

Lending Fees & Charges

For Home and Small Business Lending

Effective Date: 15 May 2021

All credit fees and charges applicable to any credit facilities regulated by the National Credit Code will be set out in the financial table of your credit contract. The credit fees and charges appear in this schedule for reference only.

Australian Credit Licence 229882



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About This Document

This document contains information on Suncorp Bank Home and Small Business loan products and related fees and charges.

This document must be read in conjunction with your Credit Contract and any applicable terms and conditions, Product Disclosure Statement/Product Information Document.

Unless otherwise stated, these products are issued by Suncorp-Metway Ltd ABN 66 010 831 722 ("Suncorp Bank") AFSL 229882 Australian Credit Licence 229882.

Equipment Finance products are issued by Suncorp Metway Advances Corporation Pty Ltd ABN 89 100 845 127.

All loans are available to approved applicants only.

The credit fees and charges appear in this schedule for reference only. Refer to your Credit Contract for details as to when those fees and charges may be credited or debited to your account. In the event of any conflict, ambiguity or inconsistency between any information that is contained in this Lending Fees and Charges Schedule and your Credit Contract, then the information contained in your Credit Contract shall prevail for the purpose of that Credit Contract.

Important Terms used in this document are explained at page 30.

Updating Information

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

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; or
- by phoning 13 11 55 and asking one of our consultants.

Home Loan Accounts

Product Features at a Glance

Compare Suncorp Bank Home Loan options	Suncorp Bank home loan		
Key features	Variable Rate	Fixed Rate	Back to Basics
Ability to make lump sum or extra repayments	✓	✓ ¹	✓
100% Home Loan Offset facility ²	✓	✗	✗
Cashback ³ ; The ability to redraw additional repayments	✓	✗	✓
The choice of interest only repayments ⁴	✓	✓	✓
Ability to split ⁵ the loan into a variable loan and fixed loan	✓	✓	✓
Ability to add additional funds ⁶ to the loan value	✓	✗	✓
Access to Telephone and Internet Banking	✓	✓	✓
Various home loan repayment options and ability to set up automatic repayments	✓	✓	✓
Ability to include in a package	✓	✓	✗

1. For Fixed Rate Home Loans, an Early Payment Interest Adjustment (EPIA) applies if more than the prepayment allowance (currently \$500 per month) is paid in excess of the agreed monthly repayment. The EPIA also applies if the loan is repaid in full or the agreed fixed rate period is broken for any reason. EPIA applies to the whole amount prepaid. For more information on EPIA ask in branch for our EPIA brochure.
2. A Mortgage Offset facility can be established by linking your Everyday Options account to the loan account and having it in offset mode. A Mortgage Offset Fee applies to link the 100% Home Loan Offset facility to your home loan. This fee is charged to your linked loan account. Everyday Options accounts are issued by Suncorp Bank. Please read the applicable Product Information Document before making any decisions about an Everyday Options account. Contact Suncorp Bank for a copy or call into a local branch.
3. You need to apply for Cashback which is available subject to conditions specified in the contract. Please read those conditions carefully. External transfers cannot be performed using online Cashback.
4. A maximum period of five years interest only repayments applies and is subject to you satisfying applicable Bank criteria.
5. Split your loan into two loans, one fixed rate loan and one variable rate loan in a proportion of your choice (e.g. 75% fixed and 25% variable). At the end of any fixed rate period, the fixed loan automatically rolls into the standard variable rate or you can apply to fix the interest rate again. Renegotiation Fee may apply.
6. An Additional Loan is available (subject to satisfying our credit requirements) and fees and conditions may apply.

Home Loans

This section contains the fees and charges for the following products:

- Standard Variable Rate
- Back to Basics
- Fixed Rate

Home Loan Finance

Loans for the purchase of a residence, land, construction of houses or home equity loans.

Type of Loan	Suncorp Bank Home Loan		
	Variable Rate	Fixed Rate	Back to Basics
Setting Up a New Facility			
Payable on each loan application and will be charged only once where there are multiple facilities requested as part of the same loan application.			
Establishment Fee	\$600	\$600	\$600
Applies to loans where borrowings are less than 90% of the property value			
Establishment Fee	\$990	\$990	\$990
Applies to loans where borrowings are greater than or equal to 90% of the property value.			
Lenders Mortgage Insurance	Determined at application	Determined at application	Determined at application
Guaranteed Rate Fee	Not applicable	The higher of \$600 or 0.15% of the amount borrowed (excluding other fees which are financed by the loan).	Not applicable
A Guaranteed Rate Fee secures a fixed rate for 90 days following your application.			
Additional Valuation Fee	\$150	\$150	\$150
The first valuation assessment for each loan application is provided by the Bank. If any additional valuation assessments that involve a physical inspection are obtained by us for assessing the loan security, then an Additional Valuation Fee will apply.			
Excess Cheque Fee	\$8	\$8	\$8
You can request four bank cheques for free per each loan application. An extra 5 free bank cheques are available for progress payments on construction loans. After you have used the free cheques, a fee is payable for each bank cheque requested.			
Guarantor Fee	\$200	\$200	\$200
Applies if a guarantor is included in the loan. Fee is per guarantor.			
Existing Facility			
Renegotiation Fee	\$300	\$300	\$300
Payable when your request for any changes to the Credit Contract or Security is completed (for example change from one interest rate category or product type to another, a partial release of a Security, term extension/reduction, change to the repayments, substitution of Security).			

Type of Loan	Suncorp Bank Home Loan		
Fee or Charge Description	Variable Rate	Fixed Rate	Back to Basics
Additional Valuation Fee	\$150	\$150	\$150

The first valuation assessment for each loan application is provided by the Bank. If any additional valuation assessments that involve a physical inspection are obtained by us for assessing the loan security, then an Additional Valuation Fee will apply.

Guarantor Fee	\$200	\$200	\$200
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Applies if a new guarantor is included in the loan. Fee is per guarantor.

Ongoing Fees			
Monthly Account Keeping Fee	\$10	\$10	Not applicable

Please refer to your Credit Contract for further detail as to when Ongoing Fees will be charged.

Default Charges			
Arrears Administration Fee	\$20	\$20	\$20
or			
Default Interest	2.00%p.a.	2.00%p.a.	2.00%p.a.

The Bank at its discretion will charge either an Arrears Administration Fee or Default Interest if an event of default in payment occurs.

For National Credit Code regulated loans, where Default Interest is charged, it will be charged on the amount in default (which may constitute the entire Loan balance where the Bank has demanded repayment of the Loan and you have not repaid the Loan within the time required in the notice) for the period the default continues. For loans not regulated by the National Credit Code, the default Interest is charged on the whole loan balance for the period in default. For both regulated and unregulated loans, the default rate is detailed in the Credit Contract and applies in addition to interest charged under the Credit Contract.

Payout Fees/Release Fees and Early Payment			
Loan Finalisation Fee	\$350	\$350	\$350

Applies when a loan is paid out in full. This includes settlements, refinances and payouts.

Type of Loan	Suncorp Bank Home Loan		
	Variable Rate	Fixed Rate	Back to Basics
Early Payment Interest Adjustment	Not applicable	Applicable Charged when you: <ul style="list-style-type: none"> – Pay out the loan during a fixed rate period – Pay more than the agreed monthly amount – Vary or break out of a fixed rate period 	Not applicable

For more information refer to your Credit Contract or ask for a copy of the separate Early Payment Interest Adjustment Brochure.

Other Lending Fees			
Progressive Funding Fee	\$300	Not applicable	\$300

Applies at loan settlement or first draw (at the Bank's discretion) for any part of the loan provided for construction purposes.

Transaction Fees	Not applicable	Not applicable	Not applicable
Staff Assisted Home Loan Repayment Fee	Not applicable	Not applicable	\$5

The Staff Assisted fee does not apply to automatic payments made directly from a Suncorp Bank account, or to payments made by Telephone Banking, Mobile Banking and Internet Banking where staff assistance is not required. This fee will apply for transfers made to a Back to Basics Home Loan at a Suncorp Branch.

Mortgage Offset Fee	\$75	Not applicable	Not applicable
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Applies if you choose to establish and link the optional offset facility to your home loan.

Copy of Documents Fee	\$35	\$35	\$35
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Payable if we are required to obtain a copy of a document, including a mortgage or title search.

Special Requests, Replacements and Other Event Fees

Other fees may apply for additional products and services. Please refer to page 25 for more information.

Home Package Plus

Fee or Charge Description	Fee
Home Package Plus Fee	\$375 per annum

Payable when Suncorp Bank has activated your Home Package Plus and charged to the first Home Loan in the package. If there is more than one loan you may nominate the loan for the fee to be charged to. The fee is then charged annually to this account on each anniversary of the initial package fee charge date.

Pricing Benefits

For these products in the package:

- Standard Variable Rate home loans
- Fixed Rate home loans

A fee rebate applies for:

- Establishment Fee
- Renegotiation Fee
- Mortgage Offset Fee

For full Terms and Conditions and Product Offers on the Home Package Plus refer to the Home Package Plus Terms and Condition document.

Lending Fees and Charges for Other Suncorp Bank Personal Loans, Home Loans and Packages

The following home loans are no longer available for sale:

- Asset Line
- Professional Asset Line
- Professional Ready Access
- Ready Access
- Suncorp Reverse Mortgage Loans
- Bridging Loan
- Annual Interest in Advance Fixed Rate Loans
- Access Equity (Line of Credit)
- Variable Rate Unsecured Personal Loan

For details of these loans, including fees applicable please visit a Suncorp Bank branch, call 13 11 55 or visit our website suncorp.com.au/banking for a copy of the "Schedule of Fees and Charges for Other Suncorp Bank Personal Accounts" and "Lending Fees and Charges for Other Suncorp Bank Personal Loans, Home Loans and Packages".

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Small Business Loans

This section contains information regarding Small Business Loan Finance

Small Business Loan Finance

Fee or Charge Description	Small Business Overdraft	Small Business Line of Credit	Small Business Term Loan - Variable Rate	Business Essentials Term Loan	
				Fixed Rate	Variable Rate
Setting Up a New Facility					
Establishment Fee					
Payable on each loan application and will be charged only once where there are multiple facilities requested as part of the same loan application.					
Total amount borrowed \$500,000 or less	\$800	\$800	\$800	\$800	\$800
Total amount borrowed is greater than \$500,000	0.30% of the total amount borrowed (maximum fee amount is \$3000)	0.30% of the total amount borrowed (maximum fee amount is \$3000)	0.30% of the total amount borrowed (maximum fee amount is \$3000)	0.30% of the total amount borrowed (maximum fee amount is \$3000)	0.30% of the total amount borrowed (maximum fee amount is \$3000)
Property Evaluation Fee - Commercial Security /Commercial Property Valuation Fee	Determined by a Valuer at the time of the loan application. This fee is payable at the time of application and is non-refundable				
Property Evaluation Fee - Residential Security / Residential Property Valuation Fee.	Determined by a Valuer at the time of the loan application and payable at loan settlement. It will be notified to you in your Credit Contract as a combined total with any applicable Commercial Property Valuation Fee. This fee is payable for each valuation assessment of the loan security obtained by us under the loan application				
Guaranteed Rate Fee	Not applicable	Not applicable	Not applicable	If applicable, the higher of \$600 or 0.15% of the amount borrowed (excluding other fees which are financed by the loan)	Not Applicable
A Guaranteed Rate Fee secures a fixed rate for 90 days following your application. This fee is non refundable. Only applies to new 1, 2, 3, 4 and 5 year fixed rate term loans.					

Fee or Charge Description	Small Business Overdraft	Small Business Line of Credit	Small Business Term Loan - Variable Rate	Business Essentials Term Loan	
				Fixed Rate	Variable Rate
Excess Cheque Fee	\$8	\$8	\$8	\$8	\$8

You can request four bank cheques for free per each loan application. An extra 5 free bank cheques are available for progress payments on construction loans. After you have used the free cheques, a fee is payable for each bank cheque requested.

Increasing an Existing Facility

Establishment Fee					
Total additional amount borrowed \$500,000 or less	\$400	\$400	\$400	\$400	\$400
Total additional amount borrowed is greater than \$500,000	0.15% of the total amount borrowed (maximum fee amount is \$1500)	0.15% of the total amount borrowed (maximum fee amount is \$1500)	0.15% of the total amount borrowed (maximum fee amount is \$1500)	0.15% of the total amount borrowed (maximum fee amount is \$1500)	0.15% of the total amount borrowed (maximum fee amount is \$1500)
Property Evaluation Fee - Commercial Security / Commercial Property Valuation Fee	Determined by a Valuer at the time of the loan application. This fee is payable at the time of application and is non-refundable.				
Property Valuation Fee - Residential Security / Residential Property Valuation Fee	Determined by a Valuer at the time of the loan increase application and payable upon loan increase settlement. It will be notified to you in your Credit Contract for the increase as a combined total with any applicable Commercial Property Valuation Fee. This fee is payable for each valuation assessment of the loan security obtained by us under the loan increase application.				

Establishing a Temporary Facility

Establishment Fee New unsecured facility - Temporary Overdraft.	\$150	Not applicable	Not applicable	Not applicable	Not applicable
Facility available on Business Everyday/Premium Accounts only. All Small Business Overdraft Fees & Charges apply to the Temporary Facility.					
Temporary increase to an existing Overdraft/ Line of Credit.	\$150	\$150	Not applicable	Not applicable	Not applicable

Fees, Charges and Default Interest will be applied to the Temporary Facility in the same way and at the same rates as are set out in your existing Credit Contract

Fee or Charge Description	Small Business Overdraft	Small Business Line of Credit	Small Business Term Loan - Variable Rate	Business Essentials Term Loan	
				Fixed Rate	Variable Rate
Ongoing Fees					
Monthly Account Keeping Fee	Not applicable	Not applicable	\$15	\$15 Not applicable for Annual Interest in Advance loans	\$15 [^]
Quarterly Service Fee	\$100	\$80	Not applicable	Not applicable	Not applicable
Annual Service Fee Applies to Annual Interest Loans Only	Not applicable	Not applicable	Not applicable	\$200 per annum paid in advance	Not applicable
Default Charges					
Arrears Administration Fee Or Default Interest	\$20 2.00% p.a.	\$20 2.00% p.a.	\$20 2.00% p.a.	\$20 2.00% p.a.	\$20 2.00% p.a.
<p>The Bank at its discretion will charge either an Arrears Administration Fee or Default Interest if an event of default in payment occurs. For National Credit Code regulated loans, where Default Interest is charged, it will be charged on the amount in default (which may constitute the entire Loan balance where the Bank has demanded repayment of the Loan and you have not repaid the Loan within the time required in the notice) for the period the default continues. For loans not regulated by the National Credit Code, the default Interest is charged on the whole loan balance for the period in default. For both regulated and unregulated loans, the default rate is detailed in the Credit Contract and applies in addition to interest charged under the Credit Contract</p>					
Payout Fees/Release Fees and Early Payment					
Loan Finalisation Fee	\$350	\$350	\$350	\$350	\$350
Applies when a loan is paid out in full. This includes settlements, refinances and payouts.					

Please refer to your Credit Contract for further detail as to when Ongoing Fees will be charged.

[^]\$15 Monthly Account Keeping Fee is applicable to new Business Essentials loans settled from 16th April 2018

Fee or Charge Description	Small Business Overdraft	Small Business Line of Credit	Small Business Term Loan - Variable Rate	Business Essentials Term Loan	
				Fixed Rate	Variable Rate
Early Payment Interest Adjustment Applies to Fixed Rate Loans only Charged when you: <ul style="list-style-type: none"> – Pay out the loan during a fixed rate period – Pay more than the agreed monthly amount – Vary or break out of a fixed rate period 	Not applicable	Not applicable	Not applicable	Applicable for fixed rate component only	Not applicable

For more information refer to your Credit Contract or ask for a copy of the separate booklet called Early Payment Interest Adjustment Brochure.

Other Lending Fees

Progressive Funding Fee	Not applicable	Not applicable	\$300	Not applicable	\$300
Applies at loan settlement or first draw (at the Bank's discretion) for any part of the loan provided for construction purposes.					
Cashback Fee	Not applicable	Not applicable	\$20	Not applicable	\$20

No charge applies for the first Cashback transaction per calendar month*

* Cashback fee may be charged and rebated. A fee for each Cashback withdrawal applies. Minimum withdrawal amount is \$1000. Note: Cashback is not available during fixed rate periods unless you have a loan documented prior to April 2, 1999, which specifically allows Cashback during fixed rate periods. Conditions apply.

Renegotiation Fee	\$300	\$300	\$300	\$300	\$300
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Payable when your request for any change to the credit contract is completed (for example change from one interest rate category or product type to another, a partial release, a term extension/reduction, change to the repayments, substitution of Security).

Transaction Fees	Applicable Refer to page 22 for details	Applicable Refer to page 27 for details	Not applicable	Not applicable	Not applicable
Business Offset Fee	Not applicable	Not applicable	\$0.00	Not applicable	\$0.00

Applies if you choose to establish and link the optional offset facility. Offset only applies to your loan while it is a variable interest rate.

Fee or Charge Description	Small Business Overdraft	Small Business Line of Credit	Small Business Term Loan - Variable Rate	Business Essentials Term Loan	
				Fixed Rate	Variable Rate
Copy of Documents (per document)	\$35	\$35	\$35	\$35	\$35

Payable if we are required to obtain a copy of a document, including a mortgage or a title search.

Special Requests, Replacements and Other Event Fees

Other fees may apply for additional products and services. Please refer to page 25 for more information.

Small Business Overdraft Account Fees

	Business Everyday Account (Only available on existing Business Everyday accounts)	Business Premium Account
<ul style="list-style-type: none"> – Self-service transactions <ul style="list-style-type: none"> – Suncorp Bank and rediATM network ATM withdrawals – BPAY® – EFTPOS transactions – Direct credits – Direct Debits – Staff Assisted withdrawals – Cheque withdrawals – External transfers 	Unlimited Unlimited Unlimited Unlimited	Unlimited Unlimited Unlimited Unlimited Unlimited
Osko payments	Unlimited	Unlimited
Staff Assisted deposits <ul style="list-style-type: none"> – any deposit performed with the assistance of a staff member. 	Unlimited	Unlimited
Cheque deposits <ul style="list-style-type: none"> – any cheque deposited to your account within a Suncorp Bank branch or at an ATM. 	Unlimited	Unlimited
Internal electronic transactions (between Suncorp Bank accounts), Direct Debits and Direct Credits, BPAY®, Suncorp Bank and rediATM network ATM withdrawals, and EFTPOS.	Unlimited	Unlimited

	Business Everyday Account (Only available on existing Business Everyday accounts)	Business Premium Account
Business Payments Credit (Transactions per month)	Unlimited	Unlimited
Non-Suncorp Bank and Non-rediATM network ATM withdrawals & enquiries (all states and territories)	Withdrawals and enquiries at Non-Suncorp Bank and Non-rediATM 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.	

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.

Special Requests, Replacements and Other Event Fees

Other fees may apply for additional products and services. Please refer to page 25 for more information.

Unsecured Business Overdraft

Fee or Charge Description	Amount
Setting Up a New Facility	
Establishment Fee	Nil
Ongoing Fees	
Quarterly Service Fee	\$20
Default Charges	
Arrears Administration Fee or Default Interest	\$20 2.00%p.a.

The Bank at its discretion will charge either an Arrears Administration Fee or Default Interest if an event of default in payment occurs. Default interest is charged on the amount in default for the period in default. The default rate is detailed in your Application for an Unsecured Business Overdraft Facility applies in addition to interest charged under the Overdraft Contract.

Special Requests, Replacements and Other Event Fees

Other fees may apply for additional products and services. Please refer to page 25 for more information.

Small Business Line of Credit Account Fees

Fee Description	
<ul style="list-style-type: none"> – Self-service transactions – Suncorp Bank and rediATM network ATM withdrawals – BPAY® – EFTPOS transactions – Direct credits 	Unlimited
– Direct debits	Unlimited
– Staff Assisted transactions	Unlimited
– Cheque transactions	Unlimited
Internet transfers to Suncorp Bank accounts	Unlimited
Telephone enquiries	Unlimited
Automated telephone transfers	Unlimited
Suncorp Bank and rediATM network ATM transfers	Unlimited
Suncorp Bank and rediATM network ATM balance enquiries	Unlimited
Osko payments	Unlimited
Business Payments Credit Transactions per month	Unlimited
Immediate external Internet transfers (non-Suncorp Bank)	Unlimited
Non-Suncorp Bank and Non-rediATM network ATM withdrawals & enquiries (all states and territories)	Withdrawals and Enquiries at Non-Suncorp Bank and Non-rediATM 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.

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.

Special Requests, Replacements and Other Event Fees

Other fees may apply for additional products and services. Please refer to page 25 for more information.

Transaction Negotiation Authority

A Transaction Negotiation Authority (TNA) is a facility limit to allow an external bureau to process bulk payments on your behalf, such as payroll and other business commitments. Suncorp Bank will honour these electronic payment files within the approved limit and frequency to give certainty and efficiency in the payment clearing system. Refer to the Transaction Negotiation Authority Facility Terms and Conditions for more detail on these fees, which are available on approval of the TNA application or by phoning 13 11 55.

Type of Fee	Cost
Up-front Fees	
Establishment fee	\$150
Ongoing Fees	
Account Maintenance Fee payable half yearly in advance	1.5% of the weekly processing limit (minimum of \$50)
Reference Fee	
Applies to each referral where a direct entry file will cause the weekly processing limit to be exceeded	\$35

Bank Guarantee

Type of Fee	Cost
<p>Up-front Fees</p> <p>Establishment fee</p> <p>Where security is required additional fees may be applicable, such as, valuation, documentation settlement, and search fees. These may differ for each application and all fees will be advised in writing on approval.</p>	up to 0.50% of amount guaranteed (min. \$100)
<p>Ongoing Fees</p> <p>Guarantee fee (payable half-yearly in advance)</p>	1.50% of amount guaranteed (min \$50 and rounded up to the nearest dollar)
<p>Variation Fee</p> <p>This fee is charged at the time the Bank Guarantee is varied on customer request. This occurs when there is a change to the favouree details and/or when the amount of the Term Deposit that secures the Bank Guarantee is reduced or we otherwise agree to change the Bank Guarantee.</p>	\$100
<p>Cancellation Fee (each)</p> <p>This fee is charged at the time the Bank Guarantee is returned to the Bank and cancelled.</p>	\$100
<p>PPS Registration Fee (Term Deposit)</p>	\$6.00 (Term Deposit only)
<p>Registration Fee (New Property Security)</p>	Determined at the time of the loan application

Business Packages

	Small Business Money Manager	Business Ready Package
Package Fee	Choice of either: <ul style="list-style-type: none"> – \$500 per annum in advance or – \$125 per quarter in arrears 	\$400 per quarter in arrears
Mandatory Account Type	Small Business Line of Credit Account	Business Premium Account
– Self-service transactions	Unlimited	Unlimited
– Direct debits	Unlimited	Unlimited
– Staff Assisted transactions	Unlimited	Unlimited
– Cheque transactions	Unlimited	Unlimited
Internet transfers to Suncorp Bank accounts	Unlimited	Unlimited
Telephone enquiries	Unlimited	Unlimited
Automated telephone transfers	Unlimited	Unlimited
Suncorp Bank and rediATM network ATM transfers	Unlimited	Unlimited
Suncorp Bank and rediATM network ATM balance enquiries	Unlimited	Unlimited
Osko payments	Unlimited	Unlimited
Business Payments Credit Transactions per month	Nil	Nil
Immediate external Internet transfers (non-Suncorp Bank)	Nil	Nil
Non-Suncorp Bank and Non-rediATM network ATM withdrawals & enquires (all states and territories)	Withdrawals and Enquiries at Non-Suncorp Bank and Non-rediATM 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.	Withdrawals and Enquiries at Non-Suncorp Bank and Non-rediATM 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.

Pricing Benefits

Small Business Money Manager Package

For the Small Business Line of Credit Account and any of these products in the package:

- Small Business Standard Variable Term Loan, Business Essentials Term Loan and Fixed Rate Loans.
- Home Loans (Fixed Rate & Standard Variable)

A full fee rebate applies to any:

- Monthly Account Keeping Fees
- Quarterly Service Fees
- Upfront Establishment Fee on initial qualifying loans that establish the package and any future new or additional qualifying small business loans that can be placed in the package.

All other fees (including transaction fees) relating to the products you have in your Money Manager Package will apply.

Business Ready Package

For these products in the package

- Business / Agribusiness Banking Term Loans, Small Business Essential Term Loans and all Fixed Rate Loans (up to a maximum of three loans in total)
- Business Premium Account with Overdraft

A full fee rebate applies to any:

- Small Business Variable Term Loans Monthly Account Keeping Fees
- Overdraft Quarterly Service Fees
- Upfront Establishment Fee on initial qualifying loans that establish the package and any future new or additional qualifying loans that can be placed into the package (up to the maximum of three)

All other fees on these products apply.

Standard fees and charges will apply to variable term loans in excess of three.

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.

Special Requests, Replacements and Other Event Fees

Other fees may apply for additional products and services. Please refer to page 25 for more information.

Small Business Equipment Finance

Equipment Finance

Equipment Finance products are offered by Suncorp Metway Advances Corporation Pty Ltd ABN 89 100 845 127 who is not a subscriber to the Banking Code of Practice. For the avoidance of doubt, Equipment Finance facilities will NOT be covered by the protections outlined in the Banking Code of Practice.

Type of Fee	Cost
Up-front Fees	
Establishment fee	
Payable for the establishment of your Equipment Finance facility	
– Lease (minimum)	\$350
– Chattel Mortgage (minimum)	\$350
Private Sales / Sale and Leaseback Fee	
Payable in addition to the above Establishment fee	
– Lease (minimum)	\$250
– Chattel Mortgage (minimum)	\$250
Security Substitution / Assignment / Other Variation	
Payable when we agree to your request to substitute security, assign or vary your contract.	
– Lease (minimum)	\$250
– Chattel Mortgage (minimum)	\$250

Other Fees

All other fees and charges, including Government fees and statutory costs, are available on application or by phoning 13 11 55.

Additional Fees and Charges

- Special Requests, Replacements and Other Event Fees
- Foreign Currency Fees
- Government Charges

(These may be applicable for Home and Small Business lending).

Handy Tips to Save on Fees

Most Suncorp Bank deposit accounts provide an unlimited number of fee free Suncorp Bank transactions. 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 everyday banking with Suncorp Bank.

Fee	Ways to Save on Fees
<p>ATM Operator Fees</p>	<p>Suncorp Bank and rediATM network ATMs</p> <p>Use Suncorp Bank and rediATM network ATMs to make withdrawals and enquiries. Our extensive ATM network, which includes access to rediATM network ATMs, is free to use for many Suncorp Bank transaction products.</p> <p>Cash out at point of sale</p> <p>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 or rediATM network ATM. Withdraw extra cash when you press the "savings", "cheque" or "credit" button on the EFTPOS terminal when making a purchase. If you have a Chip Enabled Visa Debit card and you press "credit", you can get 'Cash out' 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 and not swiped, and a PIN must be used as 'Cash out' cannot be obtained with a signature.</p>
<p>Statement Request Fee</p>	<p>Telephone Banking, Mobile Banking and Internet Banking</p> <p>Avoid the cost of copies of statements by accessing statement information through Telephone Banking, Mobile Banking and Internet Banking free of charge.</p>
<p>Bank Cheque Fee</p>	<p>External Transfer</p> <p>Transfer money from your Suncorp Bank account to an account at another financial institution. It's a simple alternative and fee free on most Suncorp Bank accounts.</p> <p>Visa Debit and Visa Credit</p> <p>Make your purchases with a visa Debit or Credit facility. It's cost effective and convenient. Plus you'll have access to Visa's 24 million acceptance locations around the world. (Overseas transactions may attract a fee).</p>

Special Requests, Replacements and Other Event Fees

Please check the product specific sections of this brochure to see whether special requests, replacements and other event fees may apply to your product.

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.

Special Requests, Replacements and Other Event Fees	
Card replacement	\$5.00
Visa debit cards emergency overseas card replacement	\$50.00
Stop payment requests – cheques and bank cheques	\$15.00
Stop payment requests – Direct Debit	Nil
Bank cheques – purchase	\$8.00
Bank cheques – replacement	\$8.00
Copy of personal or bank cheque	\$12.00
Special Answers – Suncorp Bank 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
Mortgage Offset Fee	\$75.00
Business & Company Name Search	Nil
Bank opinion on a business account	\$15.00

Special Requests, Replacements and Other Event Fees

Copy Fee	
– Previously issued correspondence	\$10.00 per copy
– Previously issued documents	\$25.00 per copy
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
Legal Fees	Not ascertainable until after application
Payable when we advise that we need to instruct our solicitors to assist with the approval of your lending Facility	

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.

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 Terms and Conditions for Suncorp Accounts and Continuing Credit Accounts for further information about our foreign currency transactions, including exchange rates and other fees and charges that may apply.

Foreign Currency Fees	
<p>Foreign Currency Conversion Fee (Suncorp Bank Visa Debit Transactions)</p> <p>(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 the percentage that we charge for the Foreign Currency Conversion Fee).</p>	3.0% of the converted Australian dollar transaction amount of any foreign currency transaction made or charged to your account.
<p>Foreign Currency Bank Draft – trace request or stop payment</p> <p>Applies when you request us to:</p> <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 Transfer sent via Global Payments	Nil
Telegraphic Transfers (staff assisted and via Global Payments) – recall, amended, trace request.	\$30.00 plus other bank's costs

Important Terms Explained

Some terms used in this Lending Fees and Charges Schedule are defined below and in your Credit contract. Please refer to your Credit Contract for the relevant definitions if the term is not defined below.

Where a term is used in both this Lending Fees and Charges Schedule and your Credit Contract the relevant definition for interpreting that term in this Lending Fees and Charges Schedule is the definition contained in the table below. The relevant definition for interpreting your Credit Contract will be the definition outlined in your Credit Contract.

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
account	any savings account, term deposit or cheque or card account as specified in the Terms and Conditions for Suncorp Bank Accounts.
Account Terms and Conditions	Means the Product Information Document that applies to your Business Everyday Account or Business Premium Account and/or the Terms and Conditions For Suncorp Accounts and Continuing Credit Accounts.
ATM Direct Charging	A form of charging for 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 Banks ATM, then the other bank will charge you for using their ATM.
ATM Operator Fee	The fee charged for using a Non-Suncorp Bank or Non-rediATM network ATM/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.
At Call	deposits and withdrawals can be made at any time to the bank account.
BECS	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.
BPAY®	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.

Term	Meaning
business payments	business payments allow you to perform EFT transactions with multiple deposits at the same time from your Suncorp Bank account to other accounts both at Suncorp Bank and other financial institutions. Business payments are not made as Osko payments.
cheque	a written order to us on our cheque form to pay a certain amount of money from your account.
cheque transaction	A transaction where a cheque is drawn on or deposited into your account
Chip Enabled Visa Debit card	a Visa Debit card that has an embedded security microchip.
copy of personal or bank cheque	as the owner of a Suncorp Bank cheque, you can ask us to provide you with a copy of it.
Credit Contract	a contract under which credit or other financial accommodation is or may be provided by us to you.
designated ATM	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.
direct credit	an electronic 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
direct debit	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.
EFTPOS	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 requires you to input your PIN and to nominate the account from which you wish the funds to be transferred to make the purchase.
Electronic transactions	Includes withdrawals and transfers completed using automated Telephone Banking, Mobile Banking (including as an Osko payment via the NPP), Internet Banking, Suncorp Bank ATMs, Direct Debits and Direct Credits (excludes Business Payments), BPay® and EFTPOS.
end-of-day	midnight Brisbane time at the end of the relevant day.

Term	Meaning
external transfers	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.
Foreign ATM	Another Financial Institutions ATM – also called a “Non-Suncorp Bank ATM” or “Non-rediATM network ATM”.
future dated Internet and staff assisted external transfers to another financial institution	future dated Internet and staff assisted EFT transactions that you initiate from a Suncorp Bank account to an account at another financial institution that participates in BECS.
Global Payments	is the system that processes Online Telegraphic Transfers via Internet Banking.
immediate external internet transfers (non Suncorp Bank)	EFT internet transactions that you initiate immediately from a Suncorp Bank account to an account at another financial institution that participate in BECS.
Lenders Mortgage Insurance	If you are borrowing more than 80% of the value of a property you will be required to pay Lenders Mortgage Insurance. This is a one-off payment and can be financed into the loan. Lenders Mortgage Insurance protects Suncorp Bank against loss in the event of a forced sale of a mortgaged property. It does not insure you but does make it possible for you to buy a home with a smaller deposit.
New Payments Platform or NPP	means the New Payments Platform operated by NPP Australia Limited which facilitates clearing and settlement of payments between NPP participants on a 24/7 near real-time basis (among other things).
non-Suncorp Bank ATM	Another Financial Institutions ATM - also called a “Foreign ATM”.
non-Suncorp Bank ATM enquiry	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.
non-Suncorp ATM withdrawal	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.
Online Telegraphic Transfer	is a Telegraphic Transfer sent via Global Payments.
Osko	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.

Term	Meaning
Osko payment	is an electronic funds transfer (including an external transfer) to a PayID or an external transfer to a BSB and account number made using the Suncorp App and via the Osko payment service. Restrictions may apply to your ability to make and receive Osko payments, as further described in the Account Terms and Conditions.
Physical Security Token	means a small electronic device which generates a Security Token Code.
record search/ copy request – cheques, records, voucher retrieval	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.
rediATM network ATM enquiry	when you use a rediATM 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.
rediATM network ATM withdrawal	when you withdraw money from a rediATM network ATM using your card. This requires you to input your PIN and to nominate the account from which you wish to withdraw the funds.
RTGS	Real Time Gross Settlements. RTGS means the settlement system established and operated by the Reserve Bank of Australia for Real Time Gross Settlement.
Security Token	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.
Security Token Code	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.
Self-Service Transactions	Includes transactions via Suncorp Bank and rediATM network; ATM withdrawals; BPAY®; EFTPOS transactions; Direct credits (excluding business payments and RTGS credits)
Staff Assisted transactions	any withdrawal, internal transfer, BPAY® or deposit performed with the assistance of a Suncorp Bank staff member or officer.
Suncorp Bank	Suncorp-Metway Ltd ABN 66 010 831 722.
Suncorp Bank ATM withdrawal	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.
sweeps – funds management, insufficient funds	a 'sweep' is an automatic transfer of available funds between your accounts to either prevent the account overdrawn or to maintain a balance specified by you in your account.

Term	Meaning
Telegraphic Transfer	means a funds transfer sent electronically to an overseas bank account held with an external financial institution.
trace/recall of funds request – cheque, electronic payment	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®.
VISA Debit Cash Advance	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.
we, our, us	Suncorp Bank.
you, your	the person acquiring the product and/or making non-cash payments.

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How to contact us



Call
13 11 55



Online
suncorp.com.au



*Local
Branch*