

Products offered by Suncorp Bank June 2022

Product	Description	Key features ¹ e.g. headline interest rates, fees, technology and benefits	Category
BUSINESS			
Business Premium Account	A business transaction account Further details in https://www.suncorp.com.au/content/dam/suncorp/bank/documents/product-information/business-deposit-accounts.pdf	<ul style="list-style-type: none"> • No standard fees • Annual interest rates of 0.01% per annum for balances of \$20,000 or more • set aside a portion of cash for a nominated period to earn higher interest (flexiRates) • When part of Business Ready Package, interest rate on credit balances is 0.01% per annum • Access via app, branch, telephone, internet banking, visa debit, Bank@Post and ATMs 	Account
Business Saver Account	A business savings account Further details in https://www.suncorp.com.au/content/dam/suncorp/bank/documents/product-information/business-deposit-accounts.pdf	<ul style="list-style-type: none"> • Fee free • Annual interest rate of 0.50% per annum • flexiRates • Access via app, internet banking and telephone banking 	Account
Solicitor's Trust Account	A specialised account for Queensland solicitors who are legally required to hold client monies in a statutory trust. It can be used for conveyancing, probate work, litigation settlements, commercial transactions (e.g. Floating Companies) and matrimonial money held under Court Order whilst holding client funds on trust. Further details in https://www.suncorp.com.au/content/dam/suncorp/bank/documents/product-information/business-deposit-accounts.pdf	<ul style="list-style-type: none"> • No fees • Access via branches or chequebook • Check transactions and balances using internet or telephone banking • Unlimited staff assisted and cheque transactions • Interest is paid to Department of Justice and Attorney General in accordance with legislation 	Account
Agent's Statutory Trust Account	A specialised account for licensed agents to hold deposits on behalf of their clients, in a legally compliant account. The Agent's Statutory Trust Account is available to the following industry professionals:	<ul style="list-style-type: none"> • No fees • Access via internet banking, BPay, branch or chequebook • Unlimited fee free electronic, staff assisted and cheque transactions 	Account

¹ Information extract from Suncorp website on 21 June 2022.

Product	Description	Key features ¹ e.g. headline interest rates, fees, technology and benefits	Category
	<ul style="list-style-type: none"> In Queensland - Real Estate Agents, Auctioneers, Motor Dealers, Resident Letting Agents and debt collectors <p>Further details in https://www.suncorp.com.au/content/dam/suncorp/bank/documents/product-information/business-deposit-accounts.pdf</p>		
Farm Management account – At call	<p>Farm Management Deposit Accounts (FMDAs) are designed to help primary producers tax-effectively move income from good to bad financial years to help with seasonal fluctuations and adverse events that effect cash flow (i.e. natural disasters, demand issues, weather events). It works by allowing primary producers a tax deduction for deposits into an FMDA that are held for 12 months or more. This allows primary producers to build up cash reserve to manage risk and cash flow in uncertain times.</p> <p>To be eligible for these accounts:</p> <ul style="list-style-type: none"> Be a primary producer at the time the deposit is made Keep deposit in the account for at least 12 months to take advantage of the tax benefits (limits apply) Deposit between \$1,000 and \$800,000 for the relevant Financial Year Open the account in an individual's name only (no joint accounts) Have a taxable non-primary income of \$100,000 or less <p>Further details in https://www.suncorp.com.au/content/dam/suncorp/bank/documents/product-information/farm-management-deposit-account-pid.pdf</p>	<ul style="list-style-type: none"> Money available at call Offset against an eligible Suncorp Agribusiness loan Variable interest rate on balances \$1000-\$800,000 (currently 0.85% per annum) Access through branches or Agribusiness Manager Enquiries (but not transacting) can be made via telephone, internet or mobile banking 	Account
Farm Management account – Term Deposits	<p>To be eligible for these accounts:</p> <ul style="list-style-type: none"> Be a primary producer at the time the deposit is made Keep deposit in the account for at least 12 months to take advantage of the tax benefits (limits apply) Deposit between \$1,000 and \$800,000 for the relevant Financial Year Open the account in an individual's name only (no joint accounts) Have a taxable non-primary income of \$100,000 or less <p>Further details in https://www.suncorp.com.au/content/dam/suncorp/bank/documents/product-information/farm-management-deposit-account-pid.pdf</p>	<ul style="list-style-type: none"> Interest rates depend on term: <ul style="list-style-type: none"> 1 month: 0.25% p.a. 2 months: 0.45% p.a. 3 months: 1.25% p.a. 6 months: 1.55% p.a. 9 months: 1.85% p.a. 12 months: 2.30% p.a. 24 months: 2.65% p.a. Access through branches or Agribusiness Manager Enquiries (but not transacting) can be made via telephone, internet or mobile banking 	Account
Foreign Currency	<ul style="list-style-type: none"> Deposit money in foreign currencies. 	<ul style="list-style-type: none"> Available currencies: CAD, CHF, CNY, DKK, EUR, FJD, GBP, HKD, INR, JPY, NOK, NZD, PGK, PHP, SEK, SGD, THB, USD, ZAR 	Account

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Deposit account – at call	<ul style="list-style-type: none"> Transactions can only be made by electronic transfer – foreign cash/notes or cheques can't be deposited or withdrawn. Transactions through Treasury Representatives 	<ul style="list-style-type: none"> Interest rates negotiated based on a number of factors including the amount deposited, relationship with bank and the official market rate in the country of currency Standard fees of \$30 for telegraphic transfers (issued, recall, amend, trace request) No account keeping fees but a margin charge for each buy or sell transaction . 	
Foreign Currency Deposit account – fixed term		<ul style="list-style-type: none"> Generally unable to access funds before end of agreed term Available currencies: CAD, CHF, EUR, GBP, HKD, JPY, NZD, SGD, USD, ZAR Minimum deposit of the equivalent of \$25,000 AUD. This can be made up of multiple currencies Interest rates negotiated based on a number of factors including the amount deposited, relationship with bank and the official market rate in the country of currency. Potentially higher than at call rates. Standard fees of \$30 for telegraphic transfers (issued, recall, amend, trace request) No account keeping fees but a margin charge for each buy or sell transaction. 	Account
Treasury deposit – at call	No public information describing this product other than PDS.	<ul style="list-style-type: none"> Further detail available here: https://www.suncorp.com.au/content/dam/suncorp/corporate/documents/investors/treasury-deposits-pid.pdf 	Account
Treasury deposit – fixed term	No public information describing this product other than PDS.	<ul style="list-style-type: none"> Further detail available here: https://www.suncorp.com.au/content/dam/suncorp/corporate/documents/investors/treasury-deposits-pid.pdf 	Account
Agribusiness loan	<p>Available for a broad range of agri-lending purposes such as property purchases, off-farm investments, capital improvements or the consolidation of existing finance.</p> <p>Eligibility for an Agribusiness Loan for those who derive their income from primary production such as cattle, sheep, grain, cotton or sugar. Other industries may be acceptable.</p>	<ul style="list-style-type: none"> Interest rates available by speaking with Agribusiness Specialist Establishment fees vary with each application Other fees detailed here: https://www.suncorp.com.au/content/dam/suncorp/bank/documents/product-information/commercial-business-lending-fees-and-charges.pdf Options include: <ul style="list-style-type: none"> Farm Management Deposit Offset Principle and interest or interest only repayment 1 to 15 year terms available Residential, commercial or rural property security required. Business assets may also be acceptable. 	Credit & Lending

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Bank guarantee for Businesses	A written commitment issued on a business' behalf in favour of a third party to undertake to pay on demand the amount specified in the guarantee to meet obligations under a contract signed between the business and a third party.	<ul style="list-style-type: none"> • Establishment fee is 0.50% of guarantee amount (minimum \$100) • Ongoing service fee of 1.5% (rounded to the nearest dollar) payable per half year in advance (minimum of \$50 per half year) • Other fees detailed here: https://www.suncorp.com.au/content/dam/suncorp/bank/documents/product-information/commercial-business-lending-fees-and-charges.pdf 	Credit & Lending
Business Credit Card	Card offers interest free periods plus the option to add up to 99 additional cardholders. Benefit of consolidating business expenses into one account.	<ul style="list-style-type: none"> • Annual fee of \$45 (plus \$45 for each additional card) • Withdrawal fee: <ul style="list-style-type: none"> ○ within Australia - 3.5% of transaction amount (minimum \$3.50) ○ overseas – 1.50% cash advance fee • Late payment fee of \$30 • Dishonoured payments of cheques and Easi-Pay fee of \$15 • International transaction fee of 3.40% • Overlimit fee of \$40 • Purchase rate of 18.45% p.a. • Cash advance rate of 19.45% p.a. • Minimum credit limit of \$2,000 • Optional rewards program (\$20 p.a. per card for standard membership, \$69 p.a. per card for premium membership) • Interest free period of up to 55 days on retail purchases • Set a monthly limit and receive individual statements for up to 99 additional cardholders • Worldwide ATM access • For rewards customers: <ul style="list-style-type: none"> ○ Personal Business Assistant ○ Suncorp Travel Centre 	Credit & Lending
Business Line of Credit	A Business Line of Credit gives a business the flexibility to borrow however much it needs up to an approved limit. As long as the loan balance remains below the credit limit, how often and how much to pay off is discretionary. A Business Line of Credit is suitable for a wide range of business	<ul style="list-style-type: none"> • Interest is only charged on the amount used, no set principal repayments required • Ongoing limit, no fixed term • Residential, commercial or rural property security required. Business Assets may also be acceptable. 	Credit & Lending

Product	Description	Key features ¹ e.g. headline interest rates, fees, technology and benefits	Category
	<p>purposes such as financing investments, short-term working capital, seasonal business requirements and for large operational business expenses such as bulk ordering.</p> <p>Also available as a product for small businesses.</p>	<ul style="list-style-type: none"> • Interest rate of 5.74% p.a. • Facility fee dependant on credit limit: <ul style="list-style-type: none"> ○ ≤\$100,000 - \$150 per quarter ○ \$100,001 ≤ \$250,000 - \$300 per quarter ○ \$250,001 ≤ \$500,000 - \$500 per quarter ○ >\$500,000 – 0.75% per annum of credit limit • Other fees detailed here: https://www.suncorp.com.au/content/dam/suncorp/bank/documents/product-information/commercial-business-lending-fees-and-charges.pdf 	
Small Business Essentials Loan	<p>Loan finance to support small businesses grow and expand. This loan is suitable for many small businesses and can be used for a range of purposes including funding capital purchases and business expansion.</p> <p>Eligibility for a Small Business Essentials Loan for maximum required lending amount of \$3 million or less for term loans and \$1 million or less for overdraft or line of credit facilities.</p>	<ul style="list-style-type: none"> • Flexible security and LVR options. • Cashback features to manage cashflow • Loan terms of up to 30 years available • Split loan across fixed and variable rates. • Reduce interest payments with offset feature up to \$1 million (variable only). • On variable loans, can choose to pay more than required minimum monthly repayment or choose to make additional repayments. • Principal + interest or interest-only repayment with options of frequency and quantum of repayments • Interest rates available here: https://www.suncorp.com.au/banking/business/lending/loans/small-business-loan.html#tab2 	Credit & Lending
Commercial Loan	<p>Loan finance for customers with specialised funding requirements (e.g. Management Letting Rights, Property Development, Agribusiness). Support provided by a Business Banking Manager who can discuss loan structures that are available.</p> <p>Sub products available:</p> <ul style="list-style-type: none"> • Suncorp SME Recovery Loan • Business Essential Term Loan (fixed or variable rates) • Small Business Term Loan (variable rate) 	<ul style="list-style-type: none"> • Fixed and variable interest options available • Principle and interest repayment options available • 1-15 year loan terms available • Residential, commercial or rural property security required. Business assets may also be acceptable. • Interest Rate Risk Management solutions • Establishment fee varies with each application • Other fees detailed here: https://www.suncorp.com.au/content/dam/suncorp/bank/documents/product-information/commercial-business-lending-fees-and-charges.pdf 	Credit & Lending

Product	Description	Key features ¹ e.g. headline interest rates, fees, technology and benefits	Category
Business overdraft	<p>Allows access to an approved amount of credit when all of the funds in a linked transaction account are exhausted. Suitable for small or large businesses to help manage seasonal cash flow fluctuations, the purchase of new stock, or to finance short-term working capital. Interest is only charged on the portion of the overdraft that is used and with no set principal repayments.</p> <p>Also available as a product for small businesses.</p> <p>A business can minimise repayments until its cash flow allow it to start repaying the balance. Suncorp offers both secured and unsecured overdrafts.</p> <p>Eligibility:</p> <ul style="list-style-type: none"> • For a Secured Overdraft, must have a property or equity in a property that can be offered as security for Overdraft. Also need to provide a fully documented application which is subject to credit approval. • For an unsecured overdraft (small businesses only): <ul style="list-style-type: none"> ○ Must own a business and have a registered ABN ○ Must be able to prove 'satisfactory conduct' on all bank accounts over the last 6 months for all existing Suncorp Bank accounts and loans for the business and principals / provide 6 months of bank statements if new to Suncorp • For a Start Up Facility \$2,500 Limit <ul style="list-style-type: none"> ○ Can provide suitable evidence of stable employment (long term PAYG or self-employment) 	<ul style="list-style-type: none"> • Secured Business Overdraft: <ul style="list-style-type: none"> ○ interest rate of 6.74% p.a. ○ Facility fee dependant on credit limit: <ul style="list-style-type: none"> ▪ ≤\$100,000 - \$150 per quarter ▪ \$100,001 ≤ \$250,000 - \$300 per quarter ▪ \$250,001 ≤ \$500,000 - \$500 per quarter ▪ >\$500,000 – 0.75% per annum of credit limit ○ Establishment fee determined at application based on the approved business overdraft limit • Unsecured Business Overdraft: <ul style="list-style-type: none"> ○ interest rate of 11.49% p.a. ○ quarterly service fee of \$20 per 	Credit & Lending

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	<ul style="list-style-type: none"> ○ Are able to show deposits totalling \$10,000 in the Business Account over a recent short period • For a Helping Hand Facility \$5,000 Limit <ul style="list-style-type: none"> ○ Must own the business that has been established for 2 years or more and the business is currently registered for GST • For a Booster Facility \$10,000 Limit <ul style="list-style-type: none"> ○ Must have owned the business for 2 years or more and the business has been established and registered for GST for 2 years or more 		
Equipment Finance Lease	<p>Suncorp purchases the vehicle or equipment and business receives the use of the goods for an agreed time in return for rental repayments.</p> <p>Also available as a product for small businesses.</p> <p>To be eligible for Equipment Finance, a business must have been in business for at least 2 years and be able to provide 2 consecutive years of financial statements and tax returns. Vehicles or equipment must be used for business purposes at least 50% of the time.</p>	<ul style="list-style-type: none"> • Suncorp finances 100%, no capital outlay or ownership obligation is required. • 1-5 year terms • Tailor the repayments to suit seasonal cash flow. The residual will be payable at the end of the Lease. • Repayments are generally tax deductible. • GST is payable on each repayment. GST paid via Input Tax Credits may be claimable monthly, quarterly or annually. • No establishment fee 	Credit & Lending
Chattel Mortgage	<p>Full immediate ownership of the vehicle or equipment with Suncorp holding a charge over the goods until the final payment is made.</p> <p>Also available as a product for small businesses.</p> <p>To be eligible for Equipment Finance, a business must have been in business for at least 2 years and be able to provide 2 consecutive years of financial statements and tax returns.</p>	<ul style="list-style-type: none"> • Choose between paying a deposit to reduce the overall debt or request 100% finance of the purchase price. • 1-5 year terms • Tailor the repayments to suit seasonal cash flow. Optional lump sum payment, known as a balloon payment, at the end of the term. • Interest and depreciation may be claimable. • GST on the purchase price can be funded. There's no GST on the repayments. • No establishment fee 	Credit & Lending

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	Vehicles or equipment must be used for business purposes at least 50% of the time.		
Invoice finance (offered by Scottish Pacific under a referral arrangement)	Borrow up to 85% of the value of outstanding invoices and have access to these funds within 24 hours.	<ul style="list-style-type: none"> • Access up to 85% of the value of unpaid invoices • No property security required - invoices serve as security. • Interest rates are determined by individual business circumstances and therefore no single lending rate is published. • Fees vary and are available on application. 	Credit & Lending
Trade finance and debtor finance (offered by Scottish Pacific under a referral arrangement)	Suncorp Bank partners with ScotPac for the provision of Trade Finance services. ScotPac's office in Guangzhou, China works with a business to negotiate favourable terms and ensure quality goods from a supplier base.	<ul style="list-style-type: none"> • No property is required as security • Funding is available for stock, inventory and raw materials • Can fund up to 100% of supplier invoices • Interest rates are determined by individual business circumstances and therefore no single lending rate is published. • Fees vary and are available on application. 	Credit & Lending
Interest Rate Risk Management	Interest Rate Swap	<ul style="list-style-type: none"> • An agreement between a business and Suncorp to exchange interest payment obligations (for example from variable to fixed) for an agreed period of time. • Typically used to hedge against rising interest rates and to minimise borrowing costs. • Further details available here: https://www.suncorp.com.au/content/dam/suncorp/corporate/documents/investors/interest-rate-risk-management.pdf 	Credit & Lending
	Interest Rate Cap	<ul style="list-style-type: none"> • The business pays a premium for an agreement, which compensates the business if the interest rates rise above a certain pre-agreed level. • Further details available here: https://www.suncorp.com.au/content/dam/suncorp/corporate/documents/investors/interest-rate-risk-management.pdf#page=5 	
	Interest Rate Floors & Collar	<ul style="list-style-type: none"> • Sets a minimum and maximum interest rate a business will pay on a variable rate loan. • An agreement, that if interest rates fall below a certain pre-agreed level, then compensation to Suncorp is required. 	

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	Interest Rate Swaption	<ul style="list-style-type: none"> • Further details available here: https://www.suncorp.com.au/content/dam/suncorp/corporate/documents/investors/interest-rate-risk-management.pdf#page=9 • Used to set a fixed interest rate now, for a future date, without actually committing to an Interest Rate Swap transaction. • Pay a premium for the option to enter into a Swap agreement on a specified date, without the obligation, protecting against potential interest rate rises.\ • Further details available here: https://www.suncorp.com.au/content/dam/suncorp/corporate/documents/investors/interest-rate-risk-management.pdf#page=19 	
Business Ready Package	Choice of an overdraft limit (max \$500,000) on a Business Premium Account and include up to 3 term loans in the package with savings on fees.	<ul style="list-style-type: none"> • A single quarterly package fee replaces the loan Account Keeping Fee or Account Maintenance Fee and the Facility Fee: <ul style="list-style-type: none"> ○ ≤ \$100,000 - \$250 per quarter ○ \$100,001 ≤ \$250,000 - \$400 per quarter ○ \$250,001 ≤ \$500,000 - \$600 per quarter 	Package / bundle
Mobile EFTPOS	This EFTPOS terminal is ideal for face to face debit and credit-card transactions conducted from a moving, or remote location. It's perfect for places like Kiosks, pay-at-the-table restaurants, COD couriers, and mobile trades, like mechanics, technicians, and plumbers.	<ul style="list-style-type: none"> • Suncorp's Wave & Save EFTPOS solution uses least cost routing to process scheme (Visa/MasterCard) debit card contactless transactions through the eftpos network, within set transaction limits. • Flexible communications methods with WIFI and Broadband options in addition to GPRS connectivity through plans provided by either Optus or Telstra. • Cable-free terminal; simply charge the battery and go. • Multi Merchant capability - allows multiple businesses to trade via one terminal; for example, processing multiple transactions from independent bodies at a hairdresser salon. Up to 11 merchants per terminal. • Accepts all major credit and debit cards, and, upon approval, American Express and Diners Club. • Accepts Apple Pay, Google Pay, Samsung Pay and other "Pay's". • Easy handling of purchases, refunds, voids, cash-out, tipping (with reports), Pre-Authorisation, Manual and Auto settlement of daily transactions, and of surcharge amounts. • Improved cashflow with same-day settlement if to a Suncorp Bank Business Premium Account, 7 days 	Payments & Merchant services

Product	Description	Key features ¹ e.g. headline interest rates, fees, technology and benefits	Category
		<ul style="list-style-type: none"> • Free installation and connection • No authorisation fees. or declined transaction fees. • Free depositing of trade into a Suncorp Bank Business Account. • Suncorp Bank offers one rate for all Visa and Master card, credit card transactions. • Comprehensive, on-site training for the business • 24 hour, 7 day technical support from the EFTPOS Terminal Support helpdesk • Further details available here: https://www.suncorp.com.au/content/dam/suncorp/bank/documents/business/business-payments-merchants/mobile-efpos-tech-sheet.pdf 	
Integrated POS	This POS system is ideal for face to face, multiple-register businesses processing large volumes of transactions. It's perfect for places like supermarkets, department stores, petrol stations, discount variety stores, though the system isn't exclusive to businesses with multiple check-out lanes.	<ul style="list-style-type: none"> • Suncorp's Wave & Save EFTPOS solution uses least cost routing to process scheme (Visa/MasterCard) debit card contactless transactions through the eftpos network, within set transaction limits. • Flexibility of dial-up, broadband and WIFI communication. • Accepts all major credit and debit cards, and, upon approval, American Express and Diners Club. • Accepts Apple Pay, Google Pay, Samsung Pay and other "Pay's". • Easy for handling purchases, cash-out, refunds, totals, and settlement. • Improved cashflow with same-day settlement if to a Suncorp Bank Business Premium Account, 7 days • Compatible with cloud-based POS systems. • Compatible with over 500 varieties of inventory systems, including CAPS Hospitality, GlobalSTORE POS, MYOB, POS, and Quicken POS. • Free installation and connection • 24 hour, 7 day technical support from the EFTPOS Terminal Support helpdesk • No authorisation fees or declined transaction fees. • Free depositing of trade into a Suncorp Bank Business Account. • Suncorp Bank offers one rate for all Visa and Master card, credit card transactions. • Further details available here: https://www.suncorp.com.au/content/dam/suncorp/bank/documents/business/business-payments-merchants/integrated-pos-tech-sheet.pdf 	Payments & Merchant services

Product	Description	Key features ¹ e.g. headline interest rates, fees, technology and benefits	Category
EFTPOS Health Solutions	Option of EFTPOS and HealthPoint and/or Medicare	<ul style="list-style-type: none"> • Free installation and connection • 24 hour, 7 day technical support from the EFTPOS Terminal Support helpdesk • No authorisation fees or declined transaction fees. • Free depositing of trade into a Suncorp Bank Business Account. • Suncorp Bank offers one rate for all Visa and Master card, credit card transactions. • EFTPOS: <ul style="list-style-type: none"> ○ Easy handling of purchases, refunds, and voids. Pre-Authorisation, Manual and Auto settlement of daily transactions. ○ Improved cashflow with same-day settlement if to a Suncorp Bank Business Premium Account, 7 days ○ Accepts Apple Pay, Google Pay, Samsung Pay and other "Pay's" • Healthpoint: <ul style="list-style-type: none"> ○ Broadband communication ○ Accepts most private Health Fund cards ○ No Merchant Fee is paid on the rebate amount. ○ Access to an online portal for reporting, help guides and system notifications. • Medicare Easyclaim: <ul style="list-style-type: none"> ○ Rebate within minutes, directly into the patients' accounts. ○ No Extra Cost ○ Bulk Bill from the terminal ○ Flexibility of broadband, WIFI and GPRS (mobile) communications. ○ Access to an online portal for reporting, help guides and system notifications. 	Payments & Merchant services
BPAY for Businesses	<p>BPAY allows customers to pay bills to a business, right from their bank accounts.</p> <p>BPAY Standard is ideal for billers who issue large numbers of invoices. Funds are collected via the BPAY scheme and are credited to the business's bank account as one single amount.</p>	<ul style="list-style-type: none"> • As the individual needs of each business is different, pricing plans are not published online. 	Payments & Merchant services

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	BPAY Direct is ideal for billers who issue fewer bills. Each transaction collected via the BPAY scheme is credited to the business's bank account individually.		
Online store payment solution	The Online Store Payments solution is ideal for businesses with or setting up an online store.	<ul style="list-style-type: none"> • Accepts all major credit cards and, upon approval, American Express and Diners Club. • Comprehensive transaction, settlement and reconciliation reports using Merchant Administration. • Secure, industry standard online safety measures, to protect customers' card details. • Seamlessly integrates with an existing website, or IVR system. • Real-time authorisation of transactions, even without the card being present. • No authorisation fees or declined transaction fees. • Free depositing of trade into a Suncorp Bank Business Account. • Suncorp Bank offers one rate for all Visa and Master card, credit card transactions. • Further details available here: https://www.suncorp.com.au/content/dam/suncorp/bank/documents/business/business-payments-merchants/virtual-pos-tech-sheet.pdf 	Payments & Merchant services
Mail and Telephone Order Payments	<p>The MOTO solution is ideal for</p> <ul style="list-style-type: none"> • Businesses whose customers provide credit card details on mailed, scanned, or faxed forms. • Businesses who receive payments from customers over the phone. • Call centres, hotel central reservation centres, stadium seat bookings, and direct marketing businesses. 	<ul style="list-style-type: none"> • Real-time authorisation of transactions, even without the card being present. • Accepts all major credit cards and, upon approval, American Express and Diners Club. • Comprehensive transaction, settlement and reconciliation reports using Merchant Administration. • Secure, industry standard online safety measures, to protect customers' card details. • No authorisation fees or declined transaction fees. • Free depositing of trade into a Suncorp Bank Business Account. • Suncorp Bank offers one rate for all Visa and Master card, credit card transactions. • Further details available here: https://www.suncorp.com.au/content/dam/suncorp/bank/documents/business/business-payments-merchants/virtual-pos-tech-sheet.pdf 	Payments & Merchant services

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Recurring Credit Card Payments (Batch Loader)	<p>The Batch Loader (Recurring Credit Card Payment) solution is ideal for:</p> <ul style="list-style-type: none"> • Businesses processing bulk and recurring repayments, or large volumes of transactions on a regular basis. • Gym Memberships, subscriptions, and regular mail orders. 	<ul style="list-style-type: none"> • Accepts all major credit cards, and, upon approval, American Express and Diners Club. • Comprehensive transaction, settlement and reconciliation reports using Merchant Administration. • Secure, industry standard online safety measures, to protect customers' card details. • Real-time authorisation of transactions, even without the card being present. • No authorisation fees or declined transaction fees. • Free depositing of trade into a Suncorp Bank Business Account. • Suncorp Bank offers one rate for all Visa and Master card, credit card transactions. • Further details available here: https://www.suncorp.com.au/content/dam/suncorp/bank/documents/business/business-payments-merchants/virtual-pos-tech-sheet.pdf 	Payments & Merchant services
Multipay	<p>This user friendly online platform simplifies payment processing.</p> <p>It enables a business to:</p> <ul style="list-style-type: none"> • Receive regular payments using direct entry debit, payment cards and BPAY. • Make payments using direct entry credit and BPAY Batch. 	<ul style="list-style-type: none"> • Establish and manage recurring payments using multiple payment types. • Process bulk payments. • Import ABA files with compatible accounting software like Xero. • Integration with any integration-compatible business system. • Accept all major cards with Card Payment Processing Module, including, upon approval, American Express and Diners Club. • Get real-time card transaction authorisation with Card Payment Processing Module, even without the card being present. • 	Payments & Merchant services
Business Payments Credit	<p>An automated bulk direct credit solution available through internet banking, great for businesses that need to process up to 1,000 transactions at a time.</p>	<ul style="list-style-type: none"> • No Establishment Fee or Account Keeping Fee • Use existing Internet Banking system • Available for making payments (crediting accounts) only • Process Bulk Payments. • Limited to 25 file templates per Internet Banking Profile with up to 10 profiles • Limited to 1,000 transactions per file • Import ABA files from popular accounting software like Quicken and MYOB, automatically populating the system with existing payment data. 	Payments & Merchant services

Product	Description	Key features ¹ e.g. headline interest rates, fees, technology and benefits	Category
EasyPay Credit	EasyPay Credit is dedicated payment processing software designed to pay creditors, suppliers, or staff.	<ul style="list-style-type: none"> • No Establishment Fee (other than with the Debit option) • Process Bulk Payments. • Unlimited number of files can be submitted • Unlimited transactions per file • Payments processed overnight, with the payees receiving their funds the next day (providing funds are submitted before the daily clearing time) • Secure, with high-level software-driven encryption and the option to define in-program the levels of user access • Import ABA files from popular accounting software like Quicken and MYOB, or create files with EasyPay • Further details available here: https://www.suncorp.com.au/content/dam/suncorp/bank/documents/business/business-payments-merchants/easypay-tech-sheet.pdf 	Payments & Merchant services
Foreign Exchange Swaps	Allow customers the ability to enter a binding foreign currency transaction to exchange one currency for another at an agreed exchange rate on an agreed settlement date, and then a re-exchange of these two currencies on a later date, also at an agreed exchange rate, that is less than two years after the date of the binding agreement.	<ul style="list-style-type: none"> • Product not listed on website • Further details available here: https://www.suncorp.com.au/content/dam/suncorp/corporate/documents/investors/foreign-exchange-swaps-tmd.pdf 	International
Foreign Exchange Forward Exchange Contract	An agreement to exchange one currency for another at an agreed Exchange Rate on an agreed settlement date.	<ul style="list-style-type: none"> • Product not listed on website • Further details available here: https://www.suncorp.com.au/content/dam/suncorp/corporate/documents/investors/suncorp-forward-exchange-contract-psd.pdf 	International
Foreign Exchange Value Tomorrow and Value Spot	A binding agreement between two parties to exchange one currency for another, at an agreed rate and on an agreed settlement date, that is either one or two Business Days after the date of the agreement.	<ul style="list-style-type: none"> • Product not listed on website • Further details available here: https://www.suncorp.com.au/content/dam/suncorp/corporate/documents/investors/treasury-foreign-exchange-value-tomorrow-value-spot.pdf 	International

Product	Description	Key features ¹ e.g. headline interest rates, fees, technology and benefits	Category
Foreign Exchange Options (Wholesale only)	An agreement to provide the option to exchange one currency for another at an agreed Exchange Rate on an agreed date.	<ul style="list-style-type: none"> Product not listed on website, wholesale customers only. 	International
PERSONAL			
Everyday Options Account	General everyday transaction account.	<ul style="list-style-type: none"> Interest rates of 0.01% p.a. on main and sub accounts flexiRates No fees Debit card access Digital wallet No minimum balance Ability to open sub-accounts Home loan offset Access via app Further details here: https://www.suncorp.com.au/content/dam/suncorp/bank/documents/product-information/personal-deposit-account-pid.pdf 	Account
Everyday Essentials Account	An account for low income earners & govt. benefit recipients – helps prevent overdrawing.	<ul style="list-style-type: none"> No interest No fees No minimum balance required Access via app, branch, telephone, internet banking, Visa Debit, Bank@Post, ATMs, Digital Wallet 	Account
Growth Saver	Good for saving steadily towards a goal, like a home deposit or a holiday.	<ul style="list-style-type: none"> No monthly account keeping fee Bonus interest when net balance is grown by at least \$200 a month (excluding interest) with no more than one withdrawal No debit card, ATM, eftpos or personal cheque access with this account. Standard interest rate of 0.05% p.a. with bonus interest rate of 1.25% p.a. Access via app, internet banking and telephone banking 	Account

Product	Description	Key features ¹ e.g. headline interest rates, fees, technology and benefits	Category
Term Deposits	<p>A Term Deposit allows individuals to lock away an amount of money at a fixed interest rate for a nominated time period. Available as a standard or negotiated product.</p> <p>Also available for business customers.</p>	<ul style="list-style-type: none"> • No account-keeping or transaction fees • Choose a term between 1 month and 5 years • Choose to invest nominated amount from \$5,000 and above, with negotiated rates available for over \$2,000,000 • Choose how the interest is paid; monthly, quarterly, six monthly, yearly or at maturity depending on the length of deposit • Suitable for use as part of a Self Managed Super Fund • Interest rates vary by balance and term – available here: https://www.suncorp.com.au/banking/investments/term-deposits.html#fees • No monthly account keeping fee or Suncorp Bank transaction fee • \$30.00 fee per audit certificate • \$70.00 fee per hour for record search/copy • \$10.00 per interest certificate for previous financial years • Further details available here: https://www.suncorp.com.au/content/dam/suncorp/bank/documents/product-information/fixed-term-deposit-pid.pdf 	Account
Kids Savings Accounts	<p>Kids over-11 & under-18 can open this account at any Suncorp branch. Kids under-11 will need a parent or guardian to open their account for them.</p>	<ul style="list-style-type: none"> • No fees • No minimum balance • Standard interest rate of 0.45% p.a. and bonus interest rate of 0.55% p.a. (activated if at least \$20 is deposited into the account each month and no more than one withdrawal is made per month). 	Account
PayLater	<ul style="list-style-type: none"> • Use the Suncorp Bank PayLater Visa Debit card worldwide, in-store and online, for purchases of \$50 or more, up to the spend limit of \$1,000. • At the point of a PayLater purchase, 25% of the price immediately deducted from a linked Suncorp Bank Everyday Options Account, with three more equal automatic fortnightly payments to follow. • PayLater Visa Debit card can be added to a digital wallet. 	<ul style="list-style-type: none"> • Access in the app • no account keeping fees • no foreign currency conversion fees • Further details available here: https://www.suncorp.com.au/content/dam/suncorp/bank/documents/product-information/paylater-account-terms-and-conditions.pdf 	Account

Product	Description	Key features ¹ e.g. headline interest rates, fees, technology and benefits	Category
Standard Credit Card	Several credit card offerings with differences as detailed.	<ul style="list-style-type: none"> • 12.74% p.a. Purchase Rate • Annual fee of \$55 • Credit limit of \$2000 - \$20,000 • FRAUDSHIELD and Visa Zero Liability • Visa payWave • Further detail here: https://www.suncorp.com.au/banking/credit-cards/standard-low-rate.html 	Credit Cards
Gold Credit Card		<ul style="list-style-type: none"> • 20.50% p.a. Purchase Rate • Annual fee of \$120 • Credit limit of \$5000 - \$25,000 • Interest free period of up to 55 days interest free on retail purchases • FRAUDSHIELD and Visa Zero Liability • Visa payWave • Further detail here: https://www.suncorp.com.au/banking/credit-cards/gold.html 	Credit Cards
Platinum Credit Card		<ul style="list-style-type: none"> • 20.74% p.a. Purchase Rate • Introductory Offer • Annual fee of \$129 • Credit limit of \$6000 - \$30,000 • Interest free period of up to 55 days interest free on retail purchases. • FRAUDSHIELD and Visa Zero Liability • Visa payWave • Further detail here: https://www.suncorp.com.au/banking/credit-cards/platinum.html 	Credit Cards
Back to basics	Low variable rate	<ul style="list-style-type: none"> • No monthly account keeping fee. • No ongoing annual fee. • No loan establishment fee on new loans over \$150,000. • Link new lending over \$150,000 with an Everyday Options Account to get this discounted interest rate. Refer to Better Together Special for other benefits! • Unlimited additional repayments. 	Home loans

Product	Description	Key features ¹ e.g. headline interest rates, fees, technology and benefits	Category
		<ul style="list-style-type: none"> Redraw additional repayments as cashback. Flexible repayment options - weekly, fortnightly or monthly. Suitable for construction loans. No mortgage offset Further detail here: https://www.suncorp.com.au/banking/home-loans/basics.html 	
Standard variable	Variable rate with optional offset	<ul style="list-style-type: none"> Save on interest with an optional mortgage offset. Link new lending over \$150,000 with an Everyday Options Account to get this discounted interest rate. Refer to Home Package Plus for other benefits! Unlimited additional repayments. Redraw additional repayments as cashback. Flexible repayment options - weekly, fortnightly or monthly. Suitable for construction loans. Further detail here: https://www.suncorp.com.au/banking/home-loans/variable.html 	Home loans
Fixed Rate	Fixed rate & term	<ul style="list-style-type: none"> Set rate for a term of 1, 2, 3 or 5 years. Link new lending over \$150,000 with an Everyday Options Account to get this discounted interest rate. Refer to Home Package Plus for other benefits! Flexible repayment options - weekly, fortnightly or monthly. No cashback capability during the fixed rate period. No mortgage offset during the fixed rate period. Further detail here: https://www.suncorp.com.au/banking/home-loans/fixed 	Home loans
Home Package Plus	Choice of eligible home loans (at least \$150,000) linked with an Everyday Options Account to get a discounted interest rate on the loan and pay \$0 loan establishment fee	<ul style="list-style-type: none"> Fees listed here: https://www.suncorp.com.au/banking/home-loans/package-plus.html#tab2 	Package / bundle
Deposit Kickstart Bundle	<p>Bundled of any two home loan products.</p> <p>Allows for home loan for up to 110% of purchase price without LMI. One or more guarantors must provide additional collateral to secure one of the two home loan products. Guaranteed loan must have principal and interest repayments.</p>	<ul style="list-style-type: none"> N/A 	Package / bundle

Product	Description	Key features ¹ e.g. headline interest rates, fees, technology and benefits	Category
	Consumer credit only. Cannot be wholly or predominantly used for business purpose.		
Suncorp Share Trade	As a result of a recent decision to exit from Suncorp Share Trade, Suncorp is in the process of transitioning existing Suncorp Share Trade customers to CMC Market Invest, which is powered by CMC Markets Stockbroking Limited (CMC Markets).	N/A	Investments
ADDITIONAL AVAILABLE OFFERS			
SMSF	Access to a range of products that integrate with self-managed super funds. Choice of easy-to-use transaction, investment and borrowing options that make setting up and managing a SMSF simple. Business bank accounts can help track transactions from a super fund, cash contributions and dividend payments. Existing superannuation benefits can also be rolled-over into a single account, or interest-rates locked in for a fixed term.	<ul style="list-style-type: none"> No public details: https://www.suncorp.com.au/banking/investments/self-managed-super.html?intCMP=SUN:BK:IV:NPS:OSL:20200831:0489#investment-strategy 	Investments
Green Upgrades	<ul style="list-style-type: none"> a credit policy setting/pricing offering on existing product a special reduced variable rate equity home loan offer for eligible home loan customers for the purpose of financing eligible eco-friendly home improvements 	<ul style="list-style-type: none"> Available to eligible current or new Suncorp Bank home loan customers (owner occupiers or investors) whose home loans must be at least \$150k, LVR ≤ 80%. The maximum borrowing quantum is \$25k, the minimum is \$10k (with principal and interest repayments). Green upgrades include (among other things) solar power, insulation, glazing, and electric vehicles. Further eligibility details for customers and green improvements listed here: https://www.suncorp.com.au/banking/home-loans/green-upgrades-offer.html 	Home lending
Management rights	A Management Rights business involves the owner of the business living on the premises of a Community Title Scheme, acting as caretaker and letting agent of the scheme. A management rights specialists will discuss financial options in relation to individual circumstances and business requirements.	<ul style="list-style-type: none"> Service offered by dedicated Management Rights Finance Specialists 	Credit & Lending