

Schedule of Fees and Charges for Other Suncorp Business Accounts

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Contents

Schedule of Fees and Charges for Other Suncorp Business Accounts	3
Government Fees	4
Trust Accounts	5
Special Requests, Replacements and Other Event Fees	5
General Trust Account	5
NSW Agent's Statutory Trust Account	5
Money Manager - My Business	6
Money Manager - My Business and Home	6
Cashflow Accelerator™	7
Business Finance Pak	8
Special Requests, Replacements and Other Event Fees	9
Foreign Currency Fees	10

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	unlimited	unlimited	unlimited	unlimited	unlimited	not applicable	not applicable	not applicable
Suncorp ATM Enquiries	unlimited	unlimited	unlimited	unlimited	unlimited	not applicable	not applicable	not applicable
Osko Payments	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
ATM Operator Fee	Withdrawals and Enquiries at Non-Suncorp Bank and Non-rediATM 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.

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	not applicable	Unlimited
BPAY® payments	not applicable	Unlimited

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

Fee Description	Standard Charge	Package Charge/Benefit
Suncorp Money Manager – My Business Package Fee	not applicable	Fee – \$420 per annum debited monthly at \$35 per month
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 – Suncorp ATM enquiries – Osko payments	nil (unlimited fee free transactions)	nil (unlimited fee free transactions)
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

Money Manager – My Business and Home

Fee Description	Standard Charge	Package Charge/Benefit
Suncorp Money Manager	not applicable	Fee – \$720 per annum debited monthly at \$60 per month
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
Internet transfers to Suncorp accounts	Unlimited
Automated telephone transfers	Unlimited
Telephone enquiries	Unlimited
Suncorp ATM transfers	Unlimited
Suncorp ATM enquiries	Unlimited
Electronic transactions	Unlimited
Cheque withdrawals	Unlimited
Staff assisted transactions	Unlimited
Business Payments Credit	
Transactions per month	Unlimited
- 0-200	
- 201-500	
- 501+	
Immediate external Internet Transfers (non-Suncorp) [^]	Unlimited
ATM Operator Fee	Withdrawals and Enquiries at Non-Suncorp Bank and Non-rediATM network and 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.

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	\$5.00
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
Special Answers – Suncorp cheques and cheques processed via clearing system	\$15.00
Statement requests	\$3.00
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: – 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

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How to contact us



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store*