

Schedule of Fees and Charges for Other Suncorp Personal Accounts

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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.

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	\$6.00	\$4.50	\$4.50	\$5.00	\$4.50	nil	nil	\$3.00
Monthly account keeping fee – sub-accounts	nil	nil	nil	not applicable	not applicable	not applicable	not applicable	not applicable
Minimum monthly balance required to waive the monthly account keeping fee (does not include sub-account balances where applicable)	not applicable	\$2,000	\$2,000	not applicable	\$2,000	not applicable	not applicable	not applicable
Fee Free transactions allowed per month	Number allowed per month							
Staff assisted withdrawals 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 payments)	unlimited	14	9	unlimited	6	unlimited excluding BPAY [®] and external transfers	unlimited excluding BPAY [®] and external transfers	unlimited
Osko payments	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
rediATM network balance enquiries and 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-rediATM 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 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

[~]BPAY[®] Ltd ABN 69 079 137 518.

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 payments)	nil	\$1.00	\$1.00	nil	\$1.00	\$1.00^	\$1.00^	nil

^ always charged

How Fees are Charged

Account keeping fees and transaction fees are debited to your account on the monthly anniversary of the opening date of your account excluding 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 product 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 product, 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, BPAY®, EFTPOS.

Everyday Options Sub-accounts

Withdrawals on sub-accounts are limited to BPAY®, Direct Debits, Internet Banking & Mobile Banking transfers, Telephone Banking transfers and external transfers. 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 cannot be made from 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.

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Exemptions from Fees and Charges

Relationship Waiver	
Eligibility	Applies when the total balance of funds in your Suncorp Bank personal deposit accounts and term deposits is \$20,000 or more. In the last week of each calendar month, we will add the value of the funds in your personal deposit accounts and term deposits (excluding credit card accounts, loan accounts and any home loan offset account or facilities) that you have on your own or share with someone else to determine if the total is \$20,000 or more.
Fees waived	Account keeping fee payable during the next month
Applies to:	Investor, Passbook, Everyday Options Accounts with Staff Assisted, Electronic and Unlimited Transaction Plan.
Balance Waiver	
Eligibility	Applies for each monthly period you maintain in your account the minimum balance specified on page 3 of this document, where the monthly period is calculated from the monthly anniversary of your account opening date
Fees waived	Account keeping fee
Applies to:	Investor Account, Everyday Options Account with Staff Assisted or Electronic Transaction Plans
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 store or phone 13 11 55.
Fees waived	Account keeping fee Suncorp Bank transaction fees Non-Suncorp Bank ATM fees.
Applies to:	Everyday Options Account with Staff Assisted or Electronic Transaction Plans
Full Time Student Waiver	
Eligibility	Applies to full time students 18 years or older. Identification card is required. Exemption expires 31 March each year and must be renewed by customer.
Fees waived	Account keeping fee
Applies to:	Everyday Options Account with Staff Assisted or Electronic Transaction Plans
Government Benefits Waiver	
Eligibility	Applies to customers with a government benefit paid directly into an Everyday Options account. Waiver applies to only one account per eligible customer. To initially be assessed as eligible for the waiver you must present one of the following at a Suncorp Bank store: a current pensioner card, Commonwealth Government health card or a repatriation card (issued by Veterans' Affairs).
Fees waived	Account keeping fee
Applies to:	Everyday Options Account with Staff Assisted or Electronic Transaction Plans excluding accounts with cheque access.

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.

If you are paying the Money Manager Package Fee you will not be charged the Everyday Options Account, account keeping fee for that month.

Participation in the package is optional and you can cancel your package at any time by telling us. If you cancel your package, standard charges will apply from the following month.

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	\$5.00
Visa debit cards emergency overseas card replacement	\$50.00
Visa debit card cash advance at non-Suncorp Bank Institutions	\$5.00 per \$1000 advanced or part thereof
Stop payment requests – cheques and bank cheques	\$15.00
Bank cheques – purchase	\$8.00
Bank cheque – replacement	\$25.00
Copy of personal or bank cheque	\$12.00
Special Answers – Suncorp Bank cheques and cheques processed via clearing system	\$15.00
Statement requests	\$3.00
RTGS (Real Time Gross Settlements) – outward	\$35.00
RTGS (Real Time Gross Settlements) – inward	\$2.50
Dishonour fee – cheque, direct debit	\$10.00
Payment honour fee	\$10.00
Transfer Failure fee	\$10.00
Physical Security Token	\$20.00
Mortgage Offset Fee	\$75.00
Staff Assisted manual transfer (credit payment transferred to another bank)	\$10.00 per request
Trace/recall of funds request – cheque, electronic payment	\$30.00
Record search/copy fee (cheques, records, voucher retrieval)	\$70.00 per hour
Request for Audit Certificate	\$30.00
Interest Certificate (previous financial year, per certificate issued)	\$15.00
Coin handling	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) (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 – issue, trace request, stop payment Applies when you request us to: – issue a foreign currency bank draft – 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
Foreign Currency Notes – sold or purchased	\$10.00 per order
Cashing/negotiating Non-Suncorp issued foreign currency Travellers Cheques	\$10.00
Telegraphic Transfers sent – Staff assisted	\$30.00
Online Telegraphic Transfers sent via Global Payments	\$20.00
Telegraphic Transfers (staff assisted and via Global Payments) – recall, amended, trace request	\$30.00 plus other bank's costs
Dishonour Fee – Foreign Cheque; Travellers Cheques; Bill for Collection Applies when a foreign currency cheque, bill for collection, draft or travellers cheque we have accepted from you is not paid (dishonoured) by the payer's bank. Generally, this is due to insufficient funds in the payer's account or a stop payment being placed on the cheque	\$40.00 per cheque plus other bank's costs
Foreign Currency Cheque Deposit – more than \$10.00	\$10.00
Bill for collection – foreign currency cheque or draft Applies when a foreign currency cheque or draft is sent for collection (payment) of proceeds where the cheque or draft is drawn on a bank other than the country of currency origin.	\$40.00 plus other bank's costs
Local collection – foreign currency drawn on Australian bank/agent Applies when a foreign currency cheque or draft is sent for collection (payment) of proceeds where the cheque or draft is drawn on an Australian bank or agent bank located in Australia.	\$40.00 plus other bank's costs

How to contact us



Call
13 11 55



Online
suncorp.com.au



Local
Store