

Lending Fees & Charges

For Home Lending

Effective Date: 9 April 2024

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

Australian Credit Licence 229882



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About This Document

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

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

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

All loans are available to approved applicants only.

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

Important Terms used in this document are explained at page 15.

Updating Information

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

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

- we may send you a notice in writing;
- we may send you a secure message;
- in a press ad;
- from our website at suncorp.com.au/banking; or
- by phoning 13 11 55 and asking one of our consultants.

Home Loan Accounts

Product Features at a Glance

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

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

Home Loans

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

- Standard Variable Rate
- Back to Basics
- Fixed Rate

Home Loan Finance

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

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

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

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

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

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

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

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

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

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

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

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

Fee's marked with an # are only applicable for lending <\$150K

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

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

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

Transaction Fees	Not applicable	Not applicable	Not applicable
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Staff Assisted Home Loan Repayment Fee	Not applicable	Not applicable	\$5
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The Staff Assisted fee does not apply to automatic payments made directly from a Suncorp Bank account, or to payments made by Telephone Banking, Mobile Banking and Internet Banking where staff assistance is not required. This fee will apply for transfers made to a Back to Basics Home Loan at a Suncorp Branch.

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

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

Type of Loan	Suncorp Bank Home Loan		
	Variable Rate	Fixed Rate	Back to Basics
Previous Lender Discharge/Settlement Fee (FASTRefi only) payable per Lender	<= \$500	<=\$500	<=\$500

All or part of this cost may be payable, if the previous lender requires any payment of outstanding fee/s to finalise your loan/s with them at the time we register our mortgage. If multiple lenders are involved, a fee may be charged by each lender. This fee will not exceed \$500 per lender.

Special Requests, Replacements and Other Event Fees

Other fees may apply for additional products and services. Please refer to page 29 for more information.

Home Package Plus

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

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

Pricing Benefits

For these products in the package:

- Standard Variable Rate home loans
- Fixed Rate home loans

A fee rebate applies for:

- Establishment Fee
- Renegotiation Fee
- Mortgage Offset Fee

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

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

The following home loans are no longer available for sale:

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

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

Additional Fees and Charges

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

Handy Tips to Save on Fees

Most Suncorp Bank deposit accounts provide an unlimited number of fee free Suncorp Bank transactions. Depending on the way you transact on your account, you may incur other fees. Avoiding bank fees could be easier than you think. The following information provides you with a few simple tips that can help you save on fees and help you get the most from your everyday banking with Suncorp Bank.

Fee	Ways to Save on Fees
<p>ATM Operator Fees</p>	<p>Suncorp Bank and atmx network ATMs</p> <p>Use Suncorp Bank and atmx network ATMs to make transfers, withdrawals, enquiries, PIN change and deposits or Non-Suncorp ATM cash only deposits* designated by us from time to time. Our extensive ATM network, which includes access to atmx network ATMs, is free to use for many Suncorp Bank transaction products.</p> <p>Cash out at point of sale</p> <p>Many retailers provide 'Cash out' facilities at the point of sale which can save you time and money if you are not near a Suncorp Bank or atmx network ATM. Withdraw extra cash when you press the "savings", "cheque" or "credit" button on the EFTPOS terminal when making a purchase. If you have a Chip Enabled Visa Debit card and you press "credit", you can get 'Cash out' either when making a purchase, or without making a purchase if the merchant allows it. It's important to remember that the card must be inserted into the terminal and not swiped, and a PIN must be used as 'Cash out' cannot be obtained with a signature.</p>
<p>Statement Request Fee</p>	<p>Telephone Banking, Mobile Banking and Internet Banking</p> <p>Avoid the cost of copies of statements by accessing statement information through Telephone Banking, Mobile Banking and Internet Banking free of charge.</p>

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

Special Requests, Replacements and Other Event Fees

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

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

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

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

Special Requests, Replacements and Other Event Fees	
Card replacement	Nil
Visa debit cards emergency overseas card replacement	\$50.00
Stop payment requests – cheques and bank cheques	\$15.00
Stop payment requests – Direct Debit	Nil
Copy of personal or bank cheque	\$12.00
Statement requests	\$3.00
Real Time Gross Settlements (RTGS) – outward	\$35.00
Physical Security Token	\$20.00
Mortgage Offset Fee	\$75.00
Copy Fee	
– Previously issued correspondence	\$10.00 per copy
– Previously issued documents	\$25.00 per copy
Trace/recall of funds request – cheque, electronic payment	\$30.00
Record Search/Copy Fee (cheques, records, voucher retrieval)	\$70.00 per hour
Request for Audit Certificate	\$30.00

Special Requests, Replacements and Other Event Fees

Interest Certificate (previous financial year)	\$10.00
Coin Handling (Non Suncorp Customer)	5% of total coin value
Legal Fees Payable when we advise that we need to instruct our solicitors to assist with the approval of your lending Facility	Not ascertainable until after application

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.

Important Terms Explained

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

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

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

In this document singular includes the plural and vice versa.

Term	Meaning
account	any savings account, term deposit or card account as specified in the Terms and Conditions for Suncorp Bank Accounts.
Account Terms and Conditions	Means the Product Information Document that applies to your Business Everyday Account or Business Premium Account and/or the Terms and Conditions For Suncorp Accounts and Continuing Credit Accounts.
ATM 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 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.
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.

Term	Meaning
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.
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.
Chip Enabled Visa Debit card	a Visa Debit card that has an embedded security microchip.
copy of personal or bank cheque	as the owner of a Suncorp Bank cheque, you can ask us to provide you with a copy of it.
Credit Contract	a contract under which credit or other financial accommodation is or may be provided by us to you.
designated ATM	in some locations, where Suncorp Bank does not have an ATM it will allow the use of other banks ATMs (eg CBA; ANZ etc) as part of the fee-free transactions on your account.
direct credit	an electronic payment made to nominated bank account using a BSB and account number which is processed through the Bulk Electronic Clearing System (BECS). An example of this is where you initiate a payment to another account at another financial institution
direct debit	an electronic payment taken by a Direct Debit User from a nominated bank account using a BSB and account number which is processed through the Bulk Electronic Clearing System (BECS). An example of a Direct Debit user is a health insurance provider deducting monthly payments from your Suncorp Bank account.
EFTPOS	a fund transfer authorised by you or initiated by you giving instruction through electronic equipment to debit or credit your account. An example of an EFTPOS transaction is a purchase of goods from a retailer using your card. An EFTPOS transaction requires you to input your PIN and to nominate the account from which you wish the funds to be transferred to make the purchase.
Electronic transactions	Includes withdrawals and transfers completed using automated Telephone Banking, Mobile Banking, Internet Banking, Suncorp Bank ATMs, Direct Debits and Direct Credits, Osko, BPay®, PayTo and EFTPOS.
ePayments Transaction	ePayments Transaction is a transaction provided by us to which the ePayments Code applies.
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.

Term	Meaning
Foreign ATM	Another Financial Institutions ATM – also called a “Non-Suncorp Bank ATM” or “Non-atmx network ATM”.
Internet Banking	Internet Banking is the service provided for our customers to manage their banking online. Transactions made using Internet Banking are Electronic Transaction and may also be ePayments Transactions. Internet Banking can be accessed at www.suncorp.com.au/banking .
Lenders Mortgage Insurance	If you are borrowing more than 80% of the value of a property you will be required to pay Lenders Mortgage Insurance. This is a one-off payment and can be financed into the loan. Lenders Mortgage Insurance protects Suncorp Bank against loss in the event of a forced sale of a mortgaged property. It does not insure you but does make it possible for you to buy a home with a smaller deposit.
Mobile Banking	Mobile Banking is the internet services designed for our customers to access certain Internet Banking services from a mobile device through either our mobile website or the Suncorp Bank App, or such other platform we may provide from time to time.
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 Bank ATM enquiry	when you use a non-Suncorp Bank branded ATM (e.g. ANZ or Westpac) to receive balance information on your account. This requires you to input your PIN and to nominate the account you wish to receive an account balance on.
Non-Suncorp ATM 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.
non-Suncorp ATM withdrawal	when you withdraw money from a non-Suncorp Bank branded ATM (e.g. ANZ or Westpac) using your card. This requires you to input your PIN and to nominate the account from which you wish to withdraw the funds.
NPP Payments	means electronic payments cleared and settled by participating financial institutions via the NPP.
Osko	the Osko payment service provided by BPAY Pty Ltd using the New Payments Platform, which facilitates clearing and settlement of payments between NPP participants on a 24/7 near real-time basis.

Term	Meaning
Osko payment	is 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.
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.
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.
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.

Term	Meaning
Staff Assisted transactions	any withdrawal (including Osko payments through the NPP), internal transfer, BPAY® or deposit performed with the assistance of a Suncorp Bank staff member or officer.
Suncorp Bank	Suncorp-Metway Ltd ABN 66 010 831 722.
Suncorp Bank ATM withdrawal	when you withdraw money from a Suncorp Bank branded ATM using your transaction card. This requires you to input your PIN and to nominate the account you wish to withdraw the funds from.
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®.
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

How to contact us with a complaint

Let us know

If you experience a problem, are not satisfied with our products or services or a decision we have made, let us know so that we can help.

Contact us:

By phone: 13 11 55

Review by our Customer Relations Team

If we are not able to resolve your complaint or you would prefer not to contact the people who provided your initial service, our Customer Relations team can assist:

By phone: 1800 689 762

By email: customer.relations@suncorp.com.au

By Fax: 1300 767 337

In writing: Reply Paid 1453
Suncorp Bank Customer Relations (4RE058)
GPO Box 1453 BRISBANE QLD 4001

Customer Relations will contact you if they require additional information or when they have reached a decision.

When responding to your complaint you will be informed of the progress of and the timeframe for responding to your complaint.

Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers and small businesses. Any determination AFCA makes is binding on us, provided you also accept the determination. You do not have to accept their determination and you have the option of seeking remedies elsewhere.

AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist you.

You can contact AFCA:

By phone: 1800 931 678

By email: info@afca.org.au

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

By visiting: www.afca.org.au

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How to contact us



Call
13 11 55



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



*Local
Branch*