

Notice to Suncorp Bank Customers

As of 29 April 2024, Suncorp Bank will be introducing the following changes to its Terms and Conditions for Suncorp Bank Accounts and Continuing Credit Accounts, Personal Deposit Accounts Product Information Document and Carbon Insights Account Product Information Document & Terms and Conditions (collectively, **the Documents**):

1. Changes to Terms and Conditions for Suncorp Bank Accounts and Continuing Credit Accounts

- Under clause 1.3 Definitions and Interpretation (page 15), an additional definition has been inserted for Visa: “Visa” means Visa Worldwide Pte. Limited’
- Clause 1.11 Telling You About the Changes (page 25), is amended to insert a new row for Feel Good Rewards.

Changes to the Feel Good Rewards program, where we believe the change will be unfavourable to you, including terminating the Feel Good Rewards program	At least 30 days in advance	(a) a notice in writing issued to your most recent email address; or (b) for customers with an invalid email address, a prominent notice on the Feel Good Rewards website www.suncorpbank.com.au/bank-and-save/feel-good-rewards
Changes to the Feel Good Rewards program (other than we believe that change will be unfavourable to you)	No later than the date of the change	(a) a notice in writing issued to your most recent email address; or (b) for customers with an invalid email address, a prominent notice on the Feel Good Rewards website www.suncorpbank.com.au/bank-and-save/feel-good-rewards

- A new clause 28 Feel Good Rewards (page 86), has been inserted outlining the and terms and conditions of the program as follows:

28 Feel Good Rewards

Feel Good Rewards is a rewards program which provides cashback paid into your Eligible Account when you meet all the Eligibility Criteria set out below. We facilitate the Feel Good Rewards program through an arrangement with Visa.

28.1 Eligibility Criteria

If you hold a Suncorp Bank personal transaction account (“Eligible Account”) with a linked Visa Debit Card (“Eligible Card”) and you are 18 years of age or older, you will automatically be eligible for enrolment into the Feel Good Rewards program.

An Eligible Account does not include Suncorp Bank Growth Saver Account, Kids Savings Account or PayLater Account.

You will be enrolled into the Feel Good Rewards program within 20 calendar days of meeting the eligibility criteria.

28.2 Eligible Purchase

An Eligible Purchase is one completed via the Visa network with your Eligible Card, that satisfies the terms and conditions associated with each offer as provided by each participating merchant from time to time.

You can choose the Visa network when prompted to do so, or selecting “Credit” when completing a Debit Card Transaction or using Visa payWave.

Purchases made using an online payment platform (such as PayPal) are not eligible, even when an Eligible Card is linked to that online payment platform.

28.3 Receiving cashback

Eligibility for cashback is subject to you completing an Eligible Purchase.

Cashback will be paid into your Eligible Account linked to the Eligible Card used for a purchase when the purchase transaction is completed (not pending).

The period for a cashback to be paid to your Account is typically 7 days, but in some cases may take up to 90 days from the day the purchase made by you is completed. This period is determined by the merchant and is detailed by the merchant within each cashback offer terms and conditions.

We may communicate with you via email to provide you with service updates on your cashback if you have made a purchase that is eligible for cashback.

28.4 Opting out of Feel Good Rewards

You can opt out from participating in the Feel Good Rewards program. Opting out from the Feel Good Rewards program means you will not receive cashback on any purchases made with your Eligible Card from participating merchants even if you meet the Eligibility Criteria.

You can Opt In to Feel Good Rewards program if you have previously Opted Out, but you will still need to meet the Eligibility Criteria.

For more information, including how to opt out of Feel Good Rewards program, refer to our website www.suncorpbank.com.au/bank-and-save/feel-good-rewards

Opting Out or Opting In from Feel Good Rewards program will be processed within 20 calendar days.

28.5 Other information

If your Eligible Card is replaced with a new one:

In circumstances where your Eligible Card details have changed, for example, if the card is transferred to a new card due to being lost or stolen, we will re-enrol the new Eligible Card number into the Feel Good Rewards program. This will be processed within 20 calendar days from the issue date of the new Eligible Card.

If your Eligible Card is replaced with a new one prior to receiving a cashback on an Eligible Purchase, the cashback will not be processed, and you will need to contact us on 13 11 55 or visit your nearest branch for support.

If your Eligible Card is closed:

If your Eligible Card is closed, it will be removed from the Feel Good Rewards program. If your Eligible Card was closed prior to receiving a cashback on an Eligible Purchase, the cashback will not be processed, and you will need to contact us on 13 11 55 or visit your nearest branch for support.

28.6 Tax considerations

You are solely responsible for any taxation liability and associated tax obligations you may incur in relation to earning cashback from the Feel Good Rewards program. We recommend you seek independent tax advice in respect of any potential tax consequences arising from the program.

28.7 Our rights

Acting reasonably, Suncorp Bank reserves the right, at its sole discretion, to disqualify an individual from being eligible to participate in the Feel Good Rewards program or for cashback if they are suspected of fraud, gaming or are in breach of any of the Feel Good Rewards program terms and conditions.

28.8 Withdrawal of Feel Good Rewards and varying these terms

We may make changes to the Feel Good Rewards program or terminate the Feel Good Rewards program to protect our Legitimate Interests. The time frame and method of notification of changes is as outlined in clause 1.11.'

2. Changes to Personal Deposit Accounts Product Information Document

- Under Product Features at a Glance (page 4) a new row has been added to the table for Feel Good Rewards. This outlines that 'Everyday Essentials Account' and 'Everyday Options Main Account' are eligible for the Feel Good Rewards program but that 'Every Options Sub-Account' is not eligible.
- Under Product Features at a Glance (page 5) a new row has been added to the table for Feel Good Rewards. This outlines that 'Growth Saver Account' and 'Kids Savings Account' are both not eligible for the Feel Good Rewards program.
- After the General Information on Interest section (page 16) a new section has been inserted called Feel Good Rewards:

'Feel Good Rewards

Feel Good Rewards is a rewards program which provides cashback paid into your Eligible Account when you meet the Eligibility Criteria as set out in the Account Terms and Conditions. We facilitate the Feel Good Rewards program through an arrangement with Visa.

For more information on the Feel Good Rewards program and full terms and conditions, please refer to the Account Terms and Conditions.'

- Under Important Terms Explained (page 43) a new definition has been inserted for Visa.

Visa	Means Visa Worldwide Pte. Limited
------	-----------------------------------

3. Changes to Carbon Insights Account Product Information Document & Terms and Conditions

- Clause 2.1 Overview of Features (page 7), is amended to insert a new item for Feel Good Rewards. This outlines that the 'Carbon Insights Main Account' is eligible for the Feel Good Rewards program and that the 'Carbon Insights Sub-Account' is not eligible.
- After the 'flexiRates' section a new section has been inserted called 4 Feel Good Rewards (page 11):

'4. Feel Good Rewards

Feel Good Rewards is a rewards program which provides cashback paid into your Account where you meet all the Eligibility Criteria set out below. We facilitate the Feel Good Rewards program through an arrangement with Visa.

4.1 Eligibility Criteria

If you hold an Account with a linked Visa Debit Card ("Eligible Card") and you are 18 years of age or older, you will automatically be eligible for enrolment into Feel Good Rewards.

You will be enrolled into the Feel Good Rewards program within 20 calendar days of meeting the eligibility criteria.

4.2 Eligible Purchase

An Eligible Purchase is one completed via the Visa network with your Eligible Card, that satisfies the terms and conditions associated with each offer as provided by each participating merchant from time to time.

You can choose the Visa network when prompted to do so, or selecting "Credit" when completing a Debit Card Transaction or using Visa payWave.

Purchases made using an online payment platform (such as PayPal) are not eligible, even when a Visa Debit Card is linked to that online payment platform.

4.3 Receiving cashback

Eligibility for cashback is subject to you completing an Eligible Purchase.

Cashback will be paid into your Account linked to the Eligible Card used for a purchase when the purchase transaction is completed (not pending).

The period for a cashback to be paid to your Account is typically 7 days, but in some cases may take up to 90 days from the day the purchase made by you is completed. This period is determined by the merchant and is detailed by the merchant within each cashback offer terms and conditions.

We may communicate with you via email to provide you with service updates on your cashback if you have made a purchase that is eligible for Cashback.

4.4 Opting out of Feel Good Rewards

You can opt out from participating in the Feel Good Rewards program. Opting out from the Feel Good Rewards program means you will not receive cashback on any purchases made with your Eligible Card from participating merchants even if you meet the Eligibility Criteria.

You can Opt In to Feel Good Rewards program if you have previously Opted Out, but you will still need to meet the Eligibility Criteria.

For more information, including how to opt out of Feel Good Rewards program, refer to our website www.suncorpbank.com.au/bank-and-save/feel-good-rewards

Opting Out or Opting In from Feel Good Rewards program will be processed within 20 calendar days.

4.5 Other information

If your Eligible Card is replaced with a new one:

In circumstances where your Eligible Card details have changed, for example, if the card is transferred to a new card due to being lost or stolen, we will re-enrol the new Eligible Card number into the Feel Good Rewards program. This will be processed within 20 calendar days from the issue date of the new Eligible Card.

If your Eligible Card is replaced with a new one prior to receiving a cashback on an Eligible Purchase, the cashback will not be processed, and you will need to contact us on 13 11 55 for support.

If your Eligible Card is closed:

If your Eligible Card is closed, it will be removed from the Feel Good Rewards program. If your Eligible Card was closed prior to receiving a cashback on an Eligible Purchase, the cashback will not be processed, and you will need to contact us on 13 11 55 for support.

4.6 Tax considerations

You are solely responsible for any taxation liability and associated tax obligations you may incur in relation to earning cashback from the Feel Good Rewards program. We recommend you seek independent tax advice in respect of any potential tax consequences arising from the program.

4.7 Our rights

Acting reasonably, Suncorp Bank reserves the right, at its sole discretion, to disqualify an individual from being eligible to participate in the Feel Good Rewards program or for cashback if they are suspected of fraud, gaming or are in breach of any of the offer terms.

4.8 Withdrawal of Feel Good Rewards and varying these terms

We may make changes to the Feel Good Rewards program or terminate the Feel Good Rewards program to protect our Legitimate Interests. The time frame and method of notification is outlined in clause 17.

For more information, including how to opt out of Feel Good Rewards, refer to our website www.suncorpbank.com.au/bank-and-save/feel-good-rewards

- Under Clause 16.1 When you can close your Account (page 42) the first sentence has been updated to:
'You can ask us to close your Account by phoning 13 11 55 or requesting closure via our digital channels.'
- Under Clause 16.1 When you can close your Account (page 42) the first sentence of the second paragraph has been updated to:
'While we will close your Account upon request, we may request you to action the following before we close your Account:'
- Under clause 17 Changing these terms and conditions (page 44), a new type of change has been added for Feel Good Rewards.

Changes to the Feel Good Rewards program, where we believe the change will be unfavourable to you, including terminating the Feel Good Rewards program	At least 30 days in advance	(a) a notice in writing issued to your most recent email address; or (b) for customers with an invalid email address, a prominent notice on the Feel Good Rewards website www.suncorpbank.com.au/bank-and-save/feel-good-rewards
Changes to the Feel Good Rewards program (other than we believe that change will be unfavourable to you)	No later than the date of the change	(a) a notice in writing issued to your most recent email address; or (b) for customers with an invalid email address, a prominent notice on the Feel Good Rewards website www.suncorpbank.com.au/bank-and-save/feel-good-rewards

- Under clause 20 Important Terms Explained (page 53), a new definition has been added for Visa.

Visa	Means Visa Worldwide Pte. Limited
------	-----------------------------------

To find out if the information in this notice applies to your account, customers can obtain an amended copy of each of the Documents at any Suncorp Bank branch, online at www.suncorp.com.au/documents or by contacting us on 13 11 55.

Suncorp-Metway Ltd ABN 66 010 831 722 AFSL 229882
Australian Credit Licence 229882