

Personal Deposit Accounts

Product Information Document

Effective Date: 14 December 2023

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



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About This Document

This document contains information on Suncorp Bank Personal Deposit Accounts – Kids Savings Account, Everyday Options Account, Everyday Essentials Account and Growth Saver Account and related fees and charges.

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

The information can help you:

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

Effective Date: 14 December 2023

These products are issued by Suncorp-Metway Ltd ABN 66 010 831 722 AFSL 229882. Important Terms are explained on page 38.

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; or
- by phoning 13 11 55; or
- visit your local Suncorp Branch.

Personal Deposit Accounts

Product Features at a Glance

Features	Everyday Essentials Account	Everyday Options	
		Main Account	Sub-Account
Account Classification	Transaction	Transaction	Savings
Opening balance requirement			
Minimum balance	No minimum	No minimum	No minimum
Maximum balance	No maximum	No maximum	No maximum
How can I access the account?			
Branch Deposits	✓	✓	✓
Staff Assisted Withdrawals	✓	✓	✗
Telephone, Mobile and Internet Banking	✓	✓	✓
Personal cheque (Accounts opened before 9 December 2022)	✗	✓	✗
Personal cheque (Accounts opened on or after 9 December 2022)	✗	✗	✗
Card access – ATM, EFTPOS	✓	✓	✗
Direct Credit	✓	✓	✓
Direct Debit	✓	✓	✓
BPAY® payments	✓	✓	✓
Visa Debit Card ¹	✓	✓	✗
Osko® payments (other than staff assisted withdrawals) ²	✓	✓	✓
PayTo ³	✓	✓	✓
Other Options			
flexiRates ⁴	✗	✓	✓
PayID ⁵	✓	✓	✓
Interest⁶			
How is standard interest calculated?	not applicable	whole of balance	whole of balance
When is standard interest calculated?	not applicable	daily	daily
When is standard interest paid?	not applicable	6 monthly	monthly
Record of transactions			
When are standard statements issued?	6 monthly	6 monthly	6 monthly
Are eStatements available?	✓	✓	✓
Summary of Fees⁷			
Monthly account keeping fee	No Fee	No Fee	No Fee
Available fee waivers ⁸	Accessibility waiver	Accessibility waiver	not applicable
Suncorp Bank Transaction Fees			
– Staff assisted withdrawals	free	free	not available
– Electronic withdrawals	free	free	free
– Personal cheque withdrawals (Accounts opened before 9 December 2022)	not available	free	not available
– Personal cheque withdrawals (Accounts opened on or after 9 December 2022)	not available	not available	not available
Non Suncorp Bank ATM withdrawals & enquiries	ATM Operator Fee	ATM Operator Fee	not available
Bank@Post withdrawals, cheque and cash deposits (limits apply) ⁹	free	free	not available

1 Refer to pages 32-34 for full details about Visa Debit Card including eligibility.

2 Refer to page 30 for full details.

3 Refer to page 30 for details on PayTo. Not available for Accounts which require 2 or more to sign or to establish a PayTo Agreement as a payment recipient.

4 Refer to pages 14-15 for details on flexiRates.

5 Refer to page 35 for full details. PayID creation only available via the Suncorp App.

6 Refer to page 16 for details of interest calculations.

7 Refer to pages 19-26 for full details of all relevant fees. Other fees and charges apply.

8 Refer to page 21 for full details of fee waivers.

9 Refer to page 29 for full details.

Features	Growth Saver Account	Kids Savings Account
Account Classification	Savings	Savings
Opening balance requirement		
Minimum balance	No minimum	No minimum
Maximum balance	No maximum	No maximum
How can I access the account?		
Branch Deposits	✓	✓
Staff Assisted Withdrawals	✓	✓
Telephone, Mobile and Internet Banking	✓	✓
Personal cheque	✗	✗
Card access - ATM, EFTPOS	✗	✗
Direct Credit	✓	✓
Direct Debit	✗	✗
BPAY® payments	✗	✗
Visa Debit Card ¹	✗	✗
Osko® payments (other than staff assisted withdrawals) ²	✓	✗ (except payments to you)
PayTo ³	✓	✗
Other Options		
flexiRates ⁴	✗	✗
PayID ⁵	✓	✗
Interest⁶		
How is standard interest calculated?	whole of balance	whole of balance
When is standard interest calculated?	daily	daily
When is standard interest paid?	monthly	monthly
Record of transactions		
When are standard statements issued?	6 monthly	6 monthly
Are eStatements available?	✓	✗
Summary of Fees⁷		
Monthly account keeping fee	No Fee	No Fee
Available fee waivers ⁸	not applicable	not applicable
Suncorp Bank Transaction Fees		
— Staff assisted withdrawals	free	free
— Electronic withdrawals	free	free
— Personal cheque withdrawals	not available	not available
Non Suncorp Bank ATM withdrawals & enquiries	not available	not available
Bank@Post withdrawals, cheque and cash deposits (limits apply) ⁹	not available	not available

1 Refer to pages 32-34 for full details about Visa Debit Card including eligibility.

2 Refer to page 30 for full details.

3 Refer to page 30 for details on PayTo.

4 Refer to pages 14-15 for details on flexiRates.

5 Refer to page 35 for full details. PayID creation only available via the Suncorp App.

6 Refer to page 16 for details of interest calculations.

7 Refer to pages 19-26 for full details of all relevant fees. Other fees and charges apply.

8 Refer to page 21 for full details of fee waivers.

9 Refer to page 29 for full details.

Everyday Options Account

The Everyday Options Account is a bank account that can be used as an everyday transaction account with the option to add Sub-Accounts. The account has no monthly account keeping fees or Suncorp Bank transaction fees. Visa Debit Cardholders will not be charged Foreign Currency Conversion Fees on purchases made online or overseas and no Cash Advance fees at non-Suncorp Bank Institutions.

There is no minimum balance requirement when you open the account. Your funds are "At Call" (unless in a flexiRate) which means you can access your money at any time through a variety of access options.

You can transact electronically through Internet Banking, Mobile Banking and Telephone Banking or using BPAY®, Direct Debits, Direct Credits, Osko, PayTo or by using your card at ATMs and EFTPOS facilities. If required, our staff can assist you to access your funds at one of our branches.

The Everyday Options Account may become overdrawn. We can, acting reasonably, decide on whether we pay or dishonour each Transaction individually. If you want to prevent your Account from becoming overdrawn, please contact us by calling 13 11 55 or visiting your nearest branch. Notwithstanding your preferences, it may still be impossible or reasonably impractical for us to prevent your Account from being overdrawn. For more information on overdrawing, please refer to the Account Terms and Conditions.

Important information about cheques and Everyday Options Accounts

A new Everyday Options Account opened on or after 9 December 2022 will not have access to a cheque facility or a personal cheque book to make cheque payments.

For existing customers who opened an Everyday Options Account before 9 December 2022, a Suncorp Bank cheque book is still able to be ordered for that account, if requested.

Everyday Options Sub-Accounts

You can add up to nine linked savings Sub-Accounts to your main Everyday Options Account.

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. For existing joint account holders who wish to open an Everyday Options Sub-Account, only one party is required to apply.

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

You can set up internal and external transfers*, Osko*, BPAY®, Direct Debit and Direct Credit transactions, authorise and maintain PayTo Agreements 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 branch.

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 Account Terms and Conditions.

* External transfers (including Osko payments) only available via Internet Banking and Mobile Banking.

How Interest is Paid

Everyday Options Accounts and Everyday Options Sub-Accounts can 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

Variable Interest (standard interest) is paid on every dollar in your Everyday Options Account unless you choose to setup flexiRates, which allows 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. The Sub-Account interest rate may be different to the rate of interest on the Everyday Options Main Account. Interest is calculated daily on the end-of-day balances (less any flexiRate balance) and paid into your Sub-Account every month and your Everyday Options 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, the combined balance of your Everyday Options Main Account and linked Sub-Account/s (excluding flexirate balances) will be used to calculate the 100% offset benefit.

The account holder of the Everyday Options Main and Sub Account/s must also be a borrower on the eligible Suncorp Bank Home Loan in order to link them. The Everyday Options Account/s cannot be held jointly with a third party who is not a borrower on the eligible home loan. A mortgage offset fee may apply the first time you link the Everyday Options Account to an eligible home loan. Please refer to your home loan Credit Contract or contact us to find out if a fee applies.

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 your main Everyday Options Account and linked Sub-Account/s (excluding any flexiRate balances) 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 to be offset 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 balance 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 balance of your Everyday Options Account/s.

When your account is in offset mode, you still have the option to set up flexiRates on your Everyday Options Main Account and 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
Main Account = \$2000 Sub-Accounts = \$20,000 flexiRates = \$0 Total combined balance of \$22,000	\$122,000	<ul style="list-style-type: none"> — Use combined account balance of \$22,000 to calculate Offset Benefit — Not pay interest on the \$2,000 in the Main Account — Not pay interest on the \$20,000 credit balance in your Sub-Account/s — Not charge interest on \$22,000 of your linked home loan balance — Charge interest on the remaining \$100,000 of your linked home loan balance.

Balance of Everyday Options Accounts	Amount of Linked Home Loan	We Will
Main Account = \$2000 Sub-Accounts = \$20,000 flexiRates = \$0 Total combined balance of \$22,000	\$15,000	<ul style="list-style-type: none"> — Use \$15,000 of the \$22,000 combined account balance to calculate Offset Benefit — Not pay interest on any part of the credit balance in your Sub-Account/s (including the \$7,000 amount by which the balance of your Everyday Options Account/s exceeds the balance in your linked Home Loan) — Not charge interest on the total balance of \$15,000 of your linked home loan.
Main Account = \$2000 Sub-Accounts = \$20,000 flexiRates = \$500 (Main Account) + \$7,500 (Sub- Accounts) = \$8,000 (Total) Total combined balance of \$14,000	\$114,000	<ul style="list-style-type: none"> — Pay you credit interest on the \$8,000 in flexiRates — Use the remaining balance of \$14,000 (\$22,000 total minus \$8,000 flexiRates) to calculate the Offset Benefit — Pay no interest on the \$1,500 in the Main Account — Pay no interest on the \$12,500 in your Sub-Account. — Not charge interest on \$14,000 of your linked home loan balance — Charge interest on the remaining \$100,000 of your linked home loan balance.

Suncorp PayLater account linked to Everyday Options Account

Where your eligible Everyday Options Account is linked to your Suncorp Bank PayLater account:

- When a purchase is made using your Suncorp Bank PayLater account, your linked Everyday Options Account will be automatically debited in the amount of 25% of the total purchase price simultaneously, at the time of purchase.
- All remaining scheduled payments are automatically debited from your linked Everyday Options Account after 10pm on the due date as set out in your Payment Schedule as set out in the Suncorp App.
- Early payments of scheduled payments will debit the linked Everyday Options Account when that payment is made.

- Where a scheduled payment fails due to insufficient funds in your linked Everyday Options Account, you will be required to make a manual payment from your linked Everyday Options Account to your Suncorp Bank PayLater Account and your linked Everyday Options Account will be debited at the time the payment is made. You must use the Suncorp App to make this payment.
- Any Late Fees charged to the Suncorp Bank PayLater account must be paid manually from your linked Everyday Options Account. There must be available funds in your Everyday Options Account to cover scheduled payments to your Suncorp Bank PayLater account when they are due as set out in the Payment Schedule.
- We will not charge you an overdrawn fee to your linked Everyday Options Account in the unlikely event it becomes overdrawn as a result of a PayLater payment.
- You will not be able to close your linked Everyday Options Account until your Suncorp Bank PayLater account has a \$0.00 balance and there are no payments or Late Fees outstanding and the Suncorp Bank PayLater account has been closed.
- Once an Everyday Options Account is linked to a Suncorp Bank PayLater account, it remains linked until the Suncorp Bank PayLater account has been closed.
- You cannot nominate a different Everyday Options Account to be linked to the current linked Suncorp Bank PayLater account.
- Joint Everyday Options Accounts can be linked to a Suncorp Bank PayLater account providing the Suncorp Bank PayLater applicant is an owner of the Everyday Options Account with authority to transact solely on the Account.
- Where there are more than two owners of an Everyday Options Account, only one of the first two listed owners of the account can nominate that Everyday Options Account as the linked account to their individual Suncorp Bank PayLater account in their own name.
- Certain eligibility checks are performed on the Everyday Options Account before a Suncorp Bank PayLater account is established and the Everyday Options Account is linked. For more information, refer to Suncorp Bank PayLater Terms and Conditions.

Everyday Essentials Account

The Everyday Essentials Account is a transaction account for:

- holders of a Pensioner Concession Card, Health Care Card or Commonwealth Seniors Health Card; or
- recipients of a Government income support payment.

There is no minimum balance requirements when you open the account and no ongoing monthly account keeping fees or Suncorp Bank transaction fees. Visa Debit Cardholders will not be charged Foreign Currency Conversion Fees on purchases made online or overseas and no Cash Advance fees at non-Suncorp Bank Institutions.

The Everyday Essentials Account prevents most transactions from overdrawing your account. Some transactions which may cause the account to become overdrawn include fees and other transactions that occur when Suncorp Bank is processing offline. If your account becomes overdrawn and has a negative balance we will not charge overdrawn fees or interest on the account.

For more information on Overdrawing an Account, please refer to the Account Terms and Conditions.

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 branch. You can transact electronically through Internet Banking, Telephone Banking and Mobile Banking or using BPAY®, Osko, PayTo, 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 Account Terms and Conditions.

The fee waiver available on this account is the Accessibility Waiver. For more information refer to page 21.

Growth Saver Account

The Growth Saver Account is a higher 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 branch 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 Account Terms and Conditions.

How is Interest Paid?

Variable interest for both standard and bonus interest is paid on the total credit balance in your account. Interest is calculated daily on the total credit balance in your account and standard interest paid at the end of the calendar month. Bonus interest is only paid at the end of the calendar month when the bonus interest eligibility conditions are met.

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 branch. 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 and you can authorise and maintain PayTo Agreements.

You can also set up transfers from your everyday account (i.e. like a savings plan) to have regular funds coming into your Growth Saver account. Withdrawals and deposits can be made in branch. 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.

Kids Savings Account

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

The account will be opened in the name of the personal customer under 18 years of age 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 over 11 years of age:

- The Child can solely own and operate the account;
- The parent/guardian can have shared access with the Child and continue to have access to the account; or
- The parent/guardian can have full access to the account, where the Child is not permitted to transact on the account.

Funds in the Kids Savings Account are “At Call” and can be accessed in branch or via Internet Banking, Telephone Banking and Mobile Banking. 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 branch.

You can withdraw cash from a Kids Savings Account in branch. Alternatively, you can transfer money out of a Kids Savings Account using Internet Banking, Telephone Banking and Mobile Banking into another Suncorp Bank transaction account by using the BSB and Account number, then withdraw or transfer the money as you would normally.

To promote savings behaviour, the following facilities are unavailable on the Kids Savings Account:

- Card access
- Cheque book access
- Future dated internal transfers
- Recurring internal transfers
- PayTo
- PayID functionality
- External transfers
- BPAY®
- Direct Debits

There is no minimum or maximum balance requirement for the account and there are no monthly account keeping or Suncorp Bank transaction fees. Statements are issued six monthly. You can request quarterly or monthly at no additional charge.

Variable interest for both standard and bonus interest is paid on the total credit balance in your account. Interest is calculated daily on the total credit balance in your account and standard interest paid at the end of the calendar month. Bonus interest is only paid at the end of the calendar month when the bonus interest eligibility conditions are met. To be eligible for monthly bonus interest:

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

We will write to the Child and, where the Child is not permitted to transact on the account, to the parent/guardian throughout the life of the account to remind you of the function of the Kids Savings Account. On turning 18 years of age, the Child will no longer be eligible to hold this account and the Kids Savings Account will convert to another account. Upon conversion, the Child will become the primary owner of the account and the parent/guardian will become a third-party operator.

Prior to the account converting, we will write to the Child and, where the Child is not permitted to transact on the account, to the parent/guardian, to advise of the upcoming account conversion and ask the Child to elect their preferred account for the Kids Savings Account to convert to. If we do not hear from the Child before they turn 18 years of age, we will convert the account to the Growth Saver Account.

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	
How is flexiRate interest calculated?	whole of flexiRate Balance ¹
When is flexiRate interest calculated?	daily
When is flexiRate interest paid?	flexiRate end date

1. Refer to page 16 for full details of How is Interest Calculated?

flexiRates can be setup and managed via Internet Banking or Mobile Banking. 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 set up flexiRates for specified amounts from \$1 to \$1 million dollars inclusive.

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 Mobile Banking 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 may be able to change your renewal instructions before 7pm Eastern Standard Time on the day your flexiRate is due to end subject to the option being available in Internet Banking or Mobile Banking.

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

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
>25% - 50%	60% of the interest earned up to the early release date
>50% - 75%	40% of the interest earned up to the early release date
>75% - 100%	20% of the interest earned up to the early release date

Example:

You have a flexiRate of \$3,000 invested for a period of 6 months (180 days) at 1.00% 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
	= \$3000 x $\frac{1.0}{100}$ x $\frac{1}{365}$ x 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 branch; or
- by calling us on 13 11 55; or
- by visiting 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 (less any flexiRate balance).

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.

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.

Eligibility

Suncorp Bank Personal Deposit Accounts can only be opened by individuals as personal customers for personal use. Where the account is used for non-personal purposes and/or is in a non-personal name, Suncorp may close the account under the Account Terms and Conditions.

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

Some accounts are only available to eligible customers.

Product	Eligibility
Kids Savings Account	at least one of the account owners must be under the age of 18
Everyday Essentials Account	the account owners must be 11 years of age or older
Everyday Options Account	the account owners must be 11 years of age or older
Growth Saver Account	the account owners must be 11 years of age or older

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Fees and Charges

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

- Kids Savings Account
- Everyday Essentials Account
- Everyday Options Account
- Growth Saver Account

Handy Tips to Save on Fees

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

Fee	Ways to Save on Fees
ATM Operator Fee	<p>Suncorp Bank, atmX by Armaguard (atmX) network ATMs</p> <p>Use Suncorp Bank or atmX network ATMs to make withdrawals and enquiries. Our extensive ATM network, which includes access to atmX network ATMs, is free to use for many Suncorp Bank transaction products.</p> <p>Cash out at point of sale</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 atmX 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>
Bank Cheque Fee	<p>External Transfer</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>Visa Debit and Visa Credit</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>

Exemptions from Fees and Charges

Accessibility Waiver

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

Account Fees

	Everyday Essentials Account	Everyday Options	
		Main Account	Sub-Account
Monthly account keeping fee	No Fee	No Fee	No Fee
Suncorp Bank Transaction Fees			
— Staff assisted withdrawals	free	free	not available
— Electronic withdrawals	free	free	free
— Personal cheque withdrawals (Accounts opened before 9 December 2022)	not available	free	not available
— Personal cheque withdrawals (Accounts opened on or after 9 December 2022)	not available	not available	not available
Deposits and Direct Credits	free	free	free
Non Suncorp Bank ATM withdrawals & enquiries (all states and territories)	ATM Operator Fee	ATM Operator Fee	not available
atmx network ATM withdrawals and enquiries	free	free	not applicable
Bank@Post withdrawals, cheque and cash deposits (limits apply) ¹	free	free	not available

1. Refer to page 29 for full details.

Suncorp Bank Transactions

- staff assisted withdrawals include withdrawals, transfers (including Osko payments through the NPP) and BPAY® undertaken with the assistance of a staff member at a Suncorp Bank branch.
- electronic withdrawals include withdrawals and transfers completed using automated Internet Banking, Telephone Banking and Mobile Banking, Suncorp Bank ATMs, Direct Debit, PayTo, BPAY®, EFTPOS.
- personal cheque withdrawals (only available for an Everyday Options Account opened before 9 December 2022).

How Fees are Charged

Transaction fees are debited to your account on the monthly anniversary of the opening date of your account.

	Growth Saver Account	Kids Savings Account
Monthly account keeping fee	No Fee	No Fee
Suncorp Bank Transaction Fees		
– Staff assisted withdrawals	free ²	free ³
– Electronic withdrawals	free	free
– Personal cheque withdrawals	not available	not available
Deposits and Direct Credits	free	free
Non Suncorp Bank ATM withdrawals & enquiries (all states and territories)	not available	not available
atmx network ATM withdrawals and enquiries	not available	not available
Bank@Post withdrawals, cheque and cash deposits (limits apply) ¹	not available	not available

1. Refer to page 29 for full details.

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

3. External transfers (including Osko payments) made as staff assisted transfers are not available on Kids Savings 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 24-26 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.

Special Requests, Replacements and Other Event Fees	
Card replacement	Nil
Visa debit cards emergency overseas card replacement	\$50.00
Visa debit card cash advance at non-Suncorp Bank Institutions (fee does not apply to Everyday Options and Everyday Essentials Accounts)	\$5.00 per \$1000 advanced or part thereof
Stop payment requests – cheques and bank cheques	\$15.00
Bank cheques – purchase	\$8.00
Stop payment request - Direct Debit	Nil
Bank cheques – replacement	\$8.00
Copy of personal or bank cheque	\$12.00
Real Time Gross Settlements (RTGS) – outward	\$35.00
Physical Security Token	\$20.00
Mortgage Offset Fee	\$75.00
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) per certificate issued	\$10.00
Coin Handling (Non Suncorp Customer)	5% of total coin value

Foreign Currency Fees

Unless otherwise stated fees are charged per item at the time the service is provided or the transaction or event occurs. Please refer to our Account Terms and Conditions for further information about our foreign currency transactions, including exchange rates and other fees and charges that may apply.

Foreign Currency Fees	
<p>Foreign Currency Conversion Fee (Suncorp Bank Visa Debit Transactions) (fee does not apply to Everyday Options and Everyday Essentials Accounts)</p> <p>(the exchange rate between the transaction currency and Australian dollar is a wholesale market rate selected by Visa from within a range of wholesale market rates in effect one day prior to the processing date plus the percentage that we charge for the Foreign Currency Conversion Fee).</p>	3.0% of the converted Australian dollar transaction amount of any foreign currency transaction made or charged to your account.
<p>Foreign Currency Bank Draft - trace request or stop payment</p> <p>Applies when you request us to:</p> <ul style="list-style-type: none"> — provide destination details of a payment you have made by bank draft, or — place a stop payment on a bank draft we have issued to you. 	\$20.00
Telegraphic Transfers sent - staff assisted	\$30.00
Online Telegraphic Transfer sent via Global Payments	Nil
Telegraphic Transfers (staff assisted and via Global Payments) - recall, amended, trace request.	\$30.00 plus other bank's costs
<p>Correspondent Bank Fees and Charges</p> <ul style="list-style-type: none"> — We will instruct the Correspondent Bank (excluding payments made to the South Pacific Region) to deduct their fees from the payment you make — For payments made to the South Pacific Region, we will instruct the Correspondent Bank to charge us for the fee (which we will not charge to you). 	Varies dependent on Correspondent Bank and number of Correspondent Banks involved in the payment.

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;
- Ready Access Accounts;
- Everyday Basics Accounts;
- Cash Management Accounts;
- Freedom Access Accounts;
- eOptions Accounts; or
- 55 Plus Accounts.

For details of the fees applicable to these accounts please visit a Suncorp Bank branch, call us on 13 11 55 or visit our website 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 branch.

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 Branch.
- For Mobile Banking and Internet Banking we will set withdrawal limits as specified in Internet Banking Terms and Conditions and Mobile Banking Terms and Conditions. You can view these on our website www.suncorp.com.au/banking.
- There is a total combined daily limit of \$5,000 per account for transfers between Suncorp Bank accounts, and when making BPAY® payments from your account using Telephone Banking. This is the maximum amount that can be transferred per account, per day through Telephone Banking.
- Additionally, Suncorp Bank may impose a daily limit of \$500 to certain individual BPAY® billers. Should a limit apply, you will be advised at the time of processing the transaction if you have exceeded that limit and, the payment will not be processed.

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 or atm network ATM using your card. atm network ATMs are free to access with your Suncorp Bank card if you would like to make withdrawals, deposits, enquiries, transfers and PIN change, You can deposit cash only at Non-Suncorp ATMs* designated by us from time to time, but you must enter your card and pin.

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

Bank@Post

The Bank@Post service is designed for customers that live in remote locations where there is limited Suncorp Bank branch 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 branch, 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 allows a Direct Debit User to take payments from your Suncorp Bank Account regularly to pay for the services they provide you. Please refer to our Account Terms and Conditions for further information about Direct Debit transactions, including how you may cancel a Direct Debit facility.

Recurring Payment

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

Osko

Osko is a service that is provided through the New Payments Platform. Osko allows you to make funds transfers (including external transfers) to a PayID and external transfers to a BSB and account number 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 account you are transferring funds to can receive Osko payments. Osko payments can be made via the Suncorp App or with the assistance of a staff member at a Suncorp Bank branch if your Account has staff assisted withdrawals available as a feature. Even if your Account and Transaction are otherwise Osko eligible, you may not be able to make Osko payments in Internet Banking for a period of time while we gradually introduce this functionality. A payment you make using Internet Banking will only be processed as an Osko payment if the Pay Someone "Payment summary" screen displays "Osko" and the Osko logo before you confirm the payment. Osko is not available for future dated or recurring payments or for Accounts which require 2 or more persons to sign to withdraw.

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

Osko payments made via the Suncorp App or Internet Banking 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.

PayTo

PayTo is a service that is provided through the New Payments Platform. The PayTo Service allows you to pre-authorise and control payments from your PayTo eligible Account by establishing PayTo Agreements with Merchants and Payment Initiators who offer the PayTo Service as a payment option.

An established PayTo Agreement allows a Merchant or Payment Initiator to take payments from your PayTo eligible Account to pay for goods and services they provide you.

You will be able to change the Account or PayID linked to a PayTo Agreement if it is PayTo eligible (refer to "Product Features at a Glance" table above). You will also be able to pause, resume and cancel a PayTo Agreement.

You will need the Suncorp App to be able to authorise a new or updated PayTo Agreement or to view the details of PayTo Agreements which you have authorised or which are awaiting your action.

The PayTo Service is not available:

- for Accounts which require 2 or more persons to sign to withdraw from the Account; or
- to establish a PayTo Agreement as a payment recipient.

Please refer to our Account Terms and Conditions for further information about the PayTo Service.

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 branch or ATM.

If you are registered for Internet Banking you can:

- 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;
- check your balances and conduct transfers or bill payments 24 hours a day 7 days a week (excluding outages for system maintenance).

Even if your Account and Transaction are otherwise Osko eligible, you may not be able to make Osko payments in Internet Banking for a period of time while we gradually introduce this functionality. A payment you make using Internet Banking will only be processed as an Osko payment if the Pay Someone "Payment summary" screen displays "Osko" and the Osko logo before you confirm the payment.

Access limits will apply and are detailed in the Internet Banking Terms and Conditions. You can view these on our website www.suncorp.com.au/banking.

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.

Important information about cheques and Everyday Options Accounts

A new Everyday Options Account opened on or after 9 December 2022 will not have access to a cheque facility or a personal cheque book to make cheque payments.

For existing customers who opened an Everyday Options Account before 9 December 2022, a Suncorp Bank cheque book is still able to be ordered for that account, if requested.

Telephone Banking

Telephone Banking allows you to conduct the following banking services using your phone:

- Check account balances and recent transaction details.

- Transfer funds between Suncorp Bank accounts.
- Pay any bills where you see the BPAY®.
- Check interest accrued on your accounts.
- Obtain your other account numbers.
- Check your cheque payments.

To process transfers to Suncorp Bank accounts greater than \$5,000 or to accounts held at other financial institutions, you will need to have access to Internet Banking and a security token.

Mobile Banking

Mobile Banking allows you to access your account and conduct a range of banking activities from your mobile device. 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 where available via Mobile Banking);
- Make certain types of transfers as Osko payments using the Suncorp App;
- Create a PayID in connection with an eligible account (through the Suncorp App only);
- Authorise and maintain PayTo Agreements (through the Suncorp App only);
- Access your eStatements and manage statement delivery preferences for eligible accounts at any time.

Access limits will apply and are detailed in Mobile Banking Terms and Conditions as applicable. You can view these on our website www.suncorp.com.au/banking.

Visa Debit Card

What is a Visa Debit Card?

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

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

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 Click to Pay with Visa 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 Essentials Account
 - Everyday Options Main 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 are Visa Secure and eftpos Secure?

Suncorp Bank automatically enrolls all Visa Debit cardholders into the Suncorp Bank Visa Secure and eftpos Secure security services, free of charge.

These services provide additional security when you use your Visa Debit Card to shop at participating Visa Secure or eftpos Secure online stores (e.g. when you purchase a book online or a holiday).

If Visa Secure or eftpos Secure identify 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, it may be necessary for you to contact the bank directly. Purchases that are not verified when required will not be authorised and if you wish to proceed with the purchase you will need to contact us.

Important information about using your Visa Debit Card

- If you use your Visa Debit Card to make transactions over the Internet, please make sure that you tell us if you change your mobile number 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.

Click to Pay with Visa

Click to Pay with Visa is a digital payment service that allows you to store your major payment card information (including Visa, MasterCard and American Express) in one online location. 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 select the Click to Pay icon, choose the preferred payment card and click ‘pay’. Click to Pay with Visa 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 Click to Pay with Visa. You can sign up to Click to Pay with Visa 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.

PayID

The PayID service is an addressing service that enables a person to make payments to you through the NPP or Osko using your PayID instead of a BSB and Account number, if that person is permitted to do so by their financial institution.

You will be able to create a PayID in connection with your Account via the Suncorp App if you are the holder of a PayID eligible Account (refer to "Product Features at a Glance" table above), you accept the PayID Terms and Conditions and are able to satisfy the requirements set out in those PayID Terms and Conditions.

Once you create a PayID and link it to a PayID eligible Account, payments made through the NPP or Osko to your PayID will be directed to that Account.

You are not obliged to create or use a PayID for your Account. You can continue to operate your Account without a PayID, in which case payments made through the NPP or Osko to your Account will require your BSB and Account number.

How to contact us with a complaint

Let us know

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

Contact us:

By phone: 131155

Or visit a branch

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

Review by our Customer Relations Team

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

By phone: 1800 689 762

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

By Fax: 1300 767 337

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

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

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

Seek review by an external service

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

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

You can contact AFCA:

Online: www.afca.org.au

By email: info@afca.org.au

By phone: 1800 931 678

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

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 promptly 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®, PayTo Agreement, transfer, Osko payment, Direct Debit or Direct Credit;
- a cheque, transfer, Direct Debit or PayTo payment 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 Account Terms and Conditions, if you need to record your secret codes;
- cover the numeric PIN pad at the ATM or EFTPOS terminal with your other hand to ensure your PIN is not seen by anyone else;
- keep your card, cheque books and secret access codes safe. Notify Suncorp Bank promptly 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 or confirming details on biller codes, payment amounts, account details and PayTo Agreements 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. Contact us to prevent overdrawing on your account where possible and reasonably practical;
- 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 Account Terms and Conditions. Please refer to the Account Terms and Conditions for the relevant definition if the term is not defined below.

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

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

In this document singular includes the plural and vice versa.

Term	Meaning
Account	any savings account, term deposit, cheque or card account as specified in the Account Terms and Conditions.
Account Terms and Conditions	Terms and Conditions for Suncorp Accounts and Continuing Credit Accounts.
At Call	deposits and withdrawals can be made at any time to the bank account.
ATM Direct Charging	a form of charging for Non-Suncorp Bank or Non-atmx 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.
ATM Operator Fee	the fee charged for using a Non-Suncorp Bank or Non-atmx 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.
atmx network ATM enquiry	when you use an atmx network branded ATM to receive balance information on your account. This requires you to input your PIN and to nominate the account you wish to receive an account balance on.
atmx network ATM withdrawal	when you withdraw money from an atmx network branded ATM using your card. This requires you to input your PIN and to nominate the account from which you wish to withdraw the funds.

Term	Meaning
atmx network ATM transfers	when you use an atmx network branded ATM to transfer funds between linked Suncorp Bank accounts using your Suncorp Bank Visa debit or eftpos card. This requires you to input your PIN and to nominate the Suncorp Bank account from which you wish to transfer the funds.
atmx network ATM PIN change	when you use an atmx network branded ATM to change your PIN on your card. This requires you to input your PIN correctly prior to being able to change to your new nominated PIN.
Bank@Post	Bank@Post allows you to make deposits, withdraw cash and make EFTPOS purchases from your transaction account at Australia Post outlets.
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.
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® is administered by BPAY Pty Ltd ABN 69 079 137 518.
Cheque	a written order to us on our cheque form to pay a certain amount of money from your account.
Chip Enabled Visa Debit Card	a Visa Debit Card that has an embedded security microchip.
Click to Pay with Visa	a digital payment service offered by Visa to enhance online purchasing by storing Card details in a secure digital environment.
Contactless Terminal	a Terminal which can be used to make a Contactless Transaction.
Contactless Transaction	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.
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.
Deposit Only Card	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.
Direct Credit	an electronic payment made to nominated bank account using a BSB and account number which is processed through the Bulk Electronic Clearing System (BECS). An example of this is where you initiate a payment to another account at another financial institution.
Direct Debit	an electronic payment taken by a Direct Debit User from a nominated bank account using a BSB and account number which is processed through the Bulk Electronic Clearing System (BECS). An example of a Direct Debit user is a health insurance provider deducting monthly payments from your Suncorp Bank account.

Term	Meaning
Direct Debit User	a Person or corporation you have authorised to process a Direct Debit to your Suncorp Bank account.
EFTPOS Electronic Funds Transfer at Point of Sale	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 may require you to input your PIN and to nominate the account from which you wish the funds to be transferred to make the purchase. Alternatively, an EFTPOS transaction may be completed by holding your Card or mobile device such as a smart phone in front of a Contactless Terminal.
eftpos Card	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.
Eligible Suncorp Bank home loan	a Suncorp Bank home loan that we specify can be linked to an Everyday Options Account/s with a 100% home loan offset facility.
Electronic withdrawal	includes withdrawals and transfers completed using automated Telephone Banking, Mobile Banking, Internet Banking, Suncorp Bank ATMs, Direct Debit, BPAY®, EFTPOS.
End-of-day	midnight Brisbane time at the end of the relevant day.
eStatement	online version of paper statements which are viewed through Internet Banking or Mobile Banking.
External transfers	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.
flexiRate	flexiRates allow you to fix the interest rate applying to a portion of your balance for a set period of time.
Foreign ATM	another Financial Institutions ATM – also called a 'Non-Suncorp Bank ATM'.
Global Payments	is the system that processes Online Telegraphic Transfers via Internet Banking.
Interest rate brochure	the document we publish setting out the interest rates applicable to Suncorp Bank accounts.
Internet Banking	means the service provided for our customers to manage their banking online. Transactions made using Internet Banking are Electronic Transactions and may also be ePayments Transactions. Internet Banking can be accessed at www.suncorp.com.au/banking .
Late Fee	a fee that can be charged to the PayLater account if a payment as set out in a Payment Schedule is not made.
Mobile Banking	means the internet services designed for our customers to access certain Internet Banking services from a mobile device through either our mobile website or the Suncorp App, or such other platform we may provide from time to time.

Term	Meaning
Mobile Device Passcode	anything required to unlock a mobile device including a password, passcode, pattern or biometric identifier (where applicable).
New Payments Platform or NPP	means the New Payments Platform operated by NPP Australia Limited.
Non-Suncorp Bank ATM	another Financial Institutions ATM – also called a ‘Foreign ATM’.
Non-Suncorp ATM* cash only deposit	when you make a cash only deposit at a Non-Suncorp ATM* designated by us from time to time using your Suncorp Bank Visa Debit Card or Suncorp Bank eftpos card. This requires you to input your PIN and to nominate the Suncorp Bank account to deposit the funds into.
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 Bank 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.
Osko	the Osko payment service provided by BPAY Pty Ltd using the New Payments Platform, which facilitates clearing and settlement of payments between NPP participants on a 24/7 near real-time basis.
PayID	means a unique identifier of an account holder which is linked to an account with a financial institution for the purpose of receiving payments made through the NPP or Osko. For the purpose of making a payment to a PayID the supported PayID identifiers include an account holder’s phone number, email address, Organisation ID, Australian Company Number and Australian Business Number. For the purpose of creating a PayID the supported PayID identifiers may be different and are set out in the PayID Terms and Conditions.
PayID Terms and Conditions	means the terms and conditions in relation to the creation and maintenance of your PayID which are provided to you for acceptance before you create your PayID and as amended from time to time.
Payment Schedule	the schedule that is displayed in the Suncorp App, showing payments due in respect of each purchase you have made using PayLater, the payment amounts and the respective due dates for each payment.
PayTo or PayTo Service	the service which enables us to process NPP Payments from your Account in accordance with and on the terms set out in a PayTo Agreement you have established with a Merchant or Payment Initiator that subscribes to the service.
Personal customer	a customer who uses a product for personal purposes.

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

Term	Meaning
Personal deposit account	Suncorp Bank Kids Savings Account, Everyday Essentials Account, Everyday Options Account and Growth Saver Account.
Physical Security Token	means a small electronic device which generates a Security Token Code.
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.
Recurring Payment	an electronic transaction where you have provided your linked Visa Debit Card details (including your card number, expiry date and security code) to allow a merchant or service provider to charge your card regularly to pay for the services they provide you, such as online media streaming services charging a subscription service fee monthly.
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	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.
Security Token Code	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.
South Pacific Region	means the following countries: New Zealand, Papua New Guinea, Fiji, Solomon Islands, Vanuatu, Samoa, Tonga, Cook Islands, Tuvalu, Niue, Micronesia, Kiribati, Marshall Islands, Palau, Nauru, New Caledonia and French Polynesia.
Staff assisted withdrawals	include withdrawals, transfers (including Osko payments through the NPP) and BPAY® undertaken with the assistance of a Suncorp Bank staff member at a Suncorp Bank branch.
Standard rate of interest	the annual interest rates that we publish that apply to personal deposit accounts.
Suncorp App	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.
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.
Suncorp Bank customer	a person who holds an account with Suncorp Bank.

Term	Meaning
Sweep – 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®.
Transaction card	an eftpos Card or Visa Debit Card which is linked to an eligible Transaction Account.
Visa Debit Card	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.
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 may 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.
Visa payWave	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.
We, our, us	Suncorp Bank.
You, your	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
branch*