

Effective Date: November 2023

## SUNCORP CLEAR OPTIONS CREDIT CARDS RATE AND FEE GUIDE

Product Name	Suncorp Clear Options				
	Standard	Gold	Platinum	Business	Plus (No longer available for sale)
Annual Fee	\$55	\$120	\$129	\$45	\$45
Additional Cardholder Fee (per card, per annum)	Nil	Nil	Nil	\$45	\$15
Retail Annual Percentage Rate <sup>1</sup> (Purchase Rate)	12.74%	20.50%	20.74%	18.45%	20.74%
Cash Annual Percentage Rate <sup>1</sup> (Cash Advance Rate)	21.99%	21.99%	21.99%	19.45%	20.74%
Interest Free Period <sup>2</sup>	0	Up to 55 days	Up to 55 days	Up to 55 days	Up to 44 days
Qantas Rewards Membership fee <sup>3</sup> (per annum)	N/A	N/A	\$49	N/A	N/A
Cash Advance Fee (Domestic)	<b>Withdrawing money from within Australia</b> 3.5% of transaction amount, minimum charge of \$3.50				
Cash Advance Fee (International)	<b>Withdrawing money overseas</b> 1.50% cash advance fee (after conversion to Australian dollars) and you may be charged a foreign currency exchange fee (if you're withdrawing in a foreign currency). Use of ATMs not owned by Suncorp may also incur a foreign ATM fee. \$1000 withdrawal limit applies.				
International Transaction Fee	<p>We charge you an International Transaction Fee of 3.4%, debited to your Account on the Transaction Date, of which a service and assessment fee of 1.1% is payable by us to Mastercard, for any Retail Purchase or Cash Advance transaction in:</p> <ul style="list-style-type: none"> <li>foreign currency once converted to Australian dollars; and/or</li> <li>Australian dollars (or any other currency), when either the merchant or its financial institution/payment processor is located or registered overseas, including transactions that involve dynamic currency conversion (that is where a transaction denominated in a foreign currency is converted to local currency which is a service that is offered by certain ATMs and merchants). The process of conversion and the exchange rates applied will be determined by the relevant ATM, merchant or dynamic currency conversion service provider as the case may be. We do not determine whether a Card transaction will be converted into local currency by the merchant or ATM and you may have to check with the relevant merchant or ATM provider.</li> </ul> <p>Note: It may also not always be clear that the merchant or its financial institution/payment processor is located or registered outside Australia.</p>				

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Dishonour Fee	<b>Dishonoured payments of cheques and Easipay</b> \$15 fee will be charged to your account at the time of dishonour, and interest is charged on the outstanding amount.				
Late Payment Fee	\$30 each time we do not receive the Minimum Payment Due and any Overdue Amount by the payment due date, debited to your Account after the payment due date. The Minimum Payment Due, any Overdue Amount, and payment due date are detailed on your statement of account.				
Over Limit Fee (Exceeded credit limit)	A \$40 overlimit fee applies when your credit limit is exceeded, debited to your account on the date your credit limit is exceeded and on each statement date in subsequent statement periods if your account remains overlimit. Overlimit fee applies to accounts activated prior to 1 July 2012.				

Current as at 1 November 2023. Fees and charges apply. Terms and conditions apply and are available upon request. Credit criteria apply.

1. Interest rates are variable and subject to change in accordance with the product Terms and Conditions. Interest rates current as at 1 July 2023.
2. The interest free period applies when you pay your full closing balance from your last statement of account by the payment due date (excluding any fixed payment option balance which isn't due for payment by that payment due date). No interest free period is available on cash advances or balance transfers. Whilst you have a balance transfer you will be charged interest on your daily unpaid balance.
3. All rewards are subject to the Terms and Conditions of the Suncorp Credit Card Rewards Program. The Suncorp Clear Options Platinum Credit Card primary cardholder must be a Qantas Frequent Flyer member to earn bonus Qantas points. Membership and points are subject to the Terms and Conditions of the Qantas Frequent Flyer program.