

# Account Switching Self-Service Terms and Conditions

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Suncorp-Metway Ltd ABN 66 010 831 722

AFSL 229882 Australian Credit Licence 229882



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# Account Switching Self-Service Terms and Conditions

## 1 Conditions

These Conditions apply to the Account Switching self-service tool (“the Service Tool”) available within Suncorp Internet Banking. All the other terms and Conditions that apply to your accounts still apply, including the [Terms and Conditions for Suncorp Accounts](#) and the [Suncorp Bank Internet Banking Terms and Conditions](#). If there are differences between these Conditions and any other Terms and Conditions that we have given you other than the Terms and Conditions for Suncorp Accounts, the other Terms and Conditions apply. If there are differences between these Conditions and the Terms and Conditions for Suncorp Accounts and Continuing Credit, these Conditions apply. You can obtain a hard copy of the Terms and Conditions for Suncorp Bank Accounts at any Suncorp Bank branch or by phoning 13 11 55.

## 2 Accepting these Conditions

You accept and agree to be bound by these Conditions by clicking on the “I have read and agree to the Terms and Conditions” button at the bottom of the Service Tool.

You must agree to these terms and conditions before using the Service Tool. Your use of this service will constitute your agreement to these terms and conditions.

The Suncorp Account Switching self-service tool is available only to Suncorp customers who are registered for Internet Banking.

Please read these Terms and Conditions carefully. Please ensure you also read [Suncorp Internet Banking Terms and Conditions](#), and the terms and conditions of the other financial institution you are importing your payee or biller information from.

## 3 About the service

Important things to consider

- The Service Tool does not establish or re-establish any regular transfers or payments you had established at any other financial institution
- The Service Tool does not cancel any regular transfers or payments you had established at any other financial institution
- Direct Debits will not be cancelled or re-established as part of this service. It is your responsibility to contact the business which receives the Direct Debit, to establish the new Direct Debit from your Suncorp Account
- Credit Card numbers saved as a biller reference number at your other financial institution will not be available for import to Suncorp
- Payees and Billers will be imported as they were saved at your other financial institution. It is your obligation to ensure these details are correct before you establish any transfers, or make any payments from Suncorp Internet Banking or the Suncorp App.

## 4 Your liability when using the Service Tool

The Service Tool requires you to disclose your login credentials of your other financial institution. By disclosing your login credentials, you could be breaching your other financial institution's terms and conditions. Any loss of money from your other financial institution that can be associated to the use of this service may not be protected under the ePayments Code. Please ensure that you review your other financial institution's terms and conditions to confirm that you are not in breach of them.

## 5 Your Responsibilities

The Service Tool is for your own use, and you must not access, or attempt to access the service using another person's bank login credentials.

You must ensure using this service does not constitute a breach of your other financial institution's terms and conditions, and that you are authorised to use this service and access your transaction history with your other financial institution through this service.

You must confirm any imported payee and biller details are accurate and correct. You are fully responsible for ensuring this data is correct before establishing or performing a transfer or payment. The details of the payees and billers you import will be as they were at your other financial institution at the time of using the Service Tool.

## 6 Our Liability

Subject to the law, we are not liable to you, your other financial institution, or any third-party service providers for any loss or theft of data or any damages you suffer due to an unauthorised transaction with another financial institution. If there are unauthorised transactions at your other financial institution, you must in the first instance contact the other financial institution and report the matter.

Except in relation to your rights under the law, we will not be liable for any damages sustained as a result of:

- Accessing or using the Service Tool;
- Reliance of information obtained through using the Service Tool;
- System outage or unavailability of the Service Tool; or
- Unavailability of third party providers' or other financial institutions' system.

## 7 Privacy

By using this Service Tool, you agree to Suncorp and or our third-party service provider(s) to collect, handle and hold your personal information, including biller and payee details. Your login details of your other financial institution will be provided to our third-party provider and used to provide you with the service. The login details are not recorded, cannot be seen by Suncorp or any of our third-party providers, and will be purged at the completion of or exit from the service. We will not sell, exchange or disclose the information we collect during your use of the Service Tool to a third party without your express permission other than as necessary to provide the service.

## 8 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](mailto: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 if they have reached a decision.

When responding to your complaint you will be informed of the progress and the timeframe 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 and small businesses. 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. Contact AFCA to confirm if they can assist you.

You can contact AFCA:

**By phone:** 1800 931 678

**By email:** [info@afca.org.au](mailto:info@afca.org.au)

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

**By visiting:** [www.afca.org.au](http://www.afca.org.au)

## 9 Service Availability

Suncorp cannot guarantee the availability of this service at all times, and have no control over the status or availability of your other financial institution's online banking. If the service is unable to be completed due to an issue outside Suncorp, an error message will be provided. Your data will not be saved or stored, and you will be required to start the process from the beginning.

## 10 Other Financial Institutions

We have no contract or arrangements with any other financial institutions relating to the provision of the Service Tool. Your other financial institution may not authorise or endorse this service or our provision of this service to you.

## 11 Fair use

There are no fees associated to using the Service Tool. We reserve the right to suspend or terminate your access to the Service Tool at any time without notice, and will not be liable to you or any third parties as a result of suspending or terminating access to the Service Tool.

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## How to contact us



*Call*  
13 11 55



*Online*  
[suncorp.com.au](http://suncorp.com.au)



*Local  
branch*