

Notice to Suncorp Bank Customers

As of 13 June 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, Carbon Insights Account Product Information Document & Terms and Conditions, Business Accounts Product Information Document, Schedule of Fees and Charges for Other Suncorp Business Accounts, Wealth Cash Management Account Product Information Document and Business Lending Fees and Charges brochure (collectively, **the Documents**):

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

- 1.1 A new clause 1.18 – Financial Abuse and Inappropriate Behaviour (page 29) has been inserted to introduce and explain how Suncorp Bank will respond to financial abuse and inappropriate behaviour as follows:

1.18 Financial Abuse and Inappropriate Behaviour

If you are experiencing financial abuse and would like to discuss your options with us, you can call us on 13 11 55. We also provide information about financial abuse on www.suncorpbank.com.au.

A bank account is no place for financial or other types of abuse and using them in this way can have serious impacts. You must not use our Accounts, Internet Banking or Mobile Banking to engage in financial or other abuse, unlawful behaviour or to engage in offensive, threatening, defamatory, harassing or controlling behaviour. These are examples of behaviour that we consider inappropriate. Where we reasonably suspect a person or persons has engaged in inappropriate behaviour, we may take action including suspending your access to Internet Banking or Mobile Banking. We may also close your Account(s) (see “When we close your Account” in clause 15.2).

- 1.2 Under clause 15.2 – When we can close your account (page 49), the following new sub-paragraph (g) has been added to enable Suncorp Bank to close an account as follows:

(g) we reasonably believe the use of an account has caused or will cause harm (for example financial abuse or other abuse) to another person;

- 1.3 Under clause 21.4 – How you authorise a credit or debit card transaction (page 69), an additional paragraph has been included to introduce and explain updated functionality relating to how Suncorp Bank shares updated card information with Visa, and how Visa shares updated card information to merchants where recurring payments have been linked to Visa Debit Cards as follows:

If your card details change (e.g. if your card is reissued or replaced), we may share your updated card details with Visa. If you have provided your card details to a merchant to store (e.g. for a Recurring Payment), Visa may give those updated card details to the merchant and their bank to facilitate payment continuity. Please see below for information about how to stop or cancel Recurring Payments. If you would like to opt out of Visa sharing your updated card details with all merchants, please contact us on 13 11 55.

- 1.4 Under clause 26.4 – Osko eligibility (page 80), the second paragraph has been updated to the following to reflect the functionality to make Osko payments via Internet Banking is now enabled for all Osko eligible Accounts:

Osko payments are able to be made using the Suncorp Bank App, Internet Banking or by staff assisted withdrawal in our branches. Unless we otherwise agree, Osko payments are not able to be made through other methods such as Telephone Banking, Direct Debits, BPAY® transactions and Telegraphic Transfers.

2. Personal Deposit Accounts Product Information Document

- 2.1 Under the “Osko” heading (page 30), the first paragraph has been updated to the following to reflect the functionality to make Osko payments via Internet Banking is now enabled for all Osko eligible Accounts:

Osko is a service that is provided through the New Payments Platform. Osko allows you to make funds transfers (including external transfers) to a PayID and external transfers to a BSB and account number so that generally the payee can receive your funds on a near real-time basis, 24 hours a day, 7 days a week, provided Osko is a feature of your Account and the account you are transferring funds to can receive Osko payments. Osko payments can be made via the Suncorp Bank App, Internet Banking or with the assistance of a staff member at a Suncorp Bank branch if your Account has staff assisted withdrawals available as a feature. Osko is not available for future dated or recurring payments or for Accounts which require 2 or more persons to sign to withdraw.

2.2 Under the “Internet Banking” heading (page 31), an additional bullet point has been included to reflect the functionality to make Osko payments via Internet Banking is now enabled for all Osko eligible Accounts, as follows:

- make certain types of transfers as Osko payments to a PayID or BSB and account number.

2.3 Under the “Internet Banking” heading (page 31) the following paragraph has been removed to reflect that functionality to make Osko payments via Internet Banking is now enabled for all Osko eligible Accounts:

Even if your Account and Transaction are otherwise Osko eligible, you may not be able to make Osko payments in Internet Banking for a period of time while we gradually introduce this functionality. A payment you make using Internet Banking will only be processed as an Osko payment if the Pay Someone “Payment summary” screen displays “Osko” and the Osko logo before you confirm the payment.

2.4 Under the sub-heading “Important information about using your Visa Debit Card” (page 33) an additional bullet point has been included to introduce and explain updated functionality relating to how Suncorp Bank shares updated card information with Visa, and how Visa shares updated card information to merchants where recurring payments have been linked to Visa Debit Cards as follows:

- If your card details change (e.g. if your card is reissued or replaced), we may share your updated card details with Visa. If you have provided your card details to a merchant to store (e.g. for a Recurring Payment), Visa may give those updated card details to the merchant and their bank to facilitate payment continuity. Please refer to the Account Terms and Conditions for information about how to stop or cancel Recurring Payments. If you would like to opt out of Visa sharing your updated card details with all merchants, please contact us on 13 11 55.

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

3.1 Under clause 5.1 – Internet Banking & Suncorp Bank App (page 13), the following footnoted paragraph has been removed to reflect the functionality to make Osko payments via Internet Banking is now enabled for all Osko eligible Accounts:

*Even if your Account and Transaction are otherwise Osko eligible, you may not be able to make Osko payments in Internet Banking for a period of time while we gradually introduce this functionality. A payment you make using Internet Banking will only be processed as an Osko payment if the Pay Someone “Payment summary” screen displays “Osko” and the Osko logo before you confirm the payment.

3.2 Under clause 5.6 – NPP and Osko (page 16), the third paragraph has been updated as follows:

Osko payments are able to be made using the Suncorp Bank App and Internet Banking. Unless we otherwise agree, Osko payments are not able to be made through other methods such as Direct Debits, BPAY® transactions and Telegraphic Transfers.

3.3 Under the heading titled “Important information about using your Visa Debit Card” (page 26) the following additional bullet point has been included:

- If your card details change (e.g. if your card is reissued or replaced), we may share your updated card details with Visa. If you have provided your card details to a merchant to store (e.g. for a Recurring Payment), Visa may give those updated card details to the merchant and their bank to facilitate payment continuity. Please refer to the Account Terms and Conditions for information about how to stop or cancel Recurring Payments. If you would like to opt out of Visa sharing your updated card details with all merchants, please contact us on 13 11 55.

3.4 Clause 16.2 – When we can close your account (page 44) has been updated with the following new bullet point:

- we reasonably believe the use of an account has caused or will cause harm (for example financial abuse or other abuse) to another person;

3.5 A new clause 18.11 - Financial Abuse and Inappropriate Behaviour (page 49), has been inserted to introduce and explain how Suncorp Bank will respond to financial abuse and inappropriate behaviour as follows:

18.11 Financial Abuse and Inappropriate Behaviour

If you are experiencing financial abuse and would like to discuss your options with us, you can call us on 13 11 55. We also provide information about financial abuse on www.suncorpbank.com.au.

A bank account is no place for financial or other types of abuse and using them in this way can have serious impacts. You must not use our Accounts, Internet Banking or Mobile Banking to engage in financial or other abuse, unlawful behaviour or to engage in offensive, threatening, defamatory, harassing or controlling behaviour. These are examples of behaviour that we consider inappropriate. Where we reasonably suspect a person or persons has engaged in inappropriate behaviour, we may take action including suspending your access to Internet Banking or Mobile Banking. We may also close your Account(s) (see "When we close your Account" in clause 16.2).

4. Business Accounts Product Information Document

4.1 Under the "Osko" heading (page 26) the first two paragraphs have been updated to the following to reflect that functionality to make Osko payments via Internet Banking is now enabled for all Osko eligible Accounts, as follows:

Osko is a service that is provided through the New Payments Platform. Osko allows you to make funds transfers (including external transfers) to a PayID and external transfers to a BSB and account number so that generally the payee can receive your funds on a near real-time basis, 24 hours a day, 7 days a week, provided Osko is a feature of your Account and the account you are transferring funds to can receive Osko payments. Osko payments can be made via the Suncorp Bank App, Internet Banking or with the assistance of a staff member at a Suncorp Bank branch if your Account has branch withdrawals available as a feature.

Osko is not available for future dated or recurring payments, for Business Payments or for Accounts which require 2 or more persons to sign to withdraw.

4.2 Under the "Internet Banking" heading (page 27) an additional bullet point has been included to reflect that functionality to make Osko payments via Internet Banking is now enabled for all Osko eligible Accounts, as follows:

- make certain types of transfers as Osko payments to a PayID or BSB and account number;

4.3 Under the "Internet Banking" heading (page 27) the following paragraph has been removed to reflect that functionality to make Osko payments via Internet Banking is now enabled for all Osko eligible Accounts:

Even if your Account and Transaction are otherwise Osko eligible, you may not be able to make Osko payments in Internet Banking for a period of time while we gradually introduce this functionality. A payment you make using Internet Banking will only be processed as an Osko payment if the Pay Someone "Payment summary" screen displays "Osko" and the Osko logo before you confirm the payment.

4.4 Under the heading "Important information about using your Visa Debit Card" (page 30) an additional bullet point has been included to introduce and explain updated functionality relating to how Suncorp Bank shares updated card information with Visa, and how Visa shares updated card information to merchants where recurring payments have been linked to Visa Debit Cards, as follows:

- If your card details change (e.g. if your card is reissued or replaced), we may share your updated card details with Visa. If you have provided your card details to a merchant to store (e.g. for a Recurring Payment), Visa may give those updated card details to the merchant and their bank to facilitate payment continuity. Please refer to the Account Terms and Conditions for information about how to stop or cancel Recurring Payments. If you would like to opt out of Visa sharing your updated card details with all merchants, please contact us on 13 11 55.

4.5 Under the "PayID" heading (page 32) the sub-heading "Important information about PayID created in branch or over the phone" and the sentence under it have been updated as follows:

Important information and terms and conditions about PayID for eligible Business Accounts

The following information and terms and conditions apply to the creation of a PayID for eligible Business Accounts and the change, Closure, transfer, Locking and ongoing use of that PayID.

4.6 Under the "Creating your PayID" sub-heading (page 32) the first three paragraphs have been updated to the following:

You or an eligible authorised person on your Account (see below) can create a PayID for eligible Business Accounts by visiting a branch or calling us on 13 11 55, provided you satisfy the conditions set out in this PayID section. You will also be able to create a PayID in connection with an eligible Business Account via Internet Banking from a date between 18 June 2024 and 31 August 2024 which will be notified to you. You will know when this feature is available when the main menu in your Internet Banking displays "PayID for Business". We will not create a PayID for you and register it in the PayID Service without your prior consent.

When you ask us to create a PayID we will tell you which PayIDs are available to you. We will determine available PayIDs based on the information we hold in connection with your nominated linked Account. Certain types of mobile numbers and email addresses may not be in a format which is compatible with our PayID requirements and, therefore, cannot be created as a PayID.

Your PayID Name will usually be the same as your name on the Account linked to your PayID. You acknowledge that if you create a PayID your PayID Name will be displayed to payers who send NPP Payments to you using your PayID, to anyone who has a PayTo Agreement with you and to anyone who looks up your PayID via the PayID Service.

4.7 Under the "Privacy & electronic communication for PayID" sub-heading (page 36) the last paragraph has been updated to the following:

If you ask us to create a PayID using a mobile number or email address we will need your consent to us communicating electronically to your chosen PayID as this may be necessary for us to establish that you either own or are authorised to use it. You may withdraw this consent at any time by calling us on 13 11 55. However, if you do this we may need to Close your PayID, as we may no longer be able to establish that you either own or are authorised to use your chosen PayID which we must be able to do to satisfy our obligations under the NPP.

5. Schedule of Fees and Charges for Other Suncorp Business Accounts

5.1 Under the Schedule of Fees and Charges for Other Suncorp Business Accounts table (page 3) the footnote '***' has been updated to the following:

Please refer to page 10 for terms and conditions which apply to creating a PayID.

5.2 Under Money Manager – My Business fee table (page 6) the footnote '3' has been updated to the following:

Please refer to page 10 for terms and conditions which apply to creating a PayID.

5.3 Under Business Finance Pak fee table (page 8) the footnote '~' has been updated to the following:

Please refer to page 10 for terms and conditions which apply to creating a PayID.

5.4 Under the "PayID" heading (page 11) the sub-heading "Important information about PayID created in branch or over the phone" and the sentence under it have been updated to the following:

Important information and terms and conditions about PayID created for eligible Business Accounts

The following information and terms and conditions apply to the creation of a PayID for eligible Business Accounts and the change, Closure, transfer, Locking and ongoing use of that PayID.

5.5 Under the “Creating your PayID” sub-heading (page 11) the first three paragraphs have been updated to the following:

You or an eligible authorised person on your Account (see below) can create a PayID for eligible Business Accounts by visiting a branch or calling us on 13 11 55, provided you satisfy the conditions set out in this PayID section. You will also be able to create a PayID in connection with an eligible Business Account via Internet Banking from a date between 18 June 2024 and 31 August 2024 which will be notified to you. You will know when this feature is available when the main menu in your Internet Banking displays “PayID for Business”. We will not create a PayID for you and register it in the PayID Service without your prior consent.

When you ask us to create a PayID we will tell you which PayIDs are available to you. We will determine available PayIDs based on the information we hold in connection with your nominated linked Account. Certain types of mobile numbers and email addresses may not be in a format which is compatible with our PayID requirements and, therefore, cannot be created as a PayID.

Your PayID will be linked to a PayID name which is the name we allocate to you so payers can identify you and confirm your PayID in order to make an NPP Payment to your PayID (“**PayID Name**”). Your PayID Name must represent your real name and will usually be the same as your name on the Account linked to your PayID. You acknowledge that if you create a PayID your PayID Name will be displayed to payers who send NPP Payments to you using your PayID, to anyone who has a PayTo Agreement with you and to anyone who looks up your PayID via the PayID Service.

6. Wealth Cash Management Account Product Information Document

6.1 Under the “Osko” heading (page 14) the first paragraph has been updated to reflect that functionality to make Osko payments via Internet Banking is now enabled for all Osko eligible Accounts to the following:

Osko is a service that is provided through the New Payments Platform. Osko allows you to make funds transfers (including external transfers) to a PayID and external transfers to a BSB and account number so that generally the payee can receive your funds on a near real-time basis, 24 hours a day, 7 days a week, provided Osko is a feature of your Account and the account you are transferring funds to can receive Osko payments. Osko payments can be made via the Suncorp Bank App, Internet Banking or with the assistance of a staff member at a Suncorp Bank branch. Osko is not available for future dated or recurring payments or for Accounts which require 2 or more persons to sign to withdraw.

6.2 Under the “Internet Banking” heading (page 15) an additional bullet point has been included to reflect that functionality to make Osko payments via Internet Banking is now enabled for all Osko eligible Accounts, as follows:

- make certain types of transfers as Osko payments to a PayID or BSB and account number.

6.3 Under the “Internet Banking” heading (page 15) the following paragraph has been removed to reflect that functionality to make Osko payments via Internet Banking is now enabled for all Osko eligible Accounts:

Even if your Account and Transaction are otherwise Osko eligible, you may not be able to make Osko payments in Internet Banking for a period of time while we gradually introduce this functionality. A payment you make using Internet Banking will only be processed as an Osko payment if the Pay Someone “Payment summary” screen displays “Osko” and the Osko logo before you confirm the payment.

6.4 Under “Important information about using your Visa Debit Card” (page 18) an additional bullet point has been added to introduce and explain updated functionality relating to how Suncorp Bank shares updated card information with Visa, and how Visa shares updated card information to merchants where recurring payments have been linked to Visa Debit Cards, as follows:

- If your card details change (e.g. if your card is reissued or replaced), we may share your updated card details with Visa. If you have provided your card details to a merchant to store (e.g. for a Recurring Payment), Visa may give those updated card details to the merchant and their bank to facilitate payment continuity. Please refer to the Account Terms and Conditions for information about how to stop or cancel Recurring Payments. If you would like to opt out of Visa sharing your updated card details with all merchants, please contact us on 13 11 55.

7. Business Lending Fees and Charges brochure

7.1 Under section 1.7 "Small Business Money Manager Package" (page 9) the following footnote has been inserted below the table:

**You can create a PayID for eligible Business Accounts by visiting a branch or calling us on 13 11 55, provided you satisfy the conditions set out in our Business Accounts Product Information Document or Schedule of Fees and Charges for Other Suncorp Business Accounts (as applicable). You will also be able to create a PayID in connection with an eligible Business Account via Internet Banking from a date between 18 June 2024 and 31 August 2024 which will be notified to you. You will know when this feature is available when the main menu in your Internet Banking displays "PayID for Business".

7.2 Under section 1.9 "Transaction Fees" (page 14) the footnote "***" located below the table has been updated as follows:

**You can create a PayID for eligible Business Accounts by visiting a branch or calling us on 13 11 55, provided you satisfy the conditions set out in our Business Accounts Product Information Document or Schedule of Fees and Charges for Other Suncorp Business Accounts (as applicable). You will also be able to create a PayID in connection with an eligible Business Account via Internet Banking from a date between 18 June 2024 and 31 August 2024 which will be notified to you. You will know when this feature is available when the main menu in your Internet Banking displays "PayID for Business".