

Schedule of Fees and Charges for Other Suncorp Business Accounts

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Schedule of Fees and Charges for Other Suncorp Business 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 Accounts.

Fee description	Business Everyday Account	Business Standard Account	Business Cheque Account	Business Management Account	Business Management Account - with Negotiated Features	Business Investment Account	Business Investment Account with Options	iBus Maximiser Account
Monthly account keeping fee	No fee	No Fee	No Fee	No Fee	No Fee	No Fee	No Fee	No Fee
with Options feature*	not applicable	No Fee	No Fee	No Fee	No Fee	not applicable	not applicable	not applicable
Is 100% Business Offest available	Yes	No	Yes	Yes	negotiable	Yes	Yes	No
Internal transfers to Suncorp Bank accounts (excluding Business Payments and Staff Assisted Withdrawals)	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Telephone enquiries	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Automated telephone transfers	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Suncorp ATM transfers , withdrawals, enquiries and PIN change	unlimited	unlimited	unlimited	unlimited	unlimited	not applicable	not applicable	not applicable
atmx network ATM transfers, withdrawals, enquiries and PIN change	unlimited	unlimited	unlimited	unlimited	unlimited	not applicable	not applicable	not applicable
Suncorp ATM Deposits and Non-Suncorp ATM cash only deposits# designated by us from time to time	unlimited	unlimited	unlimited	unlimited	unlimited	not applicable	not applicable	not applicable
Osko Payments	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
PayTo-	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Transaction Fees charged if you exceed your number of fee free transactions allowed per month								
Electronic transactions	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Staff assisted transactions	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Immediate external internet transfer (non-Suncorp)	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Cheque deposits (per item)	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Cheque withdrawals	unlimited	unlimited	unlimited	unlimited	unlimited	not applicable	not applicable	not applicable
Business Payments Credit (transactions per month)	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Transaction Fees always charged								
ATM Operator Fee	Withdrawals and Enquiries at Non-Suncorp Bank and Non-atmx network ATMs may incur the ATM Operator Fee by the Financial Institution who owns the ATM. This fee will be charged immediately at the time of the transaction to your account.						not applicable	

* Business Standard, Business Cheque and Business Management Accounts could be combined with a Business Investment Account with Options.
^ The term "immediate" in "Immediate External Internet Transfer" refers to when you initiate the transfer, not the payment processing time after you initiate the transfer.
The deposit is taken by Armaguard on behalf of Suncorp Metway Ltd ABN 66 010 831 722 at all atmx ATMs.
~ PayTo is a service provided through the New Payments Platform (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.

How Fees are Charged

ATM Operator Fees will be charged to your account at the time of the transaction by the Financial Institution which owns the ATM.

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, duties and charges as a separate item.

Trust 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 Accounts.

Fee description	General Trust Account	NSW Agent's Statutory Trust Account
Monthly account keeping fee	No Fee	No Fee
Cheque withdrawals	Unlimited	Free
Direct Credits	Unlimited	Unlimited
Direct Debits	Unlimited	Unlimited
Staff assisted deposits	Unlimited	Free
Business Payments Credit (transactions per month)	not applicable	Unlimited
Cheques Deposited (per item)	Unlimited	Unlimited
Immediate external payments ¹	not applicable	Unlimited
BPAY® payments	not applicable	Unlimited

¹ Osko payments are not available on General Trust Accounts and NSW Agent's Statutory Trust Accounts

Special Requests, Replacements and Other Event Fees

Other fees may apply for additional products and services. Please refer to page 9 for more information.

General Trust Account

The General Trust Account is for businesses that require an account to regulate payments or deposits on behalf of a third party.

- All fees associated with the General Trust Account will be debited to your Suncorp Business Account.
- No interest is paid on our General Trust Accounts.
- Statements are issued monthly.
- The right of set off does not apply to the General Trust Accounts.

NSW Agent's Statutory Trust Account

The NSW Agent's Statutory Trust Account is for use by certain licensed and regulated agents in New South Wales including:

Real Estate Agents, Stock and Station Agents, Business Agents, Strata/Community Managing Agents and On site Residential Property Managers.

- All fees associated with the NSW Agent's Statutory Trust Account will be debited to your nominated Suncorp Business Account.
- No interest is paid to the account holder. Interest earned is redirected to the relevant state authority. The interest rate is changed at the end of each calendar month.
- Statements are issued monthly.

The following package/s are no longer available for new accounts or for account changes.

Money Manager – My Business

The package fee has been removed from 29 September 2021.

Fee Description	Standard Charge	Package Charge/Benefit
Business Cheque Account (with Business Investment Account with Options)		
Monthly account keeping fee	No Fee	No Fee
Transaction Fees - Internal Internet transfers - Automated telephone transfers - Telephone enquiries - Suncorp ATM transfers withdrawals, enquiries and PIN change - atm network ATM transfers withdrawals, enquiries and pin change - Osko payments - PayTo payments	nil (unlimited fee free transactions)	nil (unlimited fee free transactions)
Suncorp ATM deposits and Non-Suncorp ATM cash only deposits* designated by us from time to time		
Electronic transactions - Cheque transactions - Staff-assisted transactions	nil (unlimited fee free transactions)	nil (unlimited fee free transactions)
External transfers	nil	nil
ATM Operator Fee	Payable to Financial Institution who owns the ATM*	
Suncorp EFTPOS		
Terminal Rental Fee	\$25 per month per terminal 1 year contract	1 month free rental
Terminal Rental Fee	\$20 per month per terminal 2 year contract	6 months free rental
Terminal Rental Fee	\$15 per month per terminal 3 year contract	12 months free rental
Business Payments		
Business Payments Credit Transactions per month 0-200 201-500 501+	nil	nil

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

Money Manager – My Business and Home

The package fee has been removed from 29 September 2021.

Fee Description	Standard Charge	Package Charge/Benefit
Eligible Home Loan application fee	\$600 per home loan	nil
Eligible Home Loan account keeping fee	\$10 per month per home loan	nil
Personal Loan application fee	\$175	nil

The following package/s are no longer available for new accounts or for account changes.

Cashflow Accelerator™

The Cashflow Accelerator™ offers a combined Merchant EFTPOS facility and Business Investment Account (with Options) as a single interest earning transaction account solution.

No monthly account keeping fee is payable on the deposit account. Interest is paid on every dollar deposited into this account (unless in flexiRate) along with daily settlement funds from the Merchant EFTPOS facility.

Funds (unless in flexiRate) are available "At Call" which means money can be accessed any time banking facilities are available. The Business Investment Account with Options can also be linked to BPAY® Biller or Business Payments to make receiving customer payments or making payments to suppliers easier.

Our Suncorp EFTPOS terminals accept all Australian EFTPOS cards as well as VISA and MasterCard. You can also accept payment by cards issued by American Express, Diners Club and JCB, using the EFTPOS terminal, if you get our consent and you make separate agreements with those organisations.

Settlement funds are credited to your nominated Suncorp account on the same day card transactions are processed every day of the year (except Christmas Day).

Suncorp will also provide you with Internet access to our merchant management system, where you can view details online of card transactions (except charge cards) processed through your Suncorp merchant facilities, plus track chargeback items. You no longer need to wait until you receive your monthly invoice or bank account statement to view settlement information. The system also allows you to download information such as transaction data.

The following package/s are no longer available for new accounts or for account changes.

Business Finance Pak

Our Business Finance Pak combines a Business Deposit Account (a transaction account with an overdraft facility) with up to 3 Term Lending facilities.

The Business Finance Pak comprises a single 'all inclusive' quarterly service charge which covers all facilities within the package. The Business Finance Pak offers a standard rate of interest which:

- applies to credit balances in the transaction account;
- is tiered
- is calculated daily on the end-of-day credit balance in your account and paid to you half yearly.

Fee Description	Business Finance Pak
Business Finance Pak service fee	\$250 per quarter
Minimum monthly balance required to waive the Business Finance Pak service fee	not applicable
Electronic withdrawals	Unlimited
Cheques deposited	Unlimited
Osko payments	Unlimited
PayTo	Unlimited
Internet transfers to Suncorp accounts	Unlimited
Automated telephone transfers, withdrawals, enquiries and PIN change	Unlimited
Telephone enquiries	Unlimited
Suncorp ATM transfers, withdrawals, enquiries and PIN change	Unlimited
atmx network ATM transfers, withdrawals, enquiries and PIN change	Unlimited
Suncorp ATM deposits and Non-Suncorp ATM cash only deposits* designated by us from time to time	
Electronic transactions	Unlimited
Cheque withdrawals	Unlimited
Staff assisted transactions	Unlimited
Business Payments Credit	
Transactions per month	
- 0-200	Unlimited
- 201-500	
- 501+	
Immediate external Internet Transfers (non-Suncorp)^	Unlimited
ATM Operator Fee	Withdrawals and Enquiries at Non-Suncorp Bank and Non-atmx network ATMs will incur the ATM Operator Fee by the Financial Institution who owns the ATM. This fee will be charged immediately at the time of the transaction to your account.

^ The term "immediate" in "Immediate External Internet Transfer" refers to when you initiate the transfer, not the payment processing time after you initiate the transfer.

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

Special Requests, Replacements and Other Event Fees

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

Card replacement	Nil
Visa debit cards emergency overseas card replacement	\$50.00
Visa debit card cash advance at non-Suncorp Institutions	\$ 5.00 per \$1,000 advanced or part thereof
Stop payment requests – cheques and bank cheques	\$15.00
Bank cheques – purchase	\$8.00
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
Business & Company Name Search	Nil
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)	\$10.00
Coin Handling (Non Suncorp Customer)	5% of total coin value
Business Offset Linking	\$0.00

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.)	3.00% 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: <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 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 <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.

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/
banking](https://suncorp.com.au/banking)



*Local
branch*