

Schedule of Fees and Charges for Other Suncorp Personal Accounts

Effective Date: 10 July 2023



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Schedule of Fees and Charges for Other Suncorp Bank Personal Accounts

The following are no longer available for new accounts or for account changes. This document must be read in conjunction with the Terms and Conditions for Suncorp Bank Accounts.

	Everyday Basics Account	Cash Management Account	eOptions Account	55 Plus Account	Freedom Access Account
Monthly Account Keeping Fee	No Fee	No Fee	No Fee	No Fee	No Fee
Suncorp Bank Transaction Fees:					
- Staff Assisted Withdrawals	free	free	not available	free	free
- Electronic Withdrawals	free	free	free	free	free
- Personal Cheque Withdrawals	not available	free	not available	free	free
Deposits and Direct Credits	free	free	free	free	free
Osko Payments (excluding staff assisted withdrawals via Osko)	free	free	free	free	free
PayTo*	free	free	free	free	free
Non Suncorp Bank ATM Withdrawals & Enquiries (all states and territories)	ATM Operator Fee	ATM Operator Fee	not available	ATM Operator Fee	ATM Operator Fee will be refunded
atmx by Armaguard (atmx) Network ATM Withdrawals & Enquiries	free	free	not applicable	free	free
Bank@Post Withdrawals, Cheque & Cash Deposits (limits apply)	free	free	not available	free	free

The following are no longer available for new accounts or for account changes. This document must be read in conjunction with the Terms and Conditions for Suncorp Bank Accounts.

Fee description	Everyday Options			Passbook	Investor	Ready Access Account	Home Loan Reducer Account	Everyday Saver
	Unlimited Suncorp Transaction Plan	Electronic Transaction Plan	Staff Assisted Transaction Plan					
Monthly Account Keeping Fee	No Fee	No Fee	No Fee	No Fee	No Fee	No Fee	No Fee	No Fee
Monthly Account Keeping Fee – Sub-Accounts	No Fee	No Fee	No Fee	not applicable	not applicable	not applicable	not applicable	not applicable
Fee Free Transactions Allowed per Month	Number allowed per month							
Staff Assisted Withdrawals (excluding Osko payments) or Internal Transfers	unlimited	0	3	unlimited	4	unlimited	unlimited	0
Personal Cheque Withdrawals	unlimited	4	6	not available	4	unlimited	unlimited	n/a
Electronic Withdrawals (excluding Osko and PayTo Payments)	unlimited	14	9	unlimited	6	unlimited excluding BPAY [®] and external transfers	unlimited excluding BPAY [®] and external transfers	unlimited
Osko Payments (including staff assisted withdrawals via Osko)	unlimited	unlimited	unlimited	not applicable	unlimited	unlimited	unlimited	unlimited
PayTo*	unlimited	unlimited	unlimited	not applicable	unlimited	unlimited	unlimited	unlimited
Transfers between Suncorp Bank Accounts: - Telephone, Mobile and Internet Banking Transfers - ATM Transfers	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Suncorp Bank ATM Balance Enquiries	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Suncorp ATM deposits and Non-Suncorp ATM cash only deposits# designated by us from time to time	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
atmx Network Balance Enquiries & Withdrawals	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Telephone Enquiries	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Deposits	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Direct Debits	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited

Transaction Fees always charged

Withdrawals and Enquiries at Non-Suncorp Bank and Non-atmx network ATMs Operator Fee by the Financial Institution who owns the ATM. This fee will be charged immediately at the time of the transaction to your account.

Transaction fees charged if you exceed your number of free transactions allowed per month	Fee per transaction							
Staff Assisted Withdrawals (excluding Osko payments) or Internal Transfers	nil	\$2.50	\$2.50	nil	\$2.50	nil	nil	\$2.50
Personal Cheque Withdrawals	nil	\$1.50	\$1.50	not available	\$1.50	nil	nil	n/a

Fee description	Everyday Options			Passbook	Investor	Ready Access Account	Home Loan Reducer Account	Everyday Saver
	Unlimited Suncorp Transaction Plan	Electronic Transaction Plan	Staff Assisted Transaction Plan					
Electronic Withdrawals:								
- BPAY® ~	nil	\$0.30	\$0.30	nil	\$0.30	\$0.30^	\$0.30^	nil
- EFTPOS	nil	\$0.60	\$0.60	nil	\$0.60	nil	nil	nil
- Suncorp Bank ATM Withdrawals	nil	\$0.60	\$0.60	nil	\$0.60	nil	nil	nil
- External Transfers (excluding Osko and PayTo Payments)	nil	\$1.00	\$1.00	nil	\$1.00	\$1.00^	\$1.00^	nil
Other								
PayID Creation**	Available for no fee	Available for no fee	Available for no fee	Not available	Available for no fee	Available for no fee	Available for no fee	Available for no fee

^ always charged

*PayTo is a service provided through the NPP and allows you to pre-authorise and control payments from your PayTo eligible Account (refer to table above) by establishing PayTo Agreements with Merchants and Payment Initiators who offer the PayTo Service as a payment option. You need the Suncorp App to be able to authorise and view a new or updated PayTo Agreement. The PayTo Service is not available for Accounts which require 2 or more persons to sign to withdraw from the Account. Please refer to our Terms and Conditions for Suncorp Accounts and Continuing Credit Accounts for full details about the PayTo Service, including how you can amend, pause and resume or cancel a PayTo Agreement.

**A PayID is a unique identifier of an account holder, such as a mobile number or email address, which can be linked to your Account. If you create a PayID in connection with your Account, a person can make payments to you through the New Payments Platform or Osko using your PayID instead of a BSB and Account number, if that person is permitted to do so by their financial institution. You will be able to create a PayID in connection with your Account via the Suncorp App if PayID is available for that Account and you accept and can satisfy our PayID Terms and Conditions.

~ BPAY® Ltd ABN 69 079 137 518.

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

How Fees are Charged

Transaction fees are debited to your account on the monthly anniversary of the opening date of your account excluding the ATM Operator Fees which will be charged to your account at the time of the transaction by the Financial Institution which owns the ATM. If your account has a limit on the number of fee free electronic withdrawals allowed per month your electronic withdrawal transactions will be calculated from the least expensive to the most expensive. If the number of electronic withdrawals exceeds the number provided free with your account, then those transactions in excess of the fee free limit will be charged to the account as per the fee listed in the table above.

Electronic withdrawals include withdrawals and transfers completed using Telephone Banking, Mobile Banking, Internet Banking, Suncorp Bank ATMs, Direct Debit, PayTo, BPAY®, EFTPOS.

Everyday Options Sub-Accounts

Withdrawals on Sub-Accounts are limited to BPAY®, Direct Debits, PayTo, Internet Banking & Mobile Banking transfers, Telephone Banking transfers and external transfers. Staff assisted withdrawals via Osko are not available. You can only make deposits to Sub-Accounts by transfers from other accounts and Direct Credit transfers. Transactions you make on your Sub-Accounts are included in the transaction plan of the Everyday Options Account. If the number of fee free transactions is exceeded, fees will be charged to the Everyday Options Account on the monthly anniversary of the account opening date.

Accounts With Passbook Access

For accounts where a passbook is used or has been used to record account activity the following transactions are not available:

- EFTPOS
- ATM withdrawals, enquiries and transfers
- Personal cheque withdrawals.

If you wish to use Internet Banking & Mobile Banking transfers, Telephone Banking transfers, external transfers and BPAY®- on accounts where a passbook is used to record account activity, you may have to cancel your passbook and request we issue statements recording your account activity. Some existing accounts may be able to use these services, in which case, the specified fees will apply. Osko payments, PayID creation and PayTo are not available in connection with accounts with a passbook.

Government Fees

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, charges and duties as a separate item and your account will be debited on the monthly anniversary of the opening date of your account.

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 banking facilities. In certain circumstances an identification card may be required. To apply, visit a Suncorp Bank branch or phone 13 11 55.
Fees waived	Suncorp Bank transaction fees Non-Suncorp Bank ATM fees.
Applies to:	Everyday Options with Staff Assisted Transaction Plan or Everyday Options with Electronic Transaction Plan

Money Manager – My Home Package

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

An Everyday Options Account is an essential component of the Money Manager – My Home Package.

When the Everyday Options Account is included in a Money Manager My Home Package, the Money Manager Package Fee becomes payable solely under the Everyday Options Account Terms and Conditions.

The annual Money Manager Package Fee of \$300 is divided by 12 and 1/12th of the fee (\$25.00) is debited to your Everyday Options Account on the monthly anniversary of the opening date of your Everyday Options Account for the period (including part of any month) that your Everyday Options Account forms part of a Money Manager Package.

Participation in the package is optional and you can cancel your package at any time by telling us.

For full terms and conditions on the Money Manager – My Home Package refer to the Schedule of Fees and Charges for Other Suncorp Bank Home Loans and Package Terms and Conditions.

Additional Fees

Unless otherwise stated, fees are charged per item at the time the service is provided or the transaction or event occurs.

Fee Description	
Card replacement	Nil
Visa debit cards emergency overseas card replacement	\$50.00
Visa debit card cash advance at non-Suncorp Bank Institutions (except Everyday Options with Unlimited Suncorp Transaction Plan, Everyday Options with Staff Assisted Transaction Plan or Everyday Options with Electronic Transaction Plan)	\$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 Plus Accounts)	\$8.00
Bank cheque – replacement	\$8.00
Copy of personal or bank cheque	\$12.00
RTGS (Real Time Gross Settlements) – 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.

Fee Description	
Foreign currency conversion fee (Suncorp Bank Visa Debit Transactions) (except Everyday Options with Unlimited Suncorp Transaction Plan, Everyday Options with Staff Assisted Transaction Plan or Everyday Options with Electronic Transaction Plan) (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 a percentage that we charge for the foreign currency fee.)	3.0% of the converted Australian dollar transaction amount of any foreign currency transaction made or charged to your account.
Foreign Currency Bank Draft – trace request or stop payment Applies when you request us to: - 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 Transfers sent via Global Payments	Nil
Telegraphic Transfers (staff assisted and via Global Payments) – recall, amended, trace request	\$30.00 plus other bank's costs
Correspondent Bank Fees and Charges - We will instruct the Correspondent Bank (excluding payments made to the South Pacific region) to deduct their fees from the payment you make - For payments made to the South Pacific region, we will instruct the Correspondent Bank to charge us for the fee (which we will not charge to you).	Varies dependent on Correspondent Bank and number of Correspondent Banks involved in the payment.

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

How to contact us



Call
13 11 55



Online
suncorp.com.au



Local
Branch