

# Wealth Cash Management Account

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Product Information Document

Effective Date: 9 April 2024

This document contains information about the Suncorp Wealth Cash Management Account. This document must be read in conjunction with the Terms and Conditions for Suncorp Bank Accounts and Continuing Credit Accounts.



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## About This Document

*Note: The Wealth Cash Management Account will no longer be available for new applications from 21 August 2021.*

This document contains information on the Suncorp Wealth Cash Management Account and related fees and charges.

It must be read in conjunction with the Terms and Conditions for Suncorp Bank Accounts and Continuing Credit Accounts ("Account Terms and Conditions").

### **Effective Date: 9 April 2024**

This product is issued by Suncorp-Metway Ltd ABN 66 010 831 722 AFSL 229882

Important Terms are explained on page 22.

## Updating Information

The information contained in this document is current as at the effective date. Information may change from time to time.

If there is new information you can find out about it, in one of the following ways:

- we may send you a notice in writing;
- we may send you a secure message;
- in a press ad;
- from our website at [suncorp.com.au/banking](http://suncorp.com.au/banking);
- by phoning 13 11 55; or
- visit your local Suncorp Branch.

## Product Features at a Glance

Features	
Opening balance requirements	
Minimum balance	No minimum
Maximum balance	No maximum
How can I access the account?	
Branch	✓
Telephone, Mobile Banking and Internet Banking	✓
Card access – ATM, EFTPOS	✓
Direct debit and direct credit	✓
BPAY® payments	✓
Visa Debit Card <sup>1</sup>	✓
Osko® payments <sup>2</sup>	✓
PayTo <sup>3</sup>	✓
Other Options	
PayID <sup>4</sup>	✓
Interest	
How is interest calculated?	Standard Interest tiered <sup>5</sup>
When is interest calculated?	daily
When is interest paid?	monthly
Record of transactions	
When are standard statements issued?	quarterly
Are eStatements available?	✓
Summary of Fees <sup>6</sup>	
Monthly account keeping fee	nil
Suncorp Bank transaction fees	nil
atmx by Armaguard (atmx) network withdrawals and enquiries	nil
Non Suncorp Bank and Non-atmx network ATM withdrawals & enquiries	ATM Operator Fee
Bank@Post withdrawals, cheque and cash deposits (limits apply) <sup>7</sup>	free

1. Refer to pages 16 to 17 for full details about Visa Debit Card including eligibility

2. Refer to page 14 for full details.

3. Refer to page 18 for details on PayTo. Not available for Accounts which require 2 or more to sign or to establish a PayTo Agreement as a payment recipient.

4. Refer to page 18 for full details. PayID creation only available via the Suncorp Bank App.

5. Refer to page 6 for details of tiered interest calculations

6. Refer to pages 7 to 11 for full details of all relevant fees. Other fees and charges apply.

7. Refer to page 13 for full details.

## Suncorp Wealth Cash Management Account Overview

The Suncorp Wealth Cash Management Account ("WCMA") is not part of Suncorp Bank's standard deposit product offering.

The WMCA allows you to manage and monitor cash flow as you trade through your linked share trade platform. The account also offers flexibility to access your funds at any of our branches or you can transact electronically through Internet Banking, Telephone Banking and Mobile Banking, using BPAY®, PayTo, Osko, Direct Debits and Direct Credits, or by using your card at ATMs and EFTPOS facilities. Your funds are "At Call" which means you can access your money at any time that our banking facilities are available.

The account offers an interest rate to allow cash not currently being traded to earn interest.

Interest on the account is tiered and is calculated daily on end-of-day available credit balances and paid monthly.

The account has no minimum balance, no minimum deposit or withdrawal, no account keeping fees and no Suncorp Bank transaction fees.

Statements are issued quarterly. You can request statements monthly or six monthly at no additional charge. eStatements are available for this product. For more information on eStatements, please refer to the Account Terms and Conditions.

The Wealth Cash Management Account may become overdrawn. We can, acting reasonably, decide on whether we pay or dishonour each Transaction individually. If you want to prevent your Account from becoming overdrawn, please contact us by calling 13 11 55 or visiting your nearest branch. Notwithstanding your preferences, it may still be impossible or reasonably impractical for us to prevent your Account from being overdrawn. For more information on overdrawing, please refer to the Account Terms and Conditions.

## General Information on Interest

Current interest rates are not included in this document because they are subject to change.

Current interest rates are available:

- by visiting [suncorp.com.au/banking](http://suncorp.com.au/banking); or
- by calling us on 13 11 55.

The interest rate on the Wealth Cash Management account is tiered. This means that interest is based on a number of set dollar ranges, each having an applicable standard interest rate. When the credit balance exceeds set levels the interest rate for that tier will apply to the whole account balance. Interest is calculated daily on the end of day available balances and paid into your account each month.

Changes to the standard rate of interest (variable interest rate) are advertised in the national press on or before the date the interest rate is changed.

Depending on your personal circumstances you may have to pay income tax on any interest earned on amounts standing to the credit of your account. You should seek independent external taxation advice in this regard.

### How is Tiered Interest Calculated?

The information below provides an example of how tiered interest for an account with 3 interest tiers is calculated.

- \$0 - \$1,999            X%
- \$2,000 - \$24,999    Y%
- \$25,000 +            Z%

With tiered interest, a customer with a credit balance in their account of \$4,000 gets Y% on the whole balance.

A customer with a credit balance in their account of \$30,000 gets Z% on the whole balance and so on.

### Eligibility

Existing Suncorp Wealth Cash Management Accounts are only held by individuals as personal customers or organisations as non personal customers. The account may be held by two or more parties as joint account holders. For joint accounts, any one account holder can operate on the account, including, without limitation, undertaking withdrawals and transfers and closing the account.

# Fees and Charges

## Handy Tips to Save on Fees

The Suncorp Wealth Cash Management Account has no monthly account keeping fee or transaction fees. Depending on the way you transact on your account, you may incur other fees. Avoiding bank fees could be easier than you think. The following information provides you with a few simple tips that can help you save on fees and help you get the most from your account.

Fee	Ways to Save on Fees
<b>ATM Operator Fee</b>	<p><b>Suncorp Bank, atmx and network</b> Use Suncorp Bank and atmx network ATMs to make withdrawals and enquiries. Our extensive ATM network, which includes access to atmx network ATMs, is free to use for many Suncorp Bank transaction products.</p> <p><b>Cash out at point of sale</b> Many retailers provide 'Cash out' facilities at the point of sale which can save you time and money if you are not near a Suncorp Bank, atmx network ATM.</p> <p>Withdraw extra cash when you press the "savings", "cheque" or "credit" button on the EFTPOS terminal when making a purchase.</p> <p>When you press "credit" with your Chip Enabled Visa Debit Card, Cash out can be done either when making a purchase, or without making a purchase if the merchant allows it. It's important to remember that the card must be inserted into the terminal, not swiped or through payWave and a PIN must be used.</p>

## Account Fees

Fee Description	Amount
Telephone Banking, Mobile Banking and Internet Banking	Nil
Suncorp Bank transaction fees <ul style="list-style-type: none"> <li>– Telephone Banking, Mobile Banking and Internet Banking transfers</li> <li>– External transfers</li> <li>– BPAY®</li> <li>– Direct Debits</li> <li>– Direct Credits</li> <li>– Deposits</li> <li>– PayTo</li> </ul>	Nil
atmx network ATM withdrawals and enquiries	Nil
Non-Suncorp Bank and Non-atmx network ATM withdrawals & enquiries	ATM Operator Fee
Bank@Post withdrawals, cheque and cash deposits (limits apply) <sup>1</sup>	Free

1. Refer to page 13 for full details.

## Special Requests, Replacements and Other Event Fees

You can minimise a number of these fees by following our tips in the “Handy tips to save on fees” page at the start of this section.

If you would like to know more about these fees, please refer to “Important Terms Explained”, “Handy tips to save on fees” or call us on 13 11 55.

Unless otherwise stated, fees are charged per item at the time the service is provided or the transaction or event occurs. Wherever practicable, we will advise you of the fee before you proceed with a special request.

<b>Special Requests, Replacements and Other Event Fees</b>	
Card replacement	Nil
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
Copy of personal or bank cheque	\$12.00
Real Time Gross Settlements (RTGS) – outward	\$35.00
Physical Security Token	\$20.00
Mortgage Offset Fee	\$75.00
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	\$10.00
Coin Handling (Non-Suncorp Customers)	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.

<b>Foreign Currency Fees</b>	
<b>Foreign Currency Conversion Fee (Suncorp Bank Visa Debit Transactions)</b> (the exchange rate between the transaction currency and the 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 the percentage that we charge for the Foreign Currency Conversion Fee).	3.0% of the converted Australian dollar transaction amount of any foreign currency transaction made or charged to your account.
<b>Foreign Currency Bank Draft – trace request or stop payment</b> Applies when you request us to: <ul style="list-style-type: none"> <li>– provide destination details of a payment you have made by bank draft, or</li> <li>– place a stop payment on a bank draft we have issued to you.</li> </ul>	\$20.00
<b>Telegraphic Transfers sent – staff assisted</b>	\$30.00
<b>Online Telegraphic Transfer sent via Global Payments</b>	Nil
<b>Telegraphic Transfers (staff assisted and via Global Payments) – recall, amended, trace request.</b>	\$30.00 plus other bank's costs
<b>Correspondent Bank Fees and Charges</b> <ul style="list-style-type: none"> <li>– We will instruct the Correspondent Bank (excluding payments made to the South Pacific Region) to deduct their fees from the payment you make</li> <li>– 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).</li> </ul>	Varies dependent on Correspondent Bank and number of Correspondent Banks involved in the payment.

## Government Charges

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.

## Access to Your Account

This section contains information regarding options for accessing your Suncorp Wealth Cash Management account.

### Choosing Your Access

To apply for access you can either call us on 13 11 55 or visit your local branch.

Our staff will discuss with you what you require to access the facility and the application process.

### Access Limits

To help protect you and your money from theft and fraud the following limits apply:

- The combined cash daily withdrawal limit for ATMs and EFTPOS cashout withdrawals is \$1,000 per day per card, limit can be increased to \$2,000 per day per card by contacting us on 13 11 55 or visiting your local Suncorp Bank Branch;
- For Mobile Banking and Internet Banking we will set withdrawal limits as specified in Internet Banking Terms and Conditions and Mobile Banking Terms and Conditions. You can view these on our website [www.suncorp.com.au/banking](http://www.suncorp.com.au/banking).
- There is a total combined daily limit of \$5,000 per account for transfers between Suncorp Bank accounts, and when making BPAY® payments from your account using Telephone Banking. This is the maximum amount that can be transferred per account, per day through Telephone Banking.
- Additionally, Suncorp Bank may impose a daily limit of \$500 to certain individual BPAY® billers. Should a limit apply, you will be advised at the time of processing the transaction if you have exceeded that limit and, the payment will not be processed.

If any limit is exceeded, the transaction will be rejected.

## How Can You Access Your Account?

### *Automatic Teller Machine (ATM)*

By using an ATM, you can withdraw or transfer money from your Suncorp Bank account 24 hours a day 7 days a week (excluding outages for system maintenance) using your Personal Identification Number (PIN) together with your card. You can make a payment to a linked account (e.g. credit card) at a Suncorp Bank ATM using your card. atm network ATMs are free to access with your Suncorp Bank card if you would like to make withdrawals or enquiries.

### *Bank@Post*

The Bank@Post service is designed for customers that live in remote locations where there is limited Suncorp Bank branch access. This service allows you to make deposits, withdraw cash and make EFTPOS purchases from your transaction account at Australia Post outlets. You need to have access to a Suncorp Bank Visa Debit Card or Suncorp Bank eftpos Card in order to use this service.

You will be able to make:

- cash deposits of up to \$9,999.95 per day
- cheque deposits (no maximum)
- withdrawals of up to \$1,000 cash per day, limit can be increased to \$2,000 per day per card by contacting 13 11 55.

### *BPAY®*

BPAY® allows you to pay bills (to billers who have a BPAY® Biller number) over the telephone, in the branch or via Mobile Banking and Internet Banking by transferring money directly from your Suncorp Bank account.

By using BPAY® you can:

- pay your bills 24 hours a day 7 days a week using Internet Banking, Mobile Banking or Telephone Banking (excluding outages for system maintenance);
- pay multiple BPAY® bills at the same time.

### *Direct Credit Transfer*

A Direct Credit transfer facility allows you to automate a single payment or regular payments from your account.

## *Direct Debit*

A Direct Debit facility allows a Direct Debit User to take payments from your Suncorp Bank Account regularly to pay for the services they provide you. Please refer to our Account Terms and Conditions for further information about Direct Debit transactions, including how you may cancel a Direct Debit facility.

## *Recurring Payment*

A Recurring Payment facility allows a merchant or service provider to charge your Visa Debit Card regularly to pay for the services they provide you.

## *Osko*

Osko is a service that is provided through the New Payments Platform. Osko allows you to make funds transfers (including external transfers) to a PayID and external transfers to a BSB and account number so that generally the payee can receive your funds on a near real-time basis, 24 hours a day, 7 days a week, provided Osko is a feature of your Account and the account you are transferring funds to can receive Osko payments. Osko payments can be made via the Suncorp Bank App or with the assistance of a staff member at a Suncorp Bank branch. Even if your Account and Transaction are otherwise Osko eligible, you may not be able to make Osko payments in Internet Banking for a period of time while we gradually introduce this functionality. A payment you make using Internet Banking will only be processed as an Osko payment if the Pay Someone "Payment summary" screen displays "Osko" and the Osko logo before you confirm the payment. Osko is not available for future dated or recurring payments or for Accounts which require 2 or more persons to sign to withdraw.

If Osko is a feature of your Account you will be able to receive payments from an Osko eligible account generally on a near real-time basis, 24 hours a day, 7 days a week.

Osko payments made via the Suncorp Bank App or Internet Banking allow you to send a detailed payment message (up to 280 characters) to clearly advise the payee what the payment is for. The full detailed payment message can be viewed on the Suncorp Bank App only.

## *PayTo*

PayTo is a service that is provided through the New Payments Platform. The PayTo Service allows you to pre-authorise and control payments from your Account by establishing PayTo Agreements with Merchants and Payment Initiators who offer the PayTo Service as a payment option.

An established PayTo Agreement allows a Merchant or Payment Initiator to take payments from your Account to pay for goods and services they provide you.

You will be able to change the Account or PayID linked to a PayTo Agreement if it is PayTo eligible. You will also be able to pause, resume and cancel a PayTo Agreement.

You will need the Suncorp Bank App to be able to authorise a new or updated PayTo Agreement or to view the details of PayTo Agreements which you have authorised or which are awaiting your action.

The PayTo Service is not available:

- for Accounts which require 2 or more persons to sign to withdraw from the Account; or
- to establish a PayTo Agreement as a payment recipient.

Please refer to our Account Terms and Conditions for further information about the PayTo Service.

### *Electronic Funds Transfer at Point of Sale (EFTPOS)*

An EFTPOS facility allows you to make point of sale payments directly from your Suncorp Bank account without having to use cash.

### *Internet Banking*

Internet Banking allows you to access your accounts and conduct a range of banking activities including making payments from a computer connected to the Internet (e.g. at your home or office).

If you are registered for Internet Banking you can:

- Setup transfers from your account with either immediate, future dated or recurring processing timing. Future dated or recurring payments will not be sent as Osko payments via the New Payments Platform. Transfers can be setup between your own accounts, other Suncorp accounts (i.e. a family member or business) and external accounts at another financial institution;
- check your balances and conduct transfers or bill payments 24 hours a day 7 days a week (excluding outages for system maintenance);
- make a single payment or multiple payments to creditors.

Even if your Account and Transaction are otherwise Osko eligible, you may not be able to make Osko payments in Internet Banking for a period of time while we gradually introduce this functionality. A payment you make using Internet Banking will only be processed as an Osko payment if the Pay Someone "Payment summary" screen displays "Osko" and the Osko logo before you confirm the payment.

Access limits will apply and are detailed in Internet Banking Terms and Conditions. You can view these on our website [www.suncorp.com.au/banking](http://www.suncorp.com.au/banking).

### *Cheques*

A cheque facility is a payment facility that lets you ask Suncorp Bank to make payment from an account using a cheque. The payee of the cheque usually has to wait for the cheque to be cleared before they can access the funds.

For any cheques written from 1 March 2024, you can:

- stop payment of a cheque if it is lost or stolen before it is presented to us for payment;
- trace cheques to verify that a payment has been made.

## *Telephone Banking*

Telephone Banking allows you to conduct the following banking services using your phone:

- Check account balances and recent transaction details
- Transfer funds between Suncorp Bank accounts
- Pay any bills where you see the BPAY®
- Check interest accrued on your accounts
- Obtain your other account numbers
- Check your cheque payments

To process transfers to Suncorp Bank accounts greater than \$5,000 or to accounts held at other financial institutions, you will need to have access to Internet Banking and a security token.

## *Mobile Banking*

Mobile Banking allows you to access your account and conduct a range of banking activities from your mobile device. You may be charged for data usage when using Mobile Banking by your mobile phone service provider. If you are registered for Internet Banking you can use your login details on Mobile Banking to:

- Check balances, view transaction history and view account details;
- Setup transfers from your account with either immediate, future dated or recurring processing timing. Future dated or recurring payments will not be sent as Osko payments via the New Payments Platform. Transfers can be setup between your own accounts, other Suncorp Bank accounts (i.e. a family member or business) and external accounts at another financial institution;
- Setup BPAY® payments from your account with either immediate, future dated or recurring processing timing;
- View Business Payments Credit transactions;
- Make certain types of transfers as Osko payments using the Suncorp Bank App;
- Create a PayID in connection with an eligible account (through the Suncorp Bank App only);
- Authorise and maintain PayTo Agreements (through the Suncorp Bank App only);
- Access your eStatements and manage statement delivery preferences for eligible accounts at any time.

Access limits will apply and are detailed in Mobile Banking Terms and Conditions as applicable. You can view these on our website [www.suncorp.com.au/banking](http://www.suncorp.com.au/banking).

## *Visa Debit Card*

### *What is a Visa Debit Card?*

A Visa Debit Card is a Visa card that can be attached to most Suncorp Bank Accounts. You can get instant access to available funds in your attached Suncorp Bank Account at ATMs throughout Australia and overseas (where the Visa logo is displayed) by using your Visa Debit Card and PIN.

### How do I use my Visa Debit Card?

You can purchase goods and services using your Visa Debit Card and the payment is debited to your Suncorp Bank account. A Visa Debit Card allows you to purchase goods and services:

- at an outlet within Australia that has EFTPOS available by either:
  - selecting the “savings” or “cheque” button;
  - selecting the “credit” button wherever Visa cards are accepted; or
  - making a Contactless Transaction at participating merchants using Visa payWave, including the use of your mobile device if your card has been registered for this service.
- by using a manual credit card sales voucher and ticking the Visa box;
- over the telephone, the Internet or through the use of an app on your mobile device by providing the card number to the merchant;
- through Click to Pay with Visa at selected merchants;
- at outlets overseas wherever Visa is accepted.

### Am I eligible for a Visa Debit Card?

A Visa Debit Card will automatically be issued to you when meeting the following criteria:

- The account being linked to the Visa Debit Card is Suncorp Wealth Cash Management Account
- The cardholder is 16 years of age or over
- The account is not a Company/Organisation account

Should you not be eligible for a Visa Debit Card and/or prefer not to have a Visa Debit Card then you may be issued with a Suncorp Bank eftpos Card. For more information on eftpos Cards please refer to “Important Terms Explained” within the Product Information Document.

### What are Visa Secure and eftpos Secure?

Suncorp Bank automatically enrolls all Visa Debit cardholders into the Suncorp Bank Visa Secure and eftpos Secure security services, free of charge.

These services provide additional security when you use your Visa Debit Card to shop at participating Visa Secure or eftpos Secure online stores (e.g. when you purchase a book online or a holiday).

If Visa Secure or eftpos Secure identify that a transaction requires further verification, you will be sent a One-Time Passcode by SMS to the mobile phone number you have registered with us. You will need to enter the Passcode into the verification screen to finalise your purchase.

If you do not have your mobile number registered with us, it may be necessary for you to contact the bank directly. Purchases that are not verified when required will not be authorised and if you wish to proceed with the purchase you will need to contact us.

### Important information about using your Visa Debit Card

- If you use your Visa Debit Card to make transactions over the Internet, please make sure that you tell us if you change your mobile number and other personal details such as your address.
- With a Visa Debit Card when you are paying for goods and services by Visa payWave, selecting the “credit” button at an EFTPOS terminal or providing the card number to a merchant over the telephone or the Internet, you’ll be covered by Visa’s Zero Liability policy meaning you are protected against unauthorised transactions.
- You can use payWave functionality to make Contactless Transactions for purchases less than \$100 using your card at merchants who have a Contactless Terminal without having to enter a PIN. For purchases over \$100 using your card, a PIN is required. A Contactless Transaction made using your mobile device with a Contactless Terminal may require input of your Mobile Device Passcode.
- At some outlets you can obtain cash directly from your Suncorp Bank account (known as ‘cash out’) by using your Chip Enabled Visa Debit Card and PIN. Simply select the “cheque”, “savings” or “credit” button on the EFTPOS terminal. When you select “credit”, the card must be inserted into the terminal and not swiped.
- You may be liable for Visa transactions which cause your account to become overdrawn. As a result interest or fees may be charged to your account.
- If you have not used your card to access your account in the 6 months prior to its expiry date then, for security reasons, we may not send you a replacement card upon expiry.

### Click to Pay with Visa

Click to Pay with Visa is a digital payment service that allows you to store your major payment card information (including Visa, MasterCard and American Express) in one online location. This eliminates the need to enter your card information every time you make an online purchase at participating merchants. At the checkout stage, you simply select the Click to Pay icon, choose the preferred payment card and click ‘pay’. Click to Pay with Visa will process the transaction whilst shielding your full card details from the merchant. You no longer need to worry about your card data being at risk when you checkout with Click to Pay with Visa. You can sign up to Click to Pay with Visa through Internet Banking and there is no sign up fee.

### Other Services

#### *PayID*

The PayID service is an addressing service that enables a person to make payments to you through the NPP or Osko using your PayID instead of a BSB and Account number, if that person is permitted to do so by their financial institution.

You will be able to create a PayID in connection with your Account via the Suncorp Bank App if you are the holder of a PayID eligible Account (refer to "Product Features at a Glance" table above), you accept the PayID Terms and Conditions and are able to satisfy the requirements set out in those PayID Terms and Conditions.

Once you create a PayID and link it to a PayID eligible Account, payments made through the NPP or Osko to your PayID will be directed to that Account.

You are not obliged to create or use a PayID for your Account. You can continue to operate your Account without a PayID, in which case payments made through the NPP or Osko to your Account will require your BSB and Account number.

## 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 when they have reached a decision.

When responding to your complaint you will be informed of the progress of 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. 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](http://www.afca.org.au)

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

**By phone:** 1800 931 678

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

## Risks & Safeguards

There are a number of risks with using some payment facilities. The following information identifies some of these risks and makes suggestions on how you can avoid them happening to you. You should monitor your accounts and contact Suncorp Bank promptly if there are discrepancies.

### Risks

- an unauthorised transaction occurs on your account;
- the same transaction is processed more than once;
- you make an error in setting up a BPAY®, PayTo Agreement, transfer, Osko payment, direct debit, or direct credit;
- a cheque, transfer, direct debit or PayTo payment fails or overdraws your account because of insufficient funds;
- your cheque book, cards, Security Token or secret codes are lost or stolen. Your secret codes include your PIN, telephone access code (TAC), Internet Banking Password, Mobile Banking password, Security Token Code, Customer ID and Mobile Device Passcode.

## Safeguards

- don't disclose your secret codes to anyone (orally or in writing). No one from the bank, the police, or a merchant should ask for your secret codes;
- when selecting secret codes don't use obvious codes such as:
  - your date of birth;
  - consecutive numbers;
  - a series of the same number;
  - a driver's licence number;
  - an alphabetical code that is a recognisable part of your name.
- memorise your secret codes. Refer to the guidelines for recording secret codes in the Account Terms and Conditions, if you need to record your secret codes;
- cover the numeric PIN pad at the ATM or EFTPOS terminal with your other hand to ensure your PIN is not seen by anyone else;
- keep your card, cheque books and secret access codes safe. Notify Suncorp Bank promptly if you lose your card or cheque book or you suspect someone knows your secret codes;
- if you use Telephone Banking, Mobile Banking or Internet Banking take care when entering or confirming details of biller codes, payment amounts, account details and PayTo Agreements and check and confirm accuracy before finalising the transaction;
- when making a payment, record your receipt number on the bill and check against your next account statement;
- regularly check your account balance to prevent overdrawing. Contact us to prevent overdrawing on your account where possible and reasonably practical;
- do not pre-sign cheques;
- don't let anyone swipe your card more than once without giving you a "transaction cancelled" receipt for all swipes except one;
- never access Suncorp Bank's Internet Banking site via an email link. Suncorp Bank will never ask you to enter login details via emails;
- maintain up to date virus protection and firewall software on your computer;
- avoid using Telephone Banking at places which record dialled numbers such as hotels. Instead, use a Suncorp customer service operator to get access;
- do not pre-program your telephone with account access details ie. TAC and account number and if you use your mobile for Telephone Banking, regularly delete recently dialled numbers.

## Important Terms Explained

Some terms used in this Product Features document are defined and explained below and in the Account Terms and Conditions. Please refer to Account Terms and Conditions for the relevant definitions if the term is not defined below.

Where a term used in this document is defined in both the Account Terms and Conditions, the definition below will apply in relation to the use of the term in this document.

In this document, unless the context indicates otherwise, the following terms have the following meanings irrespective of whether or not the first letters of those words are in upper or lower case.

In this document singular includes the plural and vice versa.

Term	Meaning
<b>Account</b>	any savings account, term deposit or card account as specified in the Account Terms and Conditions.
<b>Account Terms and Conditions</b>	Terms and Conditions for Suncorp Accounts and Continuing Credit Accounts.
<b>At Call</b>	deposits and withdrawals can be made at any time to the bank account.
<b>ATM Direct Charging</b>	a form of charging for Non-Suncorp Bank and Non-atmx network and Foreign ATM transactions where an ATM owner/operator and perhaps the card issuer charge the cardholder directly for using a foreign ATM. For example, as a Suncorp Bank customer, if you use another Bank's ATM, then the other bank will charge you for using their ATM.
<b>ATM Operator Fee</b>	the fee charged for using a Non-Suncorp Bank and Non-atmx, network or Foreign ATM for Withdrawals and Balance Enquiries. This fee is displayed on the ATM screen before you proceed with a transaction and you are prompted to either accept the fee and proceed or cancel the transaction. The ATM Operator Fee may vary depending on the ATM used and is charged to your account immediately.
<b>atmx network ATM enquiry</b>	when you use an atmx network branded ATM to receive balance information on your account. This requires you to input your PIN and to nominate the account you wish to receive an account balance on.
<b>atmx network ATM withdrawal</b>	when you withdraw money from an atmx network branded ATM using your card. This requires you to input your PIN and to nominate the account from which you wish to withdraw the funds.
<b>Bank@Post</b>	allows you to make deposits, withdraw cash and make EFTPOS purchases from your transaction account at Australia Post outlets.
<b>BECS</b>	the Bulk Electronic Clearing System. This system has the role of managing the conduct of the exchange and settlement of bulk electronic low value transactions. It provides a framework to cover large volumes of individual payments which are batched for delivery between financial institutions.

<b>Term</b>	<b>Meaning</b>
<b>BPAY®</b>	BPAY® allows you to pay bills (to billers who have a BPAY® Biller number) over the telephone or via the internet by transferring money (making payments) directly from your Suncorp Bank account. BPAY® is administered by BPAY Pty Ltd ABN 69 079 137 518.
<b>Cheque</b>	a written order to us on our cheque form to pay a certain amount of money from your account. Cheque withdrawals are not available from 1 March 2024.
<b>Chip Enabled Visa Debit Card</b>	a Visa Debit Card that has an embedded security microchip.
<b>Click to Pay with Visa</b>	a digital payment service offered by Visa to enhance online purchasing by storing Card details in a secure digital environment.
<b>Contactless Terminal</b>	a Terminal which can be used to make a Contactless Transaction.
<b>Contactless Transaction</b>	a transaction made by holding your Card or mobile device such as a smart phone (which is capable of making a Contactless Transaction) in front of a Contactless Terminal.
<b>Copy of personal or bank cheque</b>	as the owner of a Suncorp Bank cheque, you can ask us to provide you with a copy of it.
<b>Designated ATM</b>	in some locations, where Suncorp Bank does not have an ATM it will allow the use of other banks ATMs (eg CBA; ANZ etc) as part of the fee-free transactions on your account.
<b>Direct Credit</b>	an electronic payment made to nominated bank account using a BSB and account number which is processed through the Bulk Electronic Clearing System (BECS). An example of this is where you initiate a payment to another account at another financial institution.
<b>Direct Debit</b>	an electronic payment taken by a Direct Debit User from a nominated bank account using a BSB and account number which is processed through the Bulk Electronic Clearing System (BECS). An example of a direct debit user is a health insurance provider deducting monthly payments from your Suncorp Bank account.
<b>Direct Debit User</b>	a Person or corporation you authorise to process a Direct Debit to your Suncorp Bank Account.
<b>EFTPOS Electronic Funds Transfer at Point of Sale</b>	a fund transfer authorised by you or initiated by you giving instruction through electronic equipment to debit or credit your account. An example of an EFTPOS transaction is a purchase of goods from a retailer using your card. An EFTPOS transaction may require you to input your PIN and to nominate the account from which you wish the funds to be transferred to make the purchase. Alternatively, an EFTPOS transaction may be completed by holding your card or mobile device such as a smart phone in front of a Contactless Terminal.

<b>Term</b>	<b>Meaning</b>
<b>eftpos Card</b>	a card which is linked to an eligible Transaction Account that can be used at locations bearing the eftpos logo. An eftpos Card may be available when you don't meet the criteria for a Visa Debit Card and/or prefer not to have a Visa Debit Card.
<b>End-of-day</b>	midnight Brisbane time at the end of the relevant day.
<b>eStatement</b>	online version of paper statements which are viewed through Internet and Mobile Banking.
<b>External transfers</b>	electronic funds transactions (Internet Banking, Mobile Banking and staff assisted) that you initiate from a Suncorp Bank account to an account at another financial institution, including, if applicable, through BECS or as an Osko payment.
<b>Fixed Term Deposit Record</b>	a certificate which confirms details of your Fixed Term Deposit.
<b>Foreign ATM</b>	another Financial Institution's ATM – also called a 'Non-Suncorp Bank ATM'.
<b>Global Payments</b>	is the system that processes Online Telegraphic Transfers via Internet Banking.
<b>Internet Banking</b>	means the service provided for our customers to manage their banking online. Transactions made using Internet Banking are Electronic Transactions and may also be ePayments Transactions. Internet Banking can be accessed at <a href="http://www.suncorp.com.au/banking">www.suncorp.com.au/banking</a> .
<b>Interest rate brochure</b>	the document we publish setting out the interest rates applicable to Suncorp Bank accounts.
<b>Maturity date or maturity</b>	the date when the investment term of your Fixed Term Deposit ends and "matures" shall have a corresponding meaning.
<b>Mobile Banking</b>	means the internet services designed for our customers to access certain Internet Banking services from a mobile device through either our mobile website or the Suncorp Bank App, or such other platform we may provide from time to time.
<b>Mobile Device Passcode</b>	anything required to unlock a mobile device including a password, passcode, pattern or biometric identifier (where applicable).
<b>New Payments Platform or NPP</b>	means the New Payments Platform operated by NPP Australia Limited.
<b>Nominated Suncorp transaction account</b>	a Suncorp Bank transaction account you advise us of, where interest and principal payments can be transferred into or transfers to your Fixed Term Deposit can be made from.
<b>Non-personal customer</b>	any customer who is using their account for purposes other than personal or domestic purposes.
<b>Non-Suncorp Bank ATM</b>	another Financial Institution's ATM – also called a 'Foreign ATM'.

<b>Term</b>	<b>Meaning</b>
<b>Non-Suncorp Bank ATM enquiry</b>	when you use a non-Suncorp Bank branded ATM (e.g. ANZ or Westpac) to receive balance information on your account. This requires you to input your PIN and to nominate the account you wish to receive an account balance on.
<b>Non-Suncorp Bank ATM withdrawal</b>	when you withdraw money from a non-Suncorp Bank branded ATM (e.g. ANZ or Westpac) using your card. This requires you to input your PIN and to nominate the account from which you wish to withdraw the funds.
<b>Online Telegraphic Transfer</b>	is a Telegraphic Transfer sent via Global Payments.
<b>Osko</b>	the Osko payment service provided by BPAY Pty Ltd using the New Payments Platform, which facilitates clearing and settlement of payments between NPP participants on a 24/7 near real-time basis.
<b>PayID</b>	means a unique identifier of an account holder which is linked to an account with a financial institution for the purpose of receiving payments made through the NPP or Osko. For the purpose of making a payment to a PayID the supported PayID identifiers include an account holder's phone number, email address, Organisation ID, Australian Company Number and Australian Business Number. For the purpose of creating a PayID the supported PayID identifiers may be different and are set out in the PayID Terms and Conditions.
<b>PayID Terms and Conditions</b>	means the terms and conditions in relation to the creation and maintenance of your PayID which are provided to you for acceptance before you create your PayID and as amended from time to time.
<b>PayTo or PayTo Service</b>	the service which enables us to process NPP Payments from your Account in accordance with and on the terms set out in a PayTo Agreement you have established with a Merchant or Payment Initiator that subscribes to the service.
<b>Personal customer</b>	a customer who uses a product for personal purposes.
<b>Physical Security Token</b>	means a small electronic device which generates a Security Token Code.
<b>Record search/ copy request – cheques, records, voucher retrieval</b>	you can ask us to provide a copy of a document you have previously given us. For example, a deposit slip, withdrawal slip, transfer slip, account authority form, etc.
<b>Recurring Payment</b>	an electronic transaction where you have provided your linked Visa Debit Card details (including your card number, expiry date and security code) to allow a merchant or service provider to charge your card regularly to pay for the services they provide you, such as online media streaming services charging a subscription service fee monthly.
<b>RTGS</b>	Real Time Gross Settlements. RTGS means the settlement system established and operated by the Reserve Bank of Australia for Real Time Gross Settlement.

<b>Term</b>	<b>Meaning</b>
<b>Security Token</b>	means a small electronic device or a mobile application issued by Suncorp Bank or its related entity which generates a Security Token Code, and includes any temporary security token.
<b>Security Token Code</b>	means the random code generated by a Security Token, which changes approximately every 60 seconds and includes any temporary Security Token Code that is issued by us.
<b>South Pacific Region</b>	means the following countries: New Zealand, Papua New Guinea, Fiji, Solomon Islands, Vanuatu, Samoa, Tonga, Cook Islands, Tuvalu, Niue, Micronesia, Kiribati, Marshall Islands, Palau, Nauru, New Caledonia and French Polynesia.
<b>Staff assisted transactions</b>	include withdrawals, transfers (including Osko payments through the NPP) and BPAY® undertaken with the assistance of a staff member at a branch.
<b>Standard rate of interest</b>	the annual interest rates that we publish that apply to personal deposit accounts.
<b>Suncorp Bank App</b>	the mobile application designed to provide customers with access to products and services offered by Suncorp Group Limited ABN 66 145 290 124 subsidiaries (including Suncorp Bank), related companies, and other third party providers, available for download under the name "Suncorp Bank App". The Suncorp Bank App allows customers to engage in Electronic Transactions.
<b>Suncorp Bank</b>	Suncorp-Metway Ltd ABN 66 010 831 722.
<b>Suncorp Bank ATM withdrawal</b>	when you withdraw money from a Suncorp Bank branded ATM using your transaction card. This requires you to input your PIN and to nominate the account you wish to withdraw the funds from.
<b>Suncorp banking customer</b>	a person who holds an account with Suncorp Bank.
<b>Telegraphic Transfer</b>	means a funds transfer sent electronically to an overseas bank account held with an external financial institution.
<b>Trace/recall of funds request - cheque, electronic payment</b>	destination details of a payment you have made by cheque, electronic transfer or BPAY® from your account or attempt to recall a payment you have made by electronic transfer or BPAY®.
<b>Transaction Card</b>	an eftpos Card or Visa Debit Card which is linked to an eligible Transaction Account.
<b>Visa Debit Card</b>	a card bearing the Visa logo, which is linked to an eligible Transaction Account. The card can be used at any location bearing the Visa or eftpos logo. A Visa Debit Card is automatically issued when meeting the criteria for a Visa Debit Card.

<b>Term</b>	<b>Meaning</b>
<b>Visa Debit cash advance</b>	a cash withdrawal using a Visa Debit card and selecting “credit” at an ATM which displays the Visa symbol. The customer will incur a cash advance fee for performing this transaction. Please refer to the “Special Requests, Replacements and Other Event Fees” section of this Product Information Document.
<b>Visa payWave</b>	functionality as part of a Visa Debit Card that allows transactions to be made at participating merchants by holding your your Card or mobile device such as a smart phone in front of a Contactless Terminal. You do not have to enter a PIN to complete the transaction if the purchase is for less than \$100 using your Card. Purchases made using your mobile device may require input of your Mobile Device Passcode.
<b>We, our, us</b>	Suncorp Bank.
<b>You, your</b>	the person acquiring the product and/or making non-cash payments.

## Financial Claims Scheme

The Financial Claims Scheme under the Banking Act 1959 applies to the deposit accounts you have with us. You may be entitled to a payment under the Financial Claims Scheme in some circumstances. Payments under the Financial Claims Scheme are subject to a limit for each customer. Information about the Financial Claim Scheme can be obtained from the FCS website at <http://www.fcs.gov.au>.

## How to contact us



*Call*  
13 11 55



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



*Local  
Branch*