account balances using the convenience of Telephone Banking, Mobile Banking and Internet Banking. Suncorp Bank does not charge customers to use Telephone Banking, Mobile Banking and Internet Banking. (A fee is charged for a Physical Security Token).</p> <p><b>Balance Notification</b></p> <p>Use this Internet Banking feature to send an alert email when your account balance falls below a nominated amount. Simply log onto Internet Banking and click on the ‘view/set balance notification’ button to initiate your balance reminder.</p>
<p><b>ATM Operator Fee</b></p>	<p><b>Suncorp Bank and rediATM network ATMs</b></p> <p>Use Suncorp Bank or rediATM network ATMs to make withdrawals and enquiries. Our extensive ATM network, which includes access to rediATM network and 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 or rediATM network ATM. Withdraw extra cash when you press the “savings”, “cheque” or “credit” button on the EFTPOS terminal when making a purchase. If you have a Chip Enabled Visa Debit Card and you press “credit”, you can get ‘Cash out’ either when making a purchase, or without making a purchase if the merchant allows it. It’s important to remember that the card must be inserted into the terminal, not swiped or through payWave, and a PIN must be used.</p>

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 30 million acceptance locations around the world. (Overseas transactions may attract a fee).</p>
<p><b>Statement Request Fee</b></p>	<p><b>Internet Banking and our Suncorp Bank App</b></p> <p>Avoid the cost of copies of statements by accessing statement information for eligible accounts registered for eStatements through Internet Banking or Suncorp Bank App.</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 Banking, Mobile Banking and Internet Banking</b></p> <p>Check and manage your account balances using the convenience of Telephone Banking, Mobile Banking and Internet Banking. Suncorp Bank does not charge customers to use Internet Banking, Telephone Banking or Mobile Banking. (A fee is charged for a Physical Security Token).</p> <p><b>Balance Notification</b></p> <p>Use this Internet Banking feature to send an alert email when your account balance falls below a nominated amount. Simply log onto Internet Banking and click on the 'view/set balance notification' button to initiate your balance reminder.</p>

## Exemptions from Fees and Charges

### Relationship Waiver

Eligibility	Applies when the total balance of funds in your Suncorp Bank Personal Deposit Accounts and term deposits is \$20,000 or more.  In the last week of each month, we will add the value of the funds in your personal deposit accounts and term deposits (excluding credit card accounts, loan accounts and any home loan offset account or facilities) that you have on your own or share with someone else to determine if the total is \$20,000 or more.
Fees waived	Account keeping fee payable during the next month.
Applies to:	Cash Management Account.

### Accessibility Waiver

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

### Full Time Student Waiver

Eligibility	Applies to full time students 18 years or older. Identification card is required. Exemption expires 31 March each year and must be renewed by the customer.
Fees waived	Account keeping fee.
Applies to:	Everyday Options Account.

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## Account Fees

	Everyday Basics Account	Everyday Essentials Account	Everyday Options	
			Main Account	Sub-account
Monthly account keeping fee	nil	nil	\$5.00	nil
Suncorp Bank Transaction Fees				
– Staff assisted withdrawals	free	free	free	not available
– Electronic withdrawals	free	free	free	free
– Personal cheque withdrawals	not available	not available	free	not available
Deposits and Direct Credits	free	free	free	free
Non Suncorp Bank ATM withdrawals & enquiries (all states and territories)	ATM Operator Fee	ATM Operator Fee	ATM Operator Fee	not available
rediATM network and ATM withdrawals and enquiries	free	free	free	not applicable
Bank@Post withdrawals, cheque and cash deposits (limits apply) <sup>1</sup>	free	free	free	not available

1. Refer to page 38 for full details.

### Suncorp Bank Transactions

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

	eOptions Account	Growth Saver Account	Cash Management Account	Kids Savings Account	55 Plus Account
Monthly account keeping fee	nil	nil	\$5.00	nil	nil
Suncorp Bank Transaction Fees					
— Staff assisted withdrawals	not available	free <sup>2</sup>	free	free	free
— Electronic withdrawals	free	free	free	free	free
— Personal cheque withdrawals	not available	not available	free	not available	free
Deposits and Direct Credits	free	free	free	free	free
Non Suncorp Bank ATM withdrawals & enquiries (all states and territories)	not available	not available	ATM Operator Fee	not available	ATM Operator Fee
rediATM network ATM withdrawals and enquiries	not applicable	not available	free	not available	free
Bank@Post withdrawals, cheque and cash deposits (limits apply) <sup>1</sup>	not available	not available	free	not available	free

1. Refer to page 38 for full details.

2. BPAY is not available with the Growth Saver Account.

### Special Requests, Replacements and Other Event Fees

Fees apply for additional products and services and for international services and foreign currency transactions. Please refer to pages 32 -35 for more information.

## Special Requests, Replacements and Other Event Fees

You can minimise a number of these fees by following our tips in the “Handy Tips to Save on Fees” page at the start of this section.

If you would like to know more about these fees, please refer to “Important Terms Explained”, “Handy Tips to Save on Fees” or call us on 13 11 55.

Unless otherwise stated, fees are charged per item at the time the service is provided or the transaction or event occurs. 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
Bank cheques – purchase (fee does not apply to 55+ Accounts)	\$8.00
Stop payment request - Direct Debit	Nil
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
Statement requests	\$3.00
Real Time Gross Settlements (RTGS) – outward	\$35.00
Real Time Gross Settlements (RTGS) – inward	\$2.50
Dishonour Fee – cheque, Direct Debit	\$10.00
Payment Honour Fee	\$10.00
Transfer Failure Fee	\$10.00
Physical Security Token	\$20.00
Mortgage Offset Fee	\$75.00
Staff Assisted manual transfer (credit payment transferred to another bank)	\$10.00 per request
Trace/recall of funds request – cheque, electronic payment	\$30.00
Record Search/Copy Fee (cheques, records, voucher retrieval)	\$70.00 per hour



### Special Requests, Replacements and Other Event Fees

Request for Audit Certificate	\$30.00
Interest Certificate (previous financial year) per certificate issued	\$15.00
Coin Handling (Kids Savings Account excluded)	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.

<b>Foreign Currency Fees</b>	
<p><b>Foreign Currency Conversion Fee (Suncorp Bank Visa Debit Transactions)</b></p> <p>(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).</p>	3.0% of the converted Australian dollar transaction amount of any foreign currency transaction made or charged to your account.
<p><b>Foreign Currency Bank Draft – issue, trace request, stop payment</b></p> <p>Applies when you request us to:</p> <ul style="list-style-type: none"> <li>– issue a foreign currency bank draft</li> <li>– provide destination details of a payment you have made by bank draft, or</li> <li>– place a stop payment on a bank draft we have issued to you.</li> </ul>	\$20.00
<p><b>Foreign Currency Notes – sold or purchased</b></p>	\$10.00 per order
<p><b>Cashing/Negotiating Non-Suncorp Bank Issued Foreign Currency Travellers Cheques</b></p>	\$10.00
<p><b>Telegraphic Transfers sent – staff assisted</b></p>	\$30.00
<p><b>Online Telegraphic Transfer sent via Global Payments</b></p>	\$20.00
<p><b>Telegraphic Transfers (staff assisted and via Global Payments) – recall, amended, trace request.</b></p>	\$30.00 plus other bank's costs
<p><b>Dishonour Fee – (Foreign Cheque/Travellers Cheques/Bill for Collection)</b></p> <p>Applies when a foreign currency cheque, bill for collection, draft or travellers cheque we have accepted from you is not paid (dishonoured) by the payer's bank. Generally, this is due to insufficient funds in the payer's account or a stop payment being placed on the cheque.</p>	\$40.00 per cheque plus other bank's costs
<p><b>Foreign Currency Cheque Deposit – more than \$10.00</b></p>	\$10.00
<p><b>Bill for Collection – foreign currency cheque or draft</b></p> <p>Applies when a foreign currency cheque or draft is sent for collection (payment) of proceeds where the cheque or draft is drawn on a bank other than the country of currency origin.</p>	\$40.00 plus other bank's costs

## Foreign Currency Fees

### **Local Collection – foreign currency drawn on Australian bank/agent**

Applies when a foreign currency cheque or draft is sent for collection (payment) of proceeds where the cheque or draft is drawn on an Australian bank or agent bank located in Australia.

\$40.00 plus other bank's costs

## Government Charges

In the future various governments may impose taxes, fees, charges and duties on accounts and transactions to accounts. If this occurs, your account statement will show government taxes, fees, duties and charges as a separate item.

## Fees and Charges on Other Suncorp Bank Accounts

The following are no longer available for new accounts:

- Everyday Options Unlimited Suncorp Transaction Plan;
- Everyday Options Electronic Transaction Plan;
- Everyday Options Staff Assisted Transaction Plan;
- Everyday Saver Accounts;
- Passbook Accounts;
- Investor Accounts;
- Home Loan Reducer Accounts or
- Ready Access Accounts.

For details of the fees applicable to these accounts please visit a Suncorp Bank store, call us on 13 11 55 or visit our website [suncorp.com.au/banking](http://suncorp.com.au/banking) for a copy of the "Schedule of Fees & Charges for other Suncorp Personal Accounts".

# Access to Your Account

This section contains information regarding Payment Facilities that can be used in association with Suncorp Bank Personal Deposit Accounts

## Choosing your Access

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

Our staff will discuss with you what you require to access the facility and the application process.

## Access Limits

To help protect you and your money from theft and fraud the following limits apply:

- the combined cash daily withdrawal limit for ATMs and EFTPOS cashout withdrawals is \$1,000 per day per card, limit can be increased to \$2,000 per day per card by contacting us on 13 11 55 or visiting your local Suncorp Bank Store.
- for Mobile Banking and Internet Banking we will set withdrawal limits as specified in Internet Banking Terms and Conditions and Mobile Banking Terms and Conditions.

## How Can You Access Your Account?

The access methods listed below are not available for all accounts, please refer to the tables on pages 4 and 5 to see if an access method is available.

### Automatic Teller Machine (ATM)

By using an ATM, you can withdraw or transfer money from your Suncorp Bank account 24 hours a day, 7 days a week (excluding outages for system maintenance) using your Personal Identification Number (PIN) together with your card. You can make a payment to a linked account (e.g. credit card) at a Suncorp Bank ATM using your card. rediATM network ATMs are free to access with your Suncorp Bank card if you would like to make withdrawals or enquiries.

### Bank@Post

The Bank@Post service is designed for customers that live in remote locations where there is limited Suncorp Bank store access. This service allows you to make deposits, withdraw cash and make EFTPOS purchases from your transaction account at Australia Post outlets. You need to have access to a Suncorp Bank Visa Debit Card or Suncorp Bank eftpos Card or Suncorp Bank Deposit Only Card in order to use this service. Note the Suncorp Bank Deposit Only Card cannot be used to conduct withdrawals or purchases. Cheque clearing times may vary.

You will be able to make:

- cash deposits of up to \$9,999.95 per day
- cheque deposits (no maximum). Note that a Deposit Only Card cannot be used to process a cheque made out to a personal customer at Bank@Post.

- withdrawals of up to \$1,000 cash per day, limit can be increased to \$2,000 per day per card by contacting 13 11 55 (excluding Deposit Only Cards).

### Bpay®

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

By using Bpay® you can:

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

### Direct Credit Transfer

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

### Direct Debit

A Direct Debit facility is a debit you authorise for a Direct Debit user to make from your Suncorp Bank account.

### Osko

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

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

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

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

An EFTPOS facility allows you to make point of sale payments directly from your Suncorp Bank account without having to use cash.

## Internet Banking

Internet Banking allows you to access your accounts and conduct a range of banking activities including making payments from a computer connected to the Internet (e.g. at your home or office) without having to visit a store or ATM.

If you are registered for Internet Banking you can:

- transfer money from your account or schedule a future payment to an account held at Suncorp Bank or another financial institution.
- check your balances and conduct transfers or bill payments 24 hours a day 7 days a week (excluding outages for system maintenance).

Access limits will apply and are detailed in the Internet Banking Terms and Conditions.

## Cheques

A cheque facility is a payment facility that lets you ask Suncorp Bank to make a payment from an account using a cheque. The payee of the cheque usually has to wait for the cheque to be cleared before they can access the funds. Cheque clearing times may vary.

By using a cheque you can:

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



## Telephone Banking

Telephone Banking allows you to conduct a range of banking services over the telephone. You can only use Telephone Banking if you have a tone dialling telephone. Your telephone supplier can advise if your telephone is a tone dialling telephone.

By using Telephone Banking you can choose:

- the self select banking service to conduct transfers or bill payments; or
- an operator-assisted service to make bill payments 24 hours a day, 7 days a week (excluding outages for system maintenance).

## Mobile Banking

Mobile Banking allows you to access your account and conduct a range of banking activities from your mobile device either from our mobile website at [m.suncorp.com.au/banking](http://m.suncorp.com.au/banking) or our Suncorp App or Suncorp Bank App available for iOS® & Android® devices. There are some differences between our Suncorp Bank App and our Suncorp App. For example, some banking features that are available on one may not be available on the other. You may be charged for data usage when using Mobile Banking by your mobile phone service provider. If you are registered for Internet Banking you can use your login details on Mobile Banking to:

- Check balances, view transaction history and view account details;
- Setup transfers from your account with either immediate, future dated or recurring processing timing. Future dated or recurring payments will not be sent as Osko payments via the New Payments Platform. Transfers can be setup between your own accounts, other Suncorp accounts (i.e. a family member or business) and external accounts at another financial institution;
- Setup BPAY® payments from your account with either immediate, future dated or recurring processing timing;
- Approve transfers and BPAY® payments that require 2 or more parties to sign (only through Suncorp Bank App);
- Make external transfers as Osko payments using the Suncorp App only.

Access limits will apply and are detailed in Mobile Banking Terms and Conditions.

## Visa Debit Card

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

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

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

### *How do I use my Visa Debit Card?*

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

- at an outlet within Australia that has EFTPOS available, by either:
  - selecting the "savings" or "cheque" button;
  - selecting the "credit" button wherever Visa cards are accepted or
  - making a contactless transaction at participating merchants using Visa payWave, including the use of your mobile device if your card has been registered for this service;
- by using a manual credit card sales voucher and ticking the Visa box;
- over the telephone or the Internet (or through the use of an app on your mobile device) by providing the card number to the merchant;
- through your Visa Checkout wallet at selected merchants;
- at outlets overseas wherever Visa is accepted.

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

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

- The account being linked to the Visa Debit Card is one of the following account types:
  - Everyday Basics Account
  - Everyday Essentials Account
  - Everyday Options Main Account
  - Cash Management Account
  - 55 Plus Account
- The signing rule on the account is 'any one' to sign
- The cardholder is 16 years of age or over
- The account is not a Company/Organisation account

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

## *What is Verified by Visa*

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

If you do not have your mobile number registered with us, you may be provided with an alternative verification method or it may be necessary for you to contact the bank directly. Purchases that are not verified when required will not be authorised and you if you wish to proceed with the purchase you will need to contact us.

## *Important information about using your Visa Debit Card*

- If you use your Visa Debit Card to make transactions over the Internet, please make sure that you tell us if you change your mobile number and other personal details such as your address.
- With a Visa Debit Card when you are paying for goods and services by Visa payWave, selecting the “credit” button at an EFTPOS terminal or providing the card number to a merchant over the telephone or the Internet, you’ll be covered by Visa’s Zero Liability policy meaning you are protected against unauthorised transactions.
- You can use payWave functionality to make Contactless Transactions for purchases less than \$100 using Your card at merchants who have a Contactless Terminal without having to enter a PIN. For purchases over \$100 using Your card, a PIN is required. A Contactless Transaction made using your mobile device with a Contactless Terminal may require input of your Mobile Device Passcode.
- At some outlets you can obtain cash directly from your Suncorp Bank account (known as ‘cash out’) by using your Chip Enabled Visa Debit Card and PIN. Simply select the “cheque”, “savings” or “credit” button on the EFTPOS terminal. When you select “credit”, the card must be inserted into the terminal and not swiped.
- You may be liable for Visa transactions which cause your account to become overdrawn.
- As a result interest or fees may be charged to your account.
- If you have not used your card to access your account in the 6 months prior to its expiry date then, for security reasons, we may not send you a replacement card upon expiry.

## *Visa Checkout*

Visa Checkout is an online wallet that allows you to store your major payment card information (including Visa, MasterCard and American Express) in one online account. This eliminates the need to enter your card information every time you make an online purchase at participating merchants. At the checkout stage, you simply login to your Visa Checkout account, choose the preferred payment card and click ‘pay’. Visa Checkout will process the transaction whilst shielding your full card details from the merchant. You no longer need to worry about your card data being at risk when you checkout with Visa Checkout. You can set

up to receive customised email alerts on all Visa cards linked to your Visa Checkout account. This alert service can help you to monitor your finances and quickly detect fraud or other suspicious activities. You can sign up for a Visa Checkout account through Internet Banking and there is no sign up fee.

### Deposit Only Card

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

### Other Services

#### *Funds Management Sweep*

A funds management sweep facility allows you to keep a certain balance in a primary Suncorp account and transfer ('sweep') excess available funds into a related Suncorp account. A primary Suncorp account is the account you nominate to have the excess funds transferred from.

#### *Insufficient Funds Sweep*

An insufficient funds sweep facility allows you to automatically transfer available funds into a nominated primary Suncorp account from a related Suncorp account if there are insufficient funds to cover a Direct Debit or personal cheque from your primary Suncorp account.

### Risks & Safeguards

There are a number of risks with using some payment facilities. The following information identifies some of these risks and makes suggestions on how you can avoid them happening to you. You should monitor your accounts and contact Suncorp Bank immediately if there are discrepancies.

#### Risks:

- an unauthorised transaction occurs on your account;
- the same transaction is processed more than once;
- you make an error in setting up a Bpay®, transfer, Direct Debit or Direct Credit;
- a cheque, transfer or Direct Debit fails or overdraws your account because of insufficient funds;
- your cheque book, cards, Security Token or secret codes are lost or stolen. Your secret codes include your PIN, telephone access code (TAC) Internet Banking password, Mobile Banking password, Security Token Code, Customer ID and Mobile Device Passcode.

## Safeguards:

- don't disclose your secret codes to anyone (orally or in writing). No one from the bank, the police, or a merchant should ask for your secret codes;
- when selecting secret codes don't use obvious codes such as:
  - your date of birth;
  - consecutive numbers;
  - a series of the same number;
  - a driver's licence number;
  - an alphabetical code that is a recognisable part of your name.
- memorise your secret codes. Refer to the guidelines for recording secret codes in the Terms and Conditions for Suncorp Accounts, if you need to record your secret codes;
- cover the numeric PIN pad at the ATM or EFTPOS terminal with your other hand to ensure your PIN is not seen by anyone else;
- keep your card, cheque books and secret access codes safe. Notify Suncorp Bank immediately if you lose your card or cheque book or you suspect someone knows your secret codes;
- if you use Telephone Banking, Mobile Banking or Internet Banking take care when entering details on biller codes, payment amounts, account details and check and confirm accuracy before finalising the transaction;
- when making a payment, record your receipt number on the bill and check against your next account statement;
- regularly check your account balance to prevent overdrawing;
- do not pre-sign cheques;
- don't let anyone swipe your card more than once without giving you a "transaction cancelled" receipt for all swipes except one;
- never access the Mobile Banking or Internet Banking site via an email link. Suncorp Bank will never ask you to enter login details via emails;
- maintain up to date virus protection and firewall software on your computer;
- avoid using Telephone Banking at places which record dialled numbers such as hotels. Instead, use a Suncorp Bank customer service operator to get access;
- do not pre-program your telephone with account access details i.e. TAC and account number and if you use your mobile for Telephone Banking, regularly delete recently dialled numbers.

## Important Terms Explained

Some terms used in this Product Features document are defined and explained below and in the Terms and Conditions for Suncorp Accounts. Please refer to the Terms and Conditions for Suncorp Accounts for the relevant definition if the term is not defined below.

Where a term used in this document is defined in this document and the Terms and Conditions for Suncorp Accounts, the definition below will apply in relation to the use of the term in this document.

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

In this document singular includes the plural and vice versa.

Term	Meaning
<b>Account</b>	any savings account, term deposit, cheque or card account as specified in the Terms and Conditions for Suncorp Accounts.
<b>At Call</b>	deposits and withdrawals can be made at any time to the bank account.
<b>ATM Direct Charging</b>	a form of charging for Non-Suncorp Bank or Non-rediATM network ATM / Foreign ATM transactions where an ATM owner / operator and perhaps the card issuer charge the cardholder directly for using a foreign ATM. For example, as a Suncorp Bank customer, if you use another Bank's ATM, then the other bank will charge you for using their ATM.
<b>ATM Operator Fee</b>	the fee charged for using a Non-Suncorp Bank or Non-rediATM network ATM/Foreign ATM for Withdrawals and Balance Enquiries. This fee is displayed on the ATM screen before you proceed with a transaction and you are prompted to either accept the fee and proceed or cancel the transaction. The ATM Operator Fee may vary depending on the ATM used and is charged to your account immediately.
<b>Bank@Post</b>	Bank@Post allows you to make deposits, withdraw cash and make EFTPOS purchases from your transaction account at Australia Post outlets
<b>BECS</b>	the Bulk Electronic Clearing System. This system has the role of managing the conduct of the exchange and settlement of bulk electronic low value transactions. It provides a framework to cover large volumes of individual payments which are batched for delivery between financial institutions.
<b>Bpay®</b>	Bpay® allows you to pay bills (to billers who have a Bpay® Biller number) over the telephone or via the Internet by transferring money (making payments) directly from your Suncorp Bank account. Bpay® is administered by Bpay Pty Ltd ABN 69 079 137 518.
<b>Cheque</b>	a written order to us on our cheque form to pay a certain amount of money from your account.
<b>Chip Enabled Visa Debit Card</b>	a Visa Debit Card that has an embedded security microchip

<b>Term</b>	<b>Meaning</b>
<b>Contactless Terminal</b>	a Terminal which can be used to make a Contactless Transaction.
<b>Contactless Transaction</b>	a transaction made by holding your Card or mobile device such as a smart phone (which is capable of making a Contactless Transaction) in front of a Contactless Terminal.
<b>Copy of personal or bank cheque</b>	as the owner of a Suncorp Bank cheque, you can ask us to provide you with a copy of it.
<b>Deposit Only Card</b>	a card which is linked to an eligible transaction account that can be used at any Suncorp Bank deposit ATM or Bank@Post outlet. The Deposit Only Card has the words "Deposit Only" clearly labelled on the front of the card. The card can be used for cheque and cash deposits but not withdrawals, purchases or account enquiries.
<b>Direct Credit</b>	an electronic payment made to your account. An example of a Direct Credit is when an employer pays wages into an account electronically.
<b>Direct Debit</b>	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.
<b>EFTPOS Electronic Funds Transfer at Point of Sale</b>	a fund transfer authorised by you or initiated by you giving instruction through electronic equipment to debit or credit your account. An example of an EFTPOS transaction is a purchase of goods from a retailer using your card. An EFTPOS transaction requires you to input your PIN and to nominate the account from which you wish the funds to be transferred to make the purchase.
<b>eftpos Card</b>	a card which is linked to an eligible Transaction Account that can be used at locations bearing the eftpos logo. An eftpos Card is available when you don't meet the criteria for a Visa Debit Card and/or prefer not to have a Visa Debit Card.
<b>Eligible Suncorp Bank home loan</b>	a Suncorp Bank home loan that we specify can be linked to an Everyday Options Account/s with a 100% home loan offset facility.
<b>Electronic withdrawal</b>	Includes withdrawals and transfers completed using automated Telephone Banking, Mobile Banking, (including as an Osko payment via the NPP) Internet Banking, Suncorp Bank ATMs, Direct Debit, Bpay®, EFTPOS.
<b>End-of-day</b>	midnight Brisbane time at the end of the relevant day.
<b>eStatement</b>	online version of paper statements which are viewed through Internet Banking or the Suncorp Bank App.
<b>External transfers</b>	electronic funds transactions (Internet Banking, Mobile Banking and staff assisted) that you initiate from a Suncorp Bank account to an account at another financial institution, including, if applicable through BECS or as an Osko payment.
<b>flexiRate</b>	flexiRates allow you to fix the interest rate applying to a portion of your balance for a set period of time.
<b>Foreign ATM</b>	Another Financial Institutions ATM – also called a 'Non-Suncorp Bank ATM'.

<b>Term</b>	<b>Meaning</b>
<b>Global Payments</b>	is the system that processes Online Telegraphic Transfers via Internet Banking.
<b>Interest rate brochure</b>	the document we publish setting out the interest rates applicable to Suncorp Bank accounts.
<b>Internet Banking</b>	means the service provided for our customers to manage their banking online. It is a form of non cash payment facility. Transactions made using Internet Banking are Electronic Transactions and may also be ePayments Transactions. Internet Banking can be accessed at <a href="http://www.suncorp.com.au/banking">www.suncorp.com.au/banking</a> .
<b>Mobile Banking</b>	means the internet service designed for our customers to access certain Internet Banking services from a mobile device through either our mobile website, the Suncorp Bank App or the Suncorp App.
<b>Mobile Device Passcode</b>	anything required to unlock a mobile device including a password, passcode, pattern or biometric identifier (where applicable).
<b>New Payments Platform or NPP</b>	means the New Payments Platform operated by NPP Australia Limited which facilitates clearing and settlement of payments between NPP participants on a 24/7 near real-time basis (among other things).
<b>Non-Suncorp Bank ATM</b>	Another Financial Institutions ATM – also called a ‘Foreign ATM’.
<b>Non-Suncorp Bank ATM enquiry</b>	when you use a non-Suncorp Bank branded ATM (e.g. ANZ or Westpac) to receive balance information on your account. This requires you to input your PIN and to nominate the account you wish to receive an account balance on.
<b>Non-Suncorp Bank ATM withdrawal</b>	when you withdraw money from a non-Suncorp Bank branded ATM (e.g. ANZ or Westpac) using your card. This requires you to input your PIN and to nominate the account from which you wish to withdraw the funds.
<b>Online Telegraphic Transfer</b>	is a Telegraphic Transfer sent via Global Payments.
<b>Osko</b>	the Osko payment service provided by Bpay Pty Ltd using the New Payments Platform, which facilitates clearing and settlement of payments between NPP participants on a 24/7 near real-time basis.
<b>Personal customer</b>	a customer who uses a product for personal purposes.
<b>Personal deposit account</b>	Suncorp Bank Kids Savings Account, Everyday Basics Account, Everyday Essentials Account, Everyday Options Account, eOptions Account, Growth Saver Account, Cash Management Account and 55 Plus Account.
<b>Physical Security Token</b>	means a small electronic device which generates a Security Token Code



<b>Term</b>	<b>Meaning</b>
<b>Record search/ copy request – cheques, records, voucher retrieval</b>	you can ask us to provide a copy of a document you have previously given us. For example, a deposit slip, withdrawal slip, transfer slip, account authority form, etc.
<b>rediATM network ATM enquiry</b>	when you use a rediATM network branded ATM to receive balance information on your account. This requires you to input your PIN and to nominate the account you wish to receive an account balance on.
<b>rediATM network ATM withdrawal</b>	when you withdraw money from a rediATM network 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.
<b>RTGS</b>	Real Time Gross Settlements. RTGS means the settlement system established and operated by the Reserve Bank of Australia for Real Time Gross Settlement.
<b>Security Token</b>	means a small electronic device or a mobile application issued by Suncorp Bank or its related entity which generates a Security Token Code, and includes any temporary security token.
<b>Security Token Code</b>	means the random code generated by a Security Token, which changes approximately every 60 seconds and includes any temporary Security Token Code that is issued by us.
<b>Staff assisted withdrawals</b>	include withdrawals, transfers and Bpay® undertaken with the assistance of a Suncorp Bank staff member at a Suncorp Bank store.
<b>Standard rate of interest</b>	the annual interest rates that we publish that apply to personal deposit accounts.
<b>Suncorp App</b>	the mobile application designed to provide customers with access to products and services offered by Suncorp Group Limited ABN 66 145 290 124 subsidiaries (including Suncorp Bank), related companies, and other third party providers, available for download under the name “Suncorp App”. The Suncorp App allows customers to engage in Electronic Transactions.
<b>Suncorp Bank</b>	Suncorp-Metway Ltd ABN 66 010 831 722.
<b>Suncorp Bank App</b>	the mobile application that allows customers to engage in Electronic Transactions available for download under the name “Suncorp Bank”. Suncorp Bank App is not the Suncorp App.
<b>Suncorp Bank ATM withdrawal</b>	when you withdraw money from a Suncorp Bank branded ATM using your transaction card. This requires you to input your PIN and to nominate the account you wish to withdraw the funds from.
<b>Suncorp Bank customer</b>	a person who holds an account with Suncorp Bank.
<b>Sweep – funds management, insufficient funds</b>	a ‘sweep’ is an automatic transfer of available funds between your accounts to either prevent the account overdrawing or to maintain a balance specified by you in your account.
<b>Telegraphic Transfer</b>	means a funds transfer sent electronically to an overseas bank account held with an external financial institution.

<b>Term</b>	<b>Meaning</b>
<b>Trace/recall of funds request – cheque, electronic payment</b>	Destination details of a payment you have made by cheque, electronic transfer or Bpay® from your account or attempt to recall a payment you have made by electronic transfer or Bpay®.
<b>Transaction card</b>	an eftpos Card or Visa Debit Card which is linked to an eligible Transaction Account.
<b>Visa Checkout</b>	functionality offered by Visa to speed up online shopping by storing Card details in an online Wallet.
<b>Visa Debit Card</b>	a card bearing the Visa logo, which is linked to an eligible Transaction Account. The card can be used at any location bearing the Visa or eftpos logo. A Visa Debit Card is automatically issued when meeting the criteria for a Visa Debit Card
<b>Visa Debit cash advance</b>	a cash withdrawal using a Visa Debit Card and selecting “credit” at an ATM which displays the Visa symbol. The customer will incur a cash advance fee for performing this transaction. Please refer to the “Special Requests, Replacements and Other Event Fees” section of this Product Information Document.
<b>Visa payWave</b>	functionality as part of a Visa Debit Card that allows transactions to be made at participating merchants by holding your Card or mobile device such as a smart phone in front of a Contactless Terminal. You do not have to enter a PIN to complete the transaction if the purchase is for less than \$100 using your Card. Purchases made using your mobile device may require input of your Mobile Device Passcode.
<b>We, our, us</b>	Suncorp Bank.
<b>You, your</b>	the person acquiring the product and/or making non-cash payments.

## Financial Claims Scheme

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



## How to contact us



*Call*  
13 11 55



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



*Local  
store*