

Business Lending Fees and Charges

Effective from
9 April 2024

Australian Credit Licence 229882



SUNCORP



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About This Guide

This guide contains information on Suncorp Business Lending products and related fees and charges.

This guide must be read in conjunction with your Letter of Offer and any applicable terms and conditions.

Effective Date: 9 April 2024.

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

All loans are available to approved applicants only.

The credit fees and charges appear in this guide for reference only. Refer to your Letter of Offer and/or Account Terms and Conditions 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 guide and your Letter of Offer and/or Account Terms and Conditions, then the information contained in your Letter of Offer and/or Account Terms and Conditions shall prevail for the purpose of that Letter of Offer and account.

Where the fee contained in this Lending Fees and Charges guide is listed as 'Determined at application', the fee will be advised to you in your Letter of Offer.

Important Terms used in this guide are explained within Section 3.

Updating Information

The information contained in this guide is current as at the effective date. Information may change from time to time in ways permitted in your Letter of Offer.

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.

If you have any queries regarding the contents of this guide and or any other services provided by Suncorp Bank please contact us:

Phone: 13 11 55

Web: suncorp.com.au/banking

Smart Ways to Minimise Fees

The following tips will help you minimise transaction fees on your Business Overdraft or Business Line of Credit.

- ✓ Arrange to pay all your regular bills by direct debit, Internet and automated phone banking, PayTo, credit card or debit card.
- ✓ Use Suncorp Bank and atmX by Armaguard (atmX) network ATMs to make withdrawals, deposits, enquiries, transfers and PIN change. You can deposit* cash only at Non-Suncorp ATMs designated by us from time to time. Our extensive ATM network, which includes access to atmX network ATM is free to use for many Suncorp Bank transaction products.
- ✓ Pay your bills using Multipay, Business Payments online, or BPAY®
- ✓ Avoid paying for copies of Statements by printing your transaction history on Internet Banking.

* The deposit is taken by Armaguard on behalf of Suncorp-Metway Ltd ABN 66 010 831 722 at all atmX ATMs.

Section 1 – Upfront and Ongoing Fees

1.1 Commercial Term Loan

Upfront Fees	Cost
<p>Establishment Fee¹</p> <p>Payable for the establishment of each new Facility (including the restructure of an existing Facility) or increase to an existing Facility.</p> <p>Calculated as a percentage on the approved Facility Limit or any increase to the Facility Limit. This fee will only be charged to your Facility if your requested Facility proceeds to Settlement.</p>	<p>Determined at application.</p> <p>As outlined in your Letter of Offer.</p>
<p>Self-Managed Superannuation Funds (SMSF) Fee</p> <p>Payable if you are a Self-Managed Superannuation Fund and charged in addition to the Establishment Fee for us to undertake due diligence on the proposed lending structure.</p>	<p>\$1,000²</p>
Ongoing Fees	Cost
<p>Account Maintenance Fee</p> <p>Payable half yearly in advance from the date of Settlement.</p>	<p>\$300</p>
<p>Line Fee</p> <p>Payable on all Development Finance and progressively drawn facilities.</p> <p>Calculated daily as a percentage of the Facility Limit (as amended from time to time) and charged quarterly in arrears to your Facility from the date of Settlement.</p>	<p>Determined at application.</p> <p>As outlined in your Letter of Offer.</p>
<p>Unused Limit Fee</p> <p>Calculated daily as a percentage on the Undrawn Commitment and charged quarterly in arrears to your Facility from the date of Settlement.</p>	<p>Determined at application.</p> <p>As outlined in your Letter of Offer.</p>

¹ Additional fees to establish your Facility may also be applicable such as valuation, document preparation, search and Settlement fees which are outlined within Section 1.8 – Other Fees on Business Lending. We may require you to pay an upfront non-refundable application fee which would be deducted from the Establishment Fee at Settlement.

² A higher fee may be payable if the transaction is more complex.

1.2 Business Essentials Term Loan

Upfront Fees	Cost
<p>Establishment Fee¹</p> <p>Payable on each loan application and will be charged only once to your Facility where there are multiple Business Essentials Facilities as part of the same loan application and the Facility proceeds to Settlement.</p> <ul style="list-style-type: none"> – Amount Borrowed <\$1,000,000 <ul style="list-style-type: none"> – New Facility – Increase to an existing Facility – Amount Borrowed \$1,000,000 ≤ \$5,000,000 <ul style="list-style-type: none"> – New Facility and Increase to an existing Facility 	<p>As outlined in your Letter of Offer.</p> <p>\$1,000</p> <p>\$500</p> <p>0.25% of the Facility Limit or increase to an existing Facility Limit.</p>
<p>Guaranteed Rate Fee</p> <p>A non-refundable fee charged to your Facility which secures the interest rate for 90 days following receipt of your application. This fee applies to new fixed rate term loans only.</p>	<p>The higher of \$600 or 0.15% of the amount borrowed (excluding other fees which are financed by the loan).</p>
Ongoing Fees	Cost
<p>Account Keeping Fee²</p> <p>Payable monthly in arrears from the date of Settlement.</p>	<p>\$15³</p>
<p>Annual Service Fee</p> <p>Charged annually in advance, this fee applies to Annual Interest in Advance loans only.</p>	<p>\$200</p>

¹ Additional fees to establish or increase your Facility may also be applicable such as valuation, document preparation, search and settlement fees which are outlined within Section 1.8 - Other Fees on Business Lending. A higher fee may be charged depending on the loan amount or complexity of the transaction.

² This fee is not applicable for Annual Interest in Advance loans.

³ \$15 Account Keeping Maintenance Fee is applicable to new Business Essential Term Loans settled from 16th April 2018.

1.3 Business Overdraft and Business Line of Credit

Upfront Fees	Cost
<p>Establishment Fee¹</p> <p>Payable for the establishment of each new Facility or increase to an existing Facility.</p> <p>Calculated as a flat fee or a percentage on the approved Facility Limit or on any increase to the Facility Limit. This fee will only be charged to your Facility if your requested Facility proceeds to Settlement.</p>	<p>Determined at application.</p> <p>As outlined in your Letter of Offer.</p>
Ongoing Fees	Cost
<p>Facility Fee</p> <p>Determined on the approved line of credit Facility Limit and charged quarterly in arrears from the date of Settlement. Applies to Business Overdraft and Business Lines of Credit, unless otherwise notified to you as outlined in your Letter of Offer.</p> <ul style="list-style-type: none"> — ≤\$100,000 — \$100,001 ≤\$250,000 — \$250,001 ≤\$500,000 — >\$500,000 	<p>\$150</p> <p>\$300</p> <p>\$500</p> <p>0.75% per annum of your Facility Limit or as outlined in your Letter of Offer.</p>

¹ Additional fees to establish your Facility may also be apply such as valuation, document preparation, search and settlement fees which are outlined within Section 1.8 – Other Fees on Business Lending. We may require you to pay an upfront non-refundable application fee which would be deducted from the Establishment Fee payable at Settlement

1.4 Unsecured Business Overdraft

Upfront Fees	Cost
<p>Establishment Fee</p> <p>Payable for the establishment of each new Facility or increase to an existing Facility.</p>	<p>\$250</p>
Ongoing Fees	Cost
<p>Service Fee</p> <p>Calculated on the approved overdraft Facility Limit and charged quarterly in arrears.</p>	<p>\$75</p>

1.5 Bank Guarantee

Upfront Fees	Cost
<p>Establishment Fee¹</p> <p>Payable for the establishment of each new Facility or increase to an existing Facility.</p> <p>Calculated as a percentage on the approved Facility Limit or on any increase to the Facility Limit. This fee will only be charged to your facility if your requested Facility proceeds to Settlement.</p>	<p>0.50% of the Bank Guarantee amount or approved Facility Limit (minimum \$100)</p>
Ongoing Fees	Cost
<p>Bank Guarantee Fee</p> <p>Payable for each individual Bank Guarantee.</p> <p>Calculated on the individual Bank Guarantee amount (rounded up to the nearest dollar) and charged half-yearly in advance on the date the Bank Guarantee was drawn.</p>	<p>1.50% (minimum \$150 and rounded up to the nearest dollar)</p>

¹ Where security is required, additional fees to establish your facility may also apply such as valuation, document preparation, search and settlement fees which are outlined within Section 1.8 - Other Fees on Business Lending.

1.6 Business Ready Package

Business Ready Package – Eligibility Criteria

- To be eligible for the Business Ready Package you must hold at least one Term Loan (up to a maximum of three) and one Business Premium Account (the transaction account) with an Overdraft Facility Limit up to a maximum of \$500,000*.
- The Package Fee will replace the monthly Account Keeping Fee on your Business Essentials Term Loan or Account Maintenance Fee on your Commercial Term Loan (for up to three Term Loan accounts) and the Facility Fee or the Overdraft Service Fee (as applicable) for these facilities.
- The Account Keeping Fee for your Business Essentials Term Loan listed in Section 1.2 and the Account Maintenance Fee for your Commercial Term Loan listed at Section 1.1. will apply to each additional Term Loan (over three) and will not form part of your Business Ready Package.
- All other fees on these products apply.

If at any point you do not meet the Business Ready Package eligibility criteria, the Account Keeping Fee on your Business Essentials Term Loan, the Account Maintenance Fee on your Commercial Term Loan and the Facility Fee or the Overdraft Service Fee (as applicable) on your Business Overdraft will be re-instated.

Refer to Sections 1.1, 1.2 and 1.3 for ongoing fees on these facilities.

Refer to the transaction fees of the Business Premium Account with an Overdraft listed in the Product Information Document for Suncorp Bank Business Accounts.

*The criteria that stipulates a 'Facility Limit of up to a maximum of \$500,000 for Business Overdrafts' applies to a new Business Ready Package established on or after 4 January 2022 only, unless otherwise notified to you as outlined in your Letter of Offer/ Credit Contract.

Type of Fee	Cost
<p>Establishment Fee¹</p> <p>Payable for the establishment of each new facility under the package (includes the refinance of an existing facility) or increase to an existing facility.</p> <p>Calculated as a percentage on the approved facility amount or on any increase to the Facility Limit. This fee will only be charged to your facility if your requested facility proceeds to Settlement.</p>	<p>Determined at application.</p> <p>As outlined in your Letter of Offer.</p>
Ongoing Fees	Cost
<p>Business Ready Package Fee – charged from the day of Settlement. Details as below, unless otherwise notified in your Letter of Offer.</p> <ul style="list-style-type: none"> – Packages established on or after 4 January 2022, charged in arrears: <ul style="list-style-type: none"> – ≤ \$100,000 – \$100,001 ≤ \$250,000 – \$250,001 ≤ \$500,000 – Packages established prior to 4 January 2022, charged in advance 	<ul style="list-style-type: none"> \$250 per quarter \$400 per quarter \$600 per quarter \$400 per quarter

¹ Additional fees to establish your facility may also apply such as valuation, document preparation, search and settlement fees which are outlined within Section 1.8 - Other Fees on Business Lending. In cases where a new loan application and a new Business Ready Package is entered into at the same time, we may require you to pay an upfront non-refundable fee which would be deducted from the Establishment Fee payable at Settlement.

1.7 Small Business Money Manager Package

Effective 4 October 2021, the Small Business Money Manager Package is no longer for sale. Customers who took up the Package before this date, can retain this Package on the terms set out below.

Ongoing Fees	Cost
Package Fee	Choice of either: \$500 per annum in advance or \$125 per quarter in arrears
Transaction Fees	Cost
– Self-service transactions	Nil
– Direct Debits	
– PayTo	
– Staff Assisted transactions	
Internet transfers to Suncorp Bank accounts	Nil
Telephone enquiries	Nil
Automated telephone transfers	Nil
Suncorp Bank ATM and atmx network ATM transfers	Nil
Suncorp Bank and atmx network ATM balance enquiries and PIN Change	Nil
Suncorp ATM deposits and Non-Suncorp ATM cash only deposits* designated by us from time to time	Nil
Osko payments	Nil
Business Payments Credit Transactions	Nil
Immediate external Internet transfers (non-Suncorp Bank)	Nil
Non-Suncorp Bank and Non-atmx network ATM withdrawals & enquires (all states and territories)	Withdrawals and Enquiries at Non-Suncorp Bank and Non-atmx 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.
Other	Nil
PayID Creation**	

* The deposit is taken by Armaguard on behalf of Suncorp Metway Ltd ABN 66 010 831 722 at all atmx ATMs.

1.8 Other Fees on Business Lending

Type of Fee	Cost
<p>Arrears Administration Fee</p> <p>Or</p> <p>Default Interest</p> <p>At our reasonable discretion and in accordance with your Letter of Offer, will charge either an Arrears Administration Fee or Default Interest if an Event of Default in payment occurs. Default Interest is charged on the whole balance for the period in default unless alternative terms apply to your Letter of Offer. The Default Interest Rate is detailed in the Letter of Offer and applies in addition to interest charged under the Letter of Offer.</p>	<p>\$20</p> <p>2% per annum</p>
<p>Business Offset Fee</p> <p>This fee applies to variable Business Essentials Term Loans and Variable Small Business Term Loans only.</p> <p>Payable when you choose to establish and link the optional offset facility.</p>	<p>Nil</p>
<p>Cashback Fee</p> <p>This fee applies on variable Business Essentials Term Loans and Variable Small Business Term Loans only.</p> <p>Payable when you complete a withdrawal from your variable Business Essentials Term Loan. No charge applies for the first Cashback transaction per calendar month*.</p> <p>*Cashback fee may be charged and rebated. A fee for each Cashback withdrawal applies. Minimum withdrawal amount is \$1,000. 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.</p>	<p>\$20</p>
<p>Cancellation Fee (Bank Guarantee)</p> <p>This fee applies on Bank Guarantee only.</p> <p>Payable when you request to cancel a Bank Guarantee and closure of the Bank Guarantee facility.</p>	<p>\$100</p>

Type of Fee	Cost
<p>Consent Fee (each)</p> <p>This fee does not apply to the Small Business Overdraft, Small Business Line of Credits, Small Business Term Loan or Business Essentials Term Loan.</p> <ul style="list-style-type: none"> — charged on requests for Suncorp Bank to provide consent (e.g. consent to lease, consent to subdivision). \$250 — charged when Suncorp Bank is requested to provide consent together with the production of title deeds. \$300 	
<p>Consent Service Fee</p> <p>This fee applies to Small Business products only.</p>	\$250
<p>Documentation Fee</p> <p>This fee does not apply to the Small Business Overdraft, Small Business Line of Credits, Small Business Term Loan or Business Essentials Term Loan.</p> <ul style="list-style-type: none"> — Minimum (up to 3 documents) \$600 — Each document over 3 \$200 <p>Advised to you in writing on approval and charged on the number of security and supporting documents that are required to be prepared.</p>	
<p>Early Payment Interest Adjustment (“EPIA”) / Break Costs</p> <p>Applies to Fixed Rate Term Loans only.</p> <p>Charged when you:</p> <ul style="list-style-type: none"> — Pay out the loan during a fixed rate period — Pay more than the agreed monthly amount during the fixed rate period. — Vary or break out of a fixed rate period <p>We recommend that you obtain financial advice about the potential consequences of breaking a fixed-rate Facility or repaying early, including payment of an EPIA. Any EPIA that may apply could be a substantial cost, depending on the movement of the wholesale funding market between the time that you break or repay your loan early and the time that your rate is fixed.</p>	Determined at the time you break your Fixed Rate. Refer to your Letter of Offer for more detail on how the EPIA is calculated.
<p>Farm Management Deposit Accounts (“FMD Account”) Offset Fee</p> <p>Payable if you request to establish and link your Term Loan to an eligible FMD Account.</p>	\$300

Type of Fee	Cost
<p>Legal Fee</p> <p>Payable when we advise that we need legal advice to prepare documentation, certify or settle your facilities.</p>	<p>Amount may vary and will be advised before proceeding.</p>
<p>Loan Finalisation Fee (Business Essentials Term Loan only)</p> <p>This fee applies to the Small Business Overdraft, Small Business Line of Credits, Small Business Term Loan and Business Essentials Term Loan only.</p> <p>Payable when your loan is paid out in full. This includes settlements, refinances and payouts.</p>	<p>\$350</p>
<p>PPS Registration Fee (Term Deposit)</p> <p>This fee applies to Small Business Bank Guarantees only.</p>	<p>\$6.00 (Term Deposit only)</p>
<p>Progress Drawdown Fee</p> <p>Payable when you request a progressive drawdown of your Term Loan facility.</p>	<p>Determined at Application. As outlined in your Letter of Offer.</p>
<p>Progress Funding Fee (Business Essentials Term Loan only)</p> <p>This fee applies to the Small Business Term Loan and Business Essentials Term Loan only.</p>	<p>\$300</p>
<p>Registration Fee (New Property Security)</p> <p>This fee applies to Small Business Bank Guarantees only.</p>	<p>Determined at the time of the loan application. As outlined in your Letter of Offer.</p>
<p>Release Fee (each)</p> <p>This fee does not apply to the Small Business Overdraft, Small Business Line of Credits, Small Business Term Loan and Business Essentials Term Loan.</p> <p>Payable for the number of security documents released.</p>	<p>\$300</p>
<p>Search Fees</p> <p>This fee does not apply to Small Business products.</p> <ul style="list-style-type: none"> – Company search (per entity) – Title search (per title) – Other search (actual cost plus) <p>Payable when Suncorp Bank requires copies of any of the above documents.</p>	<p>\$50 \$50 \$15</p>

Type of Fee	Cost
<p>Security Administration Fee</p> <p>Applicable on Business Overdraft or Business Line of Credit facilities and is charged in lieu of the individual fees for documentation, review of trust deeds, settlement and searches. All separate fee amounts will be advised in writing.</p>	<p>Determined at Application. As outlined in your Letter of Offer.</p>
<p>Settlement Fee (per settlement)</p> <p>Payable for completing a settlement of your Facility</p>	<p>\$250</p>
<p>Substitution of Security Fee</p> <p>This fee is not applicable to Small Business products. Payable if we agree to substitute a security for another security. Fee does not include government charges or new valuation costs and will be charged in addition to this fee.</p>	<p>\$300</p>
<p>Temporary Overdraft Fee</p> <p>Payable when you request a new temporary Overdraft on an eligible Business Transaction Account or a temporary increase to your existing Business Overdraft facility.</p> <ul style="list-style-type: none"> — Small Business customers — All other customers 	<p>\$150 \$250</p>
<p>Review of Trust Deeds Fee</p> <p>Payable for each Trust Deed that we are required to review as part of your application.</p>	<p>\$250</p>
<p>Valuation Fee / Property Valuation Fee</p> <p>Payable at the time of application or as required under your Letter of Offer and is non-refundable.</p>	<p>Determined by the Valuer at the time of the loan application.</p>
<p>Variation Fee / Renegotiation Fee (excluding variations to Bank Guarantee)</p> <p>Payable if you request a change to the Letter of Offer (for example, change from one interest rate category or product type to another, or a change to the repayments).</p>	<p>\$300</p>
<p>Variation (Bank Guarantee)</p> <p>Payable when you request to vary a Bank Guarantee. Variations occur when there is a change to the favouree details and/or when the amount of the Bank Guarantee is reduced, or we otherwise agree to change the Bank Guarantee.</p>	<p>\$100</p>

1.9 Transaction Fees

The following transaction fees are applicable to Business Overdrafts, Lines of Credit and Unsecured Business Overdrafts.

Type of Fee	Business Everyday Account (Only available on existing Business Everyday accounts)	Business Premium Account
<ul style="list-style-type: none"> – Staff assisted withdrawals – Cheque withdrawals – External transfer 	<ul style="list-style-type: none"> Nil Not available Nil 	<ul style="list-style-type: none"> Nil Not available Nil
Osko payments	Nil	Nil
Staff assisted deposits <ul style="list-style-type: none"> – any deposit performed with the assistance of a staff member 	Nil	Nil
Cheque deposits <ul style="list-style-type: none"> – any cheque deposited to your account within a Suncorp Bank branch 	Nil	Nil
Internal Electronic Transactions between Suncorp Bank accounts, Direct Debits and Direct Credits, BPAY®, Suncorp Bank and atm network ATM withdrawals, enquiries, transfers, PIN change and EFTPOS.	Nil	Nil
Business Payments Credit	Nil	Nil
Suncorp ATM deposits and Non-Suncorp ATM cash only deposits* designated by us from time to time.	Nil	Nil
Non-Suncorp Bank and Non-atm network ATM withdrawals & enquiries (all states and Territories)	Withdrawals and enquiries at Non-Suncorp Bank and Non-atm network ATMs may incur the ATM Operator Fee by the Financial Institution who owns the ATM. This fee will be charged immediately at the time of the transaction to your account	
Other PayID Creation**	Available for no fee	Available for no fee

* The deposit is taken by Armaguard on behalf of Suncorp-Metway Ltd ABN 66 010 831 722 at all atm ATMs.

** You will be able to create a PayID in connection with your Account by visiting a branch or calling us on 13 11 55. You must be able to satisfy our requirements for PayID creation as set out in our Business Accounts Product Information Document or Schedule of Fees and Charges for Other Suncorp Business Accounts (as applicable).

Section 2 – General Service Fees

2.1 Event Fees

If you would like further detail as to whether these fees apply to your facility and when they will be charged, please refer to your Letter of Offer, Account Terms and Conditions, “Important Terms Explained” 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

Type of Fee	Cost
Account Balance Certificate / Request for Audit Certificate (each) (applicable to Business Overdrafts and Business Lines of Credit)	\$30
Audit Certificate (per 30 minutes)	\$50
Arrangement to cash Suncorp Bank cheques at another bank. Suncorp Bank cheques are not available from 1 March 2024.	\$35
Coin Handling Fee (Non Suncorp Customer)	5%
Copy of Documents Fee (each) – standard retrieval (within 72hrs) – urgent retrieval (within 24hrs) Payable when you request a copy of document/s relating your facility which needs to be retrieved from our external storage unit. The type of retrieval will be confirmed at the time of request.	\$35 \$65
Physical security token	\$20
Replacement Suncorp Bank Card (per card) (lost cards in Australia) This fee does not apply to the Small Business Overdraft, Small Business Line of Credits, Small Business Term Loan or Business Essentials Term Loan.	\$5
Statement requests – Term Loans (additional or re-prints)	\$10

Type of Fee	Cost
Statement requests (excluding Term Loans)	
– Between statement transactions	\$3
– Re-prints up to 12 months (per page)	\$3
– Re-prints after 12 months (per page)	\$3
– Frequency > monthly (per page)	\$3
– Issued on a specified date	\$3
– Interest statement current year (each)	\$3
– Interest certificate past years (each)	\$10
Stop payment request - cheques	\$15
Stop payment request - direct debit	Nil
VISA Debit Card (per card) Emergency overseas card replacement	\$50
VISA Debit Card Cash Advance at non-Suncorp Bank institutions (per \$1,000 advanced or part thereof)	\$5
Bank Cheques – Suncorp Bank Customer	
– Bank cheque stop payment (each)	\$15
Trace/recall of funds request – cheque, electronic payment	\$30
Copy of personal or bank cheque	\$12
Real Times Gross Settlement (RTGS) – outward (used for time-critical payments to other financial institutions on a real-time basis)	\$35
Record search/copy request – cheques, records, voucher retrieval fee (per hour)	\$70
Payable for information requested on a facility by a borrower or any guarantor.	
Copy Fee	
This fee only applies to Small Business products.	
– Previously issued correspondence (per copy)	\$10
– Previously issued documents (per copy)	\$25
Interest Certificate (previous financial year)	\$10
This fee only applies to Small Business products.	

2.2 Business Payments (Internet Banking)

Applies to Business Overdraft and Business Line of Credit facilities.

Business Payment Credit enables you to transfer funds from your business account to multiple accounts and is useful for regular transfers such as payrolls. You can transfer funds to other accounts held by you, to third party Suncorp Bank accounts or to accounts with other financial institutions in Australia. Business Payments are not made as an Osko payment through the New Payments Platform.

Type of Fee	Cost
Business Payments Credit	Nil

2.3 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

Type of Fee	Cost
Upfront Fees Establishment Fee ¹	\$150
Ongoing Fees Account Maintenance Fee – payable half yearly in advance	1.5% of the weekly processing limit (minimum \$50)
Reference Fee Applies to each referral where a direct entry file will cause the weekly processing limit to be exceeded	\$35

¹ Additional fees to establish your facility may also be applicable such as valuation, document preparation, search and settlement fees which are outlined within Section 1.8 – Other Fees on Business Lending.

2.4 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 your Account Terms and Conditions for further information about our foreign currency transactions, including exchange rates and other fees and charges that may apply.

Type of Fee	Cost
Foreign Currency Conversion Fee – Suncorp Bank Visa Debit Transactions (The exchange rate between the transaction currency and the billing currency used for processing foreign currency transactions is a wholesale market rate selected by VISA from within a range of wholesale rates in effect one day prior to the processing date plus the percentage that Suncorp charges 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.
Foreign Currency Bank Draft – trace request or stop payment Applies when you request us to: <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
Telegraphic Transfers sent – staff Assisted	\$30
Online Telegraphic Transfer sent via Global Payments	Nil
Telegraphic Transfers (staff assisted and via Global Payments) – recall, amended, trace request	\$30 plus other bank’s costs
Correspondent Bank Fees and Charges <ul style="list-style-type: none"> – We will instruct the Correspondent Bank (excluding payments made to the South Pacific Region) to deduct their fees from the payment you make – 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). 	Varies dependent on Correspondent Bank and number of Correspondent Banks involved in the payment.

2.5 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.

2.6 Goods and Services Tax

The fees and charges that are for supplies considered taxable under Goods and Services Tax (GST) are listed inclusive of GST where applicable.

A valid tax invoice will be issued in respect of any taxable supplies, if appropriate. Should Suncorp Bank become liable for any GST payable on any product or service listed in this guide the customer agrees to pay any GST applicable.

Section 3 – 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
<p>Upfront Fees</p> <p>Establishment Fee¹ Payable for the establishment of your Equipment Finance facility.</p> <ul style="list-style-type: none"> – Lease (minimum) \$350 – Chattel Mortgage (minimum) \$350 <p>Private Sales, Leaseback and/or Buyback Fee Payable in addition to the above Establishment Fee.</p> <ul style="list-style-type: none"> – Lease (minimum) \$250 – Chattel Mortgage (minimum) \$250 	
<p>Security Substitution/Assignment/Other Variation Payable when we agree to your request to substitute security, assign or vary your contract.</p> <ul style="list-style-type: none"> – Lease (minimum) \$250 – Chattel Mortgage (minimum) \$250 	
<p>Transaction Listing – Equipment Finance Payable when you request a transaction listing on your Equipment Finance facility.</p>	\$10
<p>Dishonour Fee Payable when a payment is dishonoured.</p>	\$10

¹ Where security is required, additional fees may be applicable, such as valuation, documentation, settlement and search fees. These may differ for each application and fees will be advised in writing on approval.

Other Equipment Finance Fees

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

Important Terms Explained

Some terms used in this Lending Fees and Charges guide are defined below and in your Letter of Offer. Please refer to your Letter of Offer for the relevant definitions if the term is not defined below.

Where a term used in this guide is defined in both the Lending Fees and Charges guide and your Letter of Offer the definition below will apply in relation to the use of the term in this guide.

In this guide, 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 guide, singular includes the plural and vice versa.

Term	Meaning
Account	Any savings account, term deposit or card account as specified in the Terms and Conditions for Suncorp Bank Accounts and Continuing Credit 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 Operator Fee	The fee charged for using a Non-Suncorp Bank or Non-atmx 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.
Atmx network ATM enquiry	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.
Atmx network ATM withdrawal	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.
atmx network ATM PIN change	When you use an atmx network branded ATM to change your PIN on your card. This requires you to input your PIN correctly prior to being able to change to your new nominated PIN.
Atmx network ATM transfers	When you use an atmx network branded ATM to transfer funds between your accounts linked to your Suncorp Bank Visa Debit Card or Suncorp Bank eftpos card. This requires you to input your PIN and to nominate the Suncorp Bank account to transfer the funds into.

Term	Meaning
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.
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.
Business Payments Credit Transactions	Business Payment Credit enables you to transfer funds from your business account to multiple accounts and is useful for regular transfers such as payrolls. You can transfer funds to other accounts held by you, to third party Suncorp accounts or to accounts with other financial institutions in Australia. Business Payments are not made as Osko payments through the New Payments Platform.
Business Transaction Account	Means a Business Everyday Account or Business Premium Account.
Cheque	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.
Cheque transaction	A transaction where a cheque is drawn on or deposited into your account.
Cheque deposit	A transaction where a cheque is deposited into your account.
Development Finance	Financing provided to developers to fund the construction of real estate.
Progressively drawn facilities	Facilities where the total amount being financed is not fully drawn down at settlement or establishment but drawn down over a period of time.
Direct credit	An electronic an electronic payment made to nominated bank account using a BSB and account number which is processed through the BECS. An example of this is where you initiate a payment to another account at another financial institution.

Term	Meaning
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 BECS. An example of a Direct Debit user is a health insurance provider deducting monthly payments from your Suncorp Bank account.
EFTPOS	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 BECS. An example of a Direct Debit user is a health insurance provider deducting monthly payments from your Suncorp Bank account.
Electronic transactions	Includes withdrawals and transfers completed using automated Telephone Banking, Mobile Banking, Internet Banking, Suncorp Bank ATMs, Direct Debits and Direct Credits (excludes Business Payments), Osko, PayTo, Bpay® and EFTPOS.
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.
Facility	Facility has the meaning in your Offer Letter.
Facility Limit	Facility has the meaning in your Offer Letter.
Foreign ATM	Another Financial Institutions ATM – also called a “Non-Suncorp Bank ATM” or “Nonatmx 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.
Letter of Offer/ Credit Contract	A document entitled 'Letter of Offer' or 'Credit Contract' (as applicable) under which credit or other financial accommodation is or may be provided by us to you.

Term	Meaning
New Payments Platform or NPP	Means the New Payments Platform operated by NPP Australia Limited.
Non-Suncorp Bank ATM	Another Financial Institutions ATM – also called a “Foreign ATM”.
Non-Suncorp ATM cash only deposit*	When you make a cash only deposit* at a Non-Suncorp ATM designated by us from time to time using your Suncorp Bank Visa Debit Card or Suncorp Bank eftpos card. This requires you to input your PIN and to nominate the Suncorp Bank account to deposit the funds into.
NPP Payments	Means electronic payments cleared and settled by participating financial institutions via the NPP.
Ongoing Fees	Payable throughout the duration of your Facility
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.
Osko payment	Is a funds transfer (including an external transfer) to a PayID or an external transfer to a BSB and account number made via Osko. Restrictions may apply to your ability to make and receive Osko payments, as further described in the Account Terms and Conditions.
PayID	Means a unique identifier of an account holder which is linked to an account with a financial institution for the purpose of receiving an NPP Payment or Osko payment. 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 on an eligible Business Account the supported PayID identifiers are a mobile number, an email address, an Australian Company Number, an Australian Business Number or such other type of identifier permitted by the NPP and which we agree to let you use as a PayID.
PayTo Agreement	An agreement established by you and an approved Merchant or Payment Initiator, by which you authorise us to make payments from a PayTo eligible Account to the Merchant or Payment Initiator to pay for goods and services they provide you. You need the Suncorp Bank App to be able to authorise and view a new or updated PayTo Agreement.

Term	Meaning
PayTo or PayTo Service	The service which enables us to process NPP Payments from your PayTo eligible 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 PayTo service. PayTo Service is not available for Accounts which require 2 or more persons to sign to withdraw from the Account. Please refer to our Account Terms and Conditions for further information about the PayTo service, including how you can amend, pause and resume or cancel a PayTo Agreement and to see the meaning of the terms "Merchant" and "Payment Initiator".
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.
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.
Settlement	Settlement means: in the case of a Business Essentials Term Loan or a Commercial Term Loan Facility, the day of Initial Drawdown; in the case of an Overdraft Facility, Bank Guarantee Facility or Business Line of Credit Facility, the day the limit is established (i.e. the limit is applied to the Account).
South Pacific Region	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.
Small Business products	Small Business Overdraft, Small Business Line of Credits, Small Business Term Loan and Business Essentials Term Loan.
Staff assisted transactions	Any withdrawal, internal transfer, BPAY® or deposit performed with the assistance of a Suncorp Bank staff member or officer.

Term	Meaning
Suncorp Bank	Suncorp-Metway Ltd ABN 66 010 831 722.
Sweeps – funds management, insufficient funds	A ‘sweep’ is an automatic transfer of available funds between your accounts to either prevent the account overdrawing or to maintain a balance specified by you in your account.
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®.
Upfront Fees	Payable for the establishment of each new Facility.
we, our, us	Suncorp Bank.
you, your	The person acquiring the product and/or making non-cash payments.

* The deposit is taken by Armaguard on behalf of Suncorp-Metway Ltd ABN 66 010 831 722 at all atmX ATMs.

Contact us



Call **13 11 55**



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



Local Branch

Various products and services are provided by different entities in the Suncorp Group. Banking Products are issued by Suncorp-Metway Ltd ABN 66 010 831 722 (Suncorp Bank). 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. The different entities in the Suncorp Group, including Suncorp Bank, are not responsible for, do not guarantee and are not liable in respect of products or services provided by other entities in the Suncorp Group.