



SUNCORP

Suncorp Money Manager – My Home Package Money Management Solution



You might be buying another home, building your dream home, or needing investment funds to purchase an investment property, shares or managed investments. The Suncorp Money Manager – My Home Package has been designed to help you manage your money and pay off your home loan sooner by providing a money management solution.



The Suncorp Money Manager – My Home Package

The Suncorp Money Manager – My Home Package

This package allows owner occupiers or investors to choose from a range of competitive home loans, and achieve significant savings on loan establishment fees and account keeping fees as well as providing discounts and benefits on other products and services. This Package solution gives you the flexibility to add or remove multiple home loans to your Package at any time.

The Package is designed around a Suncorp Everyday Options transaction account so you can save on fees, reduce your home loan interest with the optional home loan offset facility and manage your money effectively with ease. The Package Fee is payable from this account. You can continue with the Package for so long as you choose to hold the Suncorp Everyday Options Account. You can also maintain the other ongoing Package benefits regardless of whether you have a current home loan in your Package.

Combined Value Discount

If you are looking to pay off your home sooner ask about our Combined Value Discount option. This option is available to loans in and out of the Suncorp Money Manager – My Home Package. It takes into account the combined value of your home loans with Suncorp and applies a discount to the interest rate on applicable loans.

About this Brochure

This brochure contains information about products you can include in the Suncorp Money Manager – My Home Package and the terms and conditions that apply. Important definitions are found in clause 2 of the terms and conditions section on page 14.

Save with the Everyday Options Account

The Suncorp Money Manager – My Home Package includes an Everyday Options transaction account with unlimited fee free Suncorp transactions¹ and no account keeping fees. This account is an essential component of the Package which entitles you to receive concessions potentially worth thousands of dollars, as the Package Fee is payable under the Everyday Options Account terms and conditions².

1. Fees will apply for non-Suncorp ATM withdrawals in Qld & non-Suncorp ATM enquiries in all States & Territories.
2. Package Fee is \$300 per annum (\$25 debited per month, in arrears) and is subject to change.

High interest earning sub-accounts

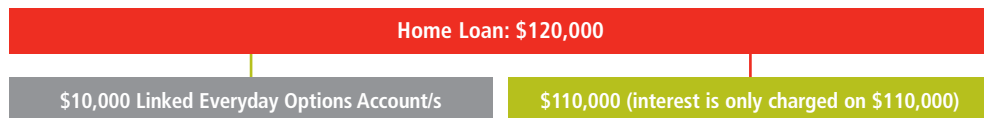
Your Everyday Options Account consists of a transaction account and up to three optional high interest sub-accounts with no minimum balance required. The funds in these optional accounts not only earn high interest but also will assist with budgeting by separating money for whatever purpose you require. For example you may choose to open an 'education account', a 'rates account' or a 'rental income account'.

Or choose the 100% Home Loan Offset facility

You can opt to use your savings to reduce the interest charged on your Standard Variable Rate Home Loan¹. With this option, the combined funds held in your Everyday Options Accounts can help you save interest on your loan and repay the loan sooner. Below is an example of how you can really save.

1. A Mortgage Offset Fee applies to link the 100% Home Loan Offset Facility. The fee is charged to the linked Home Loan.

How the 100% Home Loan Offset facility works

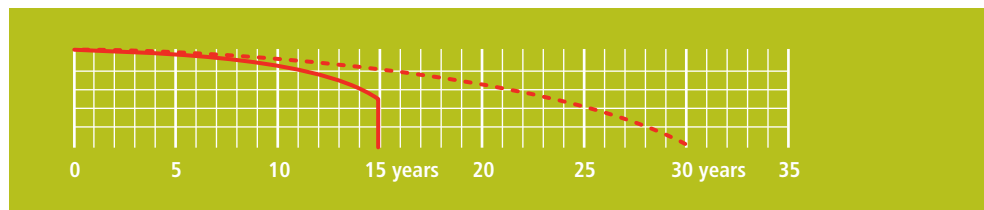


If you have \$10,000 in your linked Everyday Options Accounts, you will only pay interest on \$110,000 of your home loan.

An example of how you can really save

Time to Save

Reducing your \$120,000 home loan with 100% Home Loan Offset Facility



Imagine you have a \$120,000 loan on a standard 30 year term, with a variable interest rate of 8% p.a. Your monthly income is \$2,750 and you have monthly expenses of \$1,600 managed on a credit card with an interest free period of 55 days. By using a 100% Home Loan Offset Facility, you could own your home or investment property up to 15 years earlier.

24 hour access

You have 24 hour access to your funds in the Everyday Options transaction account via ATMs & EFTPOS, Direct Debits & Credits, BPAY®, external transfers, cheques, Phone & Internet Banking. You can access your account at Suncorp branches during branch hours.

Funds held in your sub-accounts can be quickly and conveniently transferred to the Everyday Options transaction account and other Suncorp accounts via Phone Banking and Internet Banking for instant access. Direct Debits & Credits, external transfers and BPAY® are also available.

(Note: Funds need to be transferred to the main transaction account if you want to access funds through a branch, ATM or EFTPOS facility.)

Key benefits of the package

Key benefits of the Package

- ✓ Choose from the following eligible home loans – Standard Variable Rate, Standard Fixed Rate or Asset Line (Low Doc Loans excluded) – and you can have multiple loans within the one Package.
- ✓ No establishment fees or ongoing account keeping fees on Standard Variable Rate, Fixed Rate and Asset Line Home Loans in the Package.
- ✓ Unlimited Suncorp transactions and no account keeping fees on Everyday Options Account – with up to three optional high interest sub-accounts.
Or choose:
 - ✓ *100% Home Loan Offset Facility on Everyday Options account/s linked to a Standard Variable Rate Home Loan to help you save money and repay your loan sooner.
 - ✓ *Optional home loan death cover – provides security for your partner & family.
 - ✓ *Discounts on a range of other financial products across banking, lending, insurance and financial planning.
- ✓ Interest rate discounts will apply to loans inside and outside the package if Combined Value Discount is selected.

* These particular benefits are also available outside a Package.

Save money and pay off your home loan sooner

You get the maximum benefit the package has to offer if:

- you are looking for a solution to manage your money to help pay off your home sooner or leverage the equity you have in property; and
- you want to reduce the cost of borrowing and managing your money – even greater savings if you have multiple home loans in the Package; and
- if you have multiple loans with Suncorp (inside or outside the package) that combined total more than \$150,000.

Combined Value Discount

If you are looking for a solution to help pay off your home sooner or allow you to leverage equity ask about our Combined Value Discount option that can be applied to loans in and out of the Suncorp Money Manager – My Home Package.

If the total combined value of your new home loan and any existing home loans¹ you already have with Suncorp exceeds \$150,000, preferential lending rates may apply on your new loan.

Currently the rates are:

Total combined value of your loans	Discount
\$250,000 and over	0.70% p.a. discount off your new home loan
Between \$150,000 and \$249,999	0.50% p.a. discount off your new home loan

The interest rate discount applies to the following Suncorp Loans:

- Standard Variable Rate Home Loans
- Asset Line facilities

For our Fixed Rate Home Loans 1,2,3 and 5 years – the discount does not apply *during* the fixed rate period, however the discount will automatically activate when the loan converts to the standard variable rate at the end of the fixed period.

1. Loans being paid out and Small Business loans are excluded from the total value calculation.

Suncorp Money Manager – My Home Package could save you thousands of dollars

The Package fee

The Package has an annual fee of \$300 charged monthly¹ under your Everyday Options Account terms and conditions. Payment of this fee will entitle you to substantial savings on loan establishment fees², home loan account keeping fees and other products you choose to have in your Package such as annual credit card fees. Potential savings on fees are shown in the table³.

1. \$25 per month charged in arrears. Fee is subject to change.
2. Eligible Home Loans and Personal Loans.
3. You will need to meet the eligibility criteria for the Package and individual products.

Potential Fee Savings with the Suncorp Money Manager – My Home Package		
Description	Standard fees	Package benefit
Home loan establishment fee on Eligible Home loans	\$600 payable for each loan.	Fee – nil
Home loan account keeping fee	\$10 charged monthly for each loan (Annual cost of \$120)	Fee – nil
Suncorp Clear Options Credit Card annual fee You can have up to 4 credit card accounts,	From \$29 to \$69 per annum (each account)	Fee – nil
Personal loan establishment fee	\$175 payable for each loan	Fee – nil

The standard fees are charged but Suncorp will contribute the amount of the standard fee to your account resulting in a net fee of nil. An amount equal to the loan establishment fee on Standard Variable and Fixed Rate Home Loans is included in the Deferred Establishment Fee. A Deferred Establishment Fee applies if the loan is paid out within 4 years.

Covered by the Transaction Account Package Fee (\$300 per annum)*

- Unlimited Fee Free Suncorp Transactions⁴
- \$5 monthly account keeping fee**

* Fees are subject to change.

** Or \$6 per month for the Everyday Options Account with Unlimited Suncorp Transaction Plan, opened prior to 11 November 2005.

4. Fees will apply for non-Suncorp ATM withdrawals in Qld and non-Suncorp ATM enquiries in all States and Territories.

The combined value interest rate discounts plus the additional savings on fees through this package could potentially save you thousands of dollars.

Home Loan Options within the Package

You can choose from the following Suncorp home loan options and even split your loan across different products to create a home loan solution that suits your needs.

Standard Variable Rate Home Loan

- This loan has a variable interest rate, so it moves up or down with the market. If interest rates fall, you may choose to maintain the same repayments and pay off your loan sooner. Or, if interest rates rise, your payments may increase.
- 100% Home Loan Offset Facility available on your Everyday Options Account/s which enables you to use your income and savings to reduce the interest charged on your loan¹.
- Interest only repayment option – choose interest only repayment periods from three to sixty months.
- Lump sum and additional repayments can be made at any time².
- Cashback option³ – which is a redraw facility that gives you access to any extra money you have deposited into your home loan.

1. A Mortgage Offset Fee applies to link the 100% Offset Facility. The fee is charged to the linked home loan.

2. A Deferred Establishment Fee applies if the loan is paid out within 4 years.

3. You need to apply for Cashback which is subject to special conditions.

Fixed Rate Home Loan

- This loan gives you the security of knowing that there will be no change in interest rate for a set period. At the end of the fixed rate period, your loan automatically converts to the current Standard Variable Rate (less an interest discount margin if eligible) or you can choose to refix the interest rate¹.
- Interest rate discounts do not apply during any fixed rate period, however the loan establishment fee² and monthly account keeping fee³ will be rebated, providing you with substantial cost savings.
- Available for 1,2, 3 or 5 year periods (excludes Introductory 1 Year Fixed loans).
- Interest Only repayment option – choose interest only repayment periods from three to sixty months – payable monthly in arrears or annually in advance.
- When you apply for the home loan you also have the option to secure the fixed rate for 90 days after your application date for a fee of 0.15% of the amount borrowed (non-refundable).

1. A Switching Fee will apply.

2. An amount equal to the Loan Establishment Fee is included in the Deferred Establishment Fee. A Deferred Establishment Fee applies if the loan is paid out within 4 years.

3. The account keeping fee on home loans is charged and Suncorp will contribute the amount of the account keeping fee resulting in a net fee of nil.

Asset Line¹

- Asset Line has a variable interest rate, so it moves up or down with the market.
- This continuing line of credit facility provides total repayment flexibility – you decide how often and how much to pay off your loan (provided your loan balance stays within your approved credit limit).
- Immediate access to your money via Branch, Phone or Internet Banking for any purpose you like such as the purchase of an investment property, home improvements or shares.
- 25 free standard Suncorp transactions² per month.
- The loan can be split into two loans – one for personal use, one for investment purposes – with separate statements for each loan.
 1. Must be a secured loan to be eligible for Package benefits.
 2. Standard transactions exclude BPAY[®], external transfers and non-Suncorp ATM withdrawals in Qld and non Suncorp ATM enquiries in all states and territories.

Combined Value Discount option

Choose a Suncorp Money Manager – My Home Package along with Combined Value Discount option and you may receive a discount margin on your Standard Variable Home Loan or Asset Line facility, provided the value of your total Home lending with Suncorp exceeds \$150,000.

For Fixed Rate Home loans, interest rate discounts do not apply during any fixed rate period, however the discount will automatically activate when the loan converts to the standard variable rate at the end of the fixed period.

Suncorp No Deposit option

It can be difficult to rent and save a home loan deposit to buy a home at the same time. And just because you don't have the correct deposit amount, doesn't mean you need to miss out on great opportunities.

If you are looking to buy a home to live in, we may lend up to 100% of the purchase price (less financed Lenders Mortgage Insurance premiums) with our No Deposit Option*. You will need to cover all Bank, Government and legal fees associated with the purchase of the property.

* Suncorp will lend you 100% of the purchase price or valuation (whichever is the lesser).

Suncorp Deposit KickStart option

Buy your first home sooner with the Suncorp Deposit KickStart option. This option enables you to use the equity in the home of a family member or friend towards the purchase of your new owner occupied home – to help kickstart your dream. With enough equity guaranteed, Suncorp could lend you up to 110% of the purchase price and or valuation of your new owner occupied home.

* Conditions apply.

Suncorp Consumer Credit Insurance for Home Loans

By choosing to add Suncorp Consumer Credit Insurance for Home Loans to your Suncorp home loan, you'll have peace of mind that in the event of your death during the period of insurance, your family will be provided with financial assistance by receiving a lump sum towards repayment of your Suncorp home loan. With the premium financed as part of the loan, the cost is spread over the term of the loan and only increases your repayment by a small amount each month as shown in the examples below.

Suncorp Consumer Credit Insurance for Home Loans \$200,000 Cover for 5 years		
	CCI Premium added to loan amount	Approximate increase to monthly repayment (25 year loan)
1. Male aged 28	\$1,374	\$ 10
2. Male aged 33	\$1,314	\$ 9
3. Male aged 43	\$2,144	\$ 15
4. Female aged 28	\$ 538	\$ 4
5. Female aged 33	\$ 744	\$ 5
6. Female aged 43	\$1,816	\$ 13

Based on a 25 year loan, \$200,000 Suncorp Consumer Credit Insurance for Home Loans cover for the first 5 years of the loan. The approximate increase to the monthly repayment is calculated on the following assumptions: the interest rate on the loan is 6.82% p.a., repayments are principal and interest and each month has the same number of days. Changes in interest rates will change the repayment amount over the term of the loan. Insurance premiums current as at 10 November 2006 and subject to change.

This insurance is optional and is available to approved applicants on Suncorp term loans such as Standard Variable and Fixed Rate loans. You don't need to be in the Package to take this cover. This insurance is not available on some products including Asset Line Facilities and Annual Interest in Advance Loans.

- Available on investment and owner occupied home loans.
- The cover is for five years with the sum insured remaining constant over the five year period.
- You can obtain a policy to cover the amount of your Loan or \$300,000 (whichever is the lower amount).
- The premium will be financed as part of the loan, so there's no need to pay for the premium up front.
- In the event of a claim, any excess cover you have over the outstanding loan balance at the time, will be paid to your Estate.

Your choice of Credit Card

Apply for a Suncorp Clear Options Credit Card as part of your Suncorp Money Manager – My Home Package and Suncorp will reimburse the annual card fee for as long as you have the Package. You can add up to four Credit Card accounts held by approved applicants and be eligible for the fee discount.

The credit card limit can be assessed as part of the Suncorp home loan application and special balance transfer offers are available by asking Suncorp at the time of making your home loan application.

You can choose from our range of personal Suncorp Clear Options Credit Cards, each with specific features to meet your needs and lifestyle.

- Choose an interest free period¹ or lower interest rate, or
- Choose from two levels of Rewards Membership (Annual Reward Fee applies) – or choose to have no rewards program and don't pay for one either.

1. Depending on when you make a purchase, when your statement is issued and whether or not you are carrying forward a balance on your account from the previous statement period. There is no interest free period for Cash Advance or Balance Transfer.

Savings on Personal Loans

When you have a Suncorp Money Manager – My Home Package you won't have to pay any loan establishment fees on our personal loans.

Personal Loan features:

- Choose a secured car loan or unsecured personal loan.
- A competitive fixed rate.
- Fast approval usually by the next working day.
- Suncorp reimburses the establishment fee (net fee nil).
- No ongoing fees or penalties for making additional payments¹.
- Repayment flexibility by choosing weekly, fortnightly or monthly repayments.

1. An early payout fee will apply if the loan is fully repaid within 12 months of establishing the personal loan.

Add these options to your Package for a Money Management solution with additional savings.

Suncorp and GIO Home Insurance offers

Your new home is probably the most valuable asset you will own, so you may find now is the perfect time to protect that investment and secure your future.

At Suncorp and GIO we have several home insurance products for you to choose from, one of which includes our Investor Home and Contents Insurance. This policy is designed to provide cover for a range of insured events and additional features including, rent loss by tenant default and malicious damage caused by tenants.

As a valued new Suncorp Home Loan customer you are entitled to choose one of these great home insurance offers to make protecting your new residence or investment property quick and easy. The choice of:

- 13 months Home and/or Contents Insurance for the price of 12 months, or
- 30 days complimentary Home Insurance.

As well as these great offers, you can save 15% off your premium if you combine your home and its contents onto one policy, and a multiple policy discount may apply if you have multiple personal insurance products with us.

To find out more and to see how you could save, contact Suncorp on 13 11 55 or GIO on 13 10 10. For the Terms and Conditions that apply, please read clause 13 on pages 16 and 17 of this brochure.

Financial Planner complimentary¹ consultation

When you take out a new home loan with Suncorp you are eligible for a complimentary consultation with a Suncorp Financial Planner who can help you understand your current financial situation and how you can build your wealth and secure your financial future. In the initial consultation, the Financial Planner will explain the range of services available including superannuation management, retirement planning, tax planning, investment planning and risk management. You may then decide if you want to move to the next stage with your Suncorp Financial Planner and have them develop a financial plan for you¹.

You don't need to be in the Package to take advantage of this opportunity – it is an option for all new home loan customers.

1. A fee may be charged if a financial plan is prepared.

Phone and Internet Banking

Both facilities provide a very convenient way to manage your money with Suncorp – 24 hours a day, 7 days a week.

What can I use Telephone Banking for?

- Check account balances & transaction history.
- Transfer funds¹ between deposit accounts, including credit accounts, and make payments to your loan accounts.
- Pay bills using BPAY®.
- Request a copy of your current or previous statement.
- Find out the interest earned and/or paid for the current or last financial year.

What can I use Internet Banking² for?

All of the same things as Telephone Banking plus:

- Open selected deposit accounts.
- Schedule regular transfers eg. loan payments.
- Transfer funds¹ from a Suncorp account to an account with another financial institution.
- Schedule payments for a future date.
- Renew term deposits or change maturity instructions.
- View and print transaction history.
- Access Cashback on some home loans³.

1. Funds transferred using Telephone and Internet Banking overnight may not take immediate effect, therefore may not be available to cover automatic transfers, direct debits or cheques until the next day. However, you will be able to access these funds via ATMs and EFTPOS. Daily limits apply.

2. Subject to terms and conditions. A valid email address is required for this service.

3. Subject to certain conditions. Contact Suncorp on 13 11 55 for details.



Things you need to know

Package Terms and Conditions

1 About these terms and conditions

These terms and conditions apply when you ask for a Suncorp Money Manager – My Home Package and we agree to include your products in a Package.

These terms and conditions are in addition to the terms and conditions that apply to any product or service you include in your Package.

Before you apply for a Package you should read the Suncorp Personal Deposit Accounts Product Information Document, any credit contract and other documents we give you containing particular terms and conditions.

We can change these terms and conditions and change or withdraw any product offer at any time. We will give you notice of changes as required by law.

You accept these terms and conditions when you tell Suncorp or when you receive a Package benefit (which ever first occurs).

2 Interpretation

In this brochure, the following words mean:

Package – means the Suncorp Money Manager – My Home Package

Package Fee – means the Money Manager Package Fee (currently \$300 per annum).

Eligible Loans – means the type of Suncorp loans which are eligible for inclusion in the package. The current Eligible Loans include Standard Variable Rate Home Loan, Standard Fixed Rate Home Loan and Asset Line facilities. (Low Doc Loans are not eligible to be included in a Package.)

Product Offer – means the product offers referred to in the Product Offer Information Table following.

You – means each person who holds a Suncorp Everyday Options Account and agrees to these terms and conditions. If more than one of you hold the account, “you” includes a reference to each of you singly and as a group.

3 Product Offers

The Product Offers set out in the table below are currently available for this Package. All products are available to approved applicants only.

Product Offers are correct at the time of publication and are subject to change without notice. Any Product Offer can be withdrawn at any time without notice unless required by law.

Product offer information table

Description of the Fee or Product	Package Charge/Benefit
Everyday Options Account – Money Manager Package fee	Fee – \$300 per annum
Everyday Options – account keeping fee	Fee – nil
Eligible Loans Establishment Fees (Standard Variable Rate Home Loans, Fixed Rate Home Loans, Asset Line, Personal Loans)	Fee – nil
Eligible Loans Account Keeping Fees (if applicable)	Fee – nil
Asset Line Facility	25 free standard Suncorp transactions per month (excludes BPAY [®] , External Transfers, non-Suncorp ATM withdrawals in Qld and non-Suncorp ATM enquiries in all states and territories)
Clear Options Credit Card annual fee (maximum of 4 accounts)	Fee – nil
Home and Contents Insurance Premium	Benefit – Various discounts apply if you meet the eligibility criteria

Note: The relevant standard charges (other than the Everyday Options account keeping fee) will be debited to each account but Suncorp will contribute the amount of the standard charge to each account resulting in a net fee of nil.

For Standard Variable Rate and Fixed Rate Home Loans, an amount equal to the Loan Establishment Fee is included in the Deferred Establishment Fee. A Deferred Establishment Fee applies if the Loan is paid out within 4 years.

4 What you need

To be eligible for a Suncorp Money Manager – My Home Package you need:

- to have or open a Suncorp Everyday Options Account (with the Unlimited Suncorp Transactions for accounts opened prior to 11 Nov 2005);
- to tell Suncorp that you want your Everyday Options Account to be included in a Package;
- to be at least 18 years old;
- to be a personal customer or a non corporate trustee of a family trust. (Not available for businesses or companies).

5 What does a Package cost?

An annual Package Fee of \$300 is payable under your Everyday Options Account terms and conditions.

The annual Package Fee is divided by 12 and 1/12th of the fee (\$25.00) is debited to your Everyday Options Account on the monthly anniversary of the opening date of your Everyday Options Account for the period (including part of any month) that your Everyday Options Account forms part of a Suncorp Money Manager – My Home Package. If you cancel your participation in the Package, standard charges will apply from the following month.

You need to maintain sufficient funds in your Everyday Options Account to cover the Package Fee for so long as you remain in the Package.

We can change the Package Fee on giving you the required notice.

6 How do you apply for a Package?

Specify your interest in a Package on your Suncorp application being submitted by your broker and Suncorp will then contact you and provide you with information about the Everyday Options Account and other Package products and how you can include products in a Package.

7 Can joint applicants apply?

Yes, provided that the Package Everyday Options Account is held jointly by all applicants wishing to participate in the Package.

All other products in the Product Offers table can be held by any one of the Package Everyday Options Account holders, solely.

You cannot add products which you hold jointly with third parties. Where the Package is held by a Trustee, you cannot add products held by beneficiaries.

You can have up to a maximum of four Suncorp Clear Options Accounts in a Package. Each Suncorp Clear Options Account must be held by one of the joint Everyday Options Account holders.

Specific conditions apply to joint Everyday Options 100% Home Loan Offset Facilities. See below.

8 Can you add existing products you hold to a Package?

Yes. You can add any existing product you hold, that is listed in the Product Offers Information Table to a Package.

Before you can add an existing Home Loan or Asset Line Facility to a Package, a Variation Agreement is required and a variation fee is payable under your credit contract.

Where a product is added to the Package, the relevant Product Offer will apply to that product from the date of inclusion in the Package.

Any interest or fees that have already been charged to a Product prior to the date of inclusion in the Package will not be refunded.

If you add your existing Everyday Options Account to the Package, new terms and conditions will apply to your account including the Package Fee as set out in the Everyday Options Product Disclosure Statement issued by Suncorp. Please read the Product Disclosure Statement before making any decisions about this product or the Package. Contact Suncorp for a copy on 13 11 55. Or specify this request on your Suncorp application being submitted by your broker and Suncorp will then contact you.

9 Can you add new products to an existing Package?

Yes. You can add any of the products specified in the Product Offer Information Table (except the Everyday Options Account which you must already hold to stay in the Package). New products can be added to your existing Package (after approval of your application for the new product) at any time that you hold the Package.

Suncorp's normal lending and insurance criteria apply and each application must meet the approval guidelines for that particular product to qualify for the relevant Package Product Offers.

10 How long does the Package go for?

You can remain in the Package for so long as you continue to hold the Everyday Options Account and pay the Package Fee, even if you do not hold any other product listed in the Product Offer Information Table.

The Package Fee is payable under your Everyday Options Account terms and conditions and will continue to apply and be charged until you tell us that you want to cancel your participation in the Package.

You can cancel your participation in the Package at any time by telling us or by closing your Everyday Options Account. Where the Packaged Everyday Options Account is held jointly, all Package home loan borrowers and credit card account holders need to tell us in writing to cancel the Package. Once you cancel your Package, all relevant Package benefits specified in the Product Offers Information Table will cease to apply and the standard terms and conditions of each product including and fees and charges will apply.

You can remove individual products from the Package at any time. If you wish to remove a Home Loan, Asset Line Facility or Credit Card from the Package, all borrowers or credit card holders will be required to sign a Variation Request form.

11 We can modify, withdraw or terminate the Package

Suncorp may withdraw the concessions and benefits that apply under your Package immediately, without notice to you, if your Everyday Options Account is closed or if you fail to pay the Package Fee when it is due or you vary your Loan or Line of Credit facility to a product which is not eligible for Product Offers.

Suncorp can withdraw the Package concessions and benefits that apply to loans or credit cards after 30 days notice in writing if an event of default as specified in your credit contract occurs.

Suncorp may change the terms and conditions of the Package from time to time. Suncorp may withdraw the Product Offers. You will be provided with 30 days notice of any changes which apply to your facilities.

12 Specific conditions about Home Loan discounts

The discounts specified in the Product Offer Information Table are only available on the particular Eligible Loans and Qualified Loans specified. You cannot get the Product Offer discounts on Low Doc applications or loans.

You are not entitled to any other discount, concession or benefit on loans included in your Package.

13 Specific conditions about Insurance discounts

(a) 13 months Home and/or Contents Insurance for the price of 12 OR 30 days complimentary Home Insurance

- (i) The 13 for 12 months and 30 day complimentary insurance offers are only available if you are a new approved Suncorp Home Loan or My Home Package customer.
- (ii) New Suncorp home loan or My Home Package customers must choose to apply for either the 13 for 12 months or the 30 day complimentary insurance offer.
- (iii) Nothing in relation to these offers affects Suncorp or GIO's discretion to only offer insurance in accordance with its underwriting acceptance criteria.

(iv) The 13 for 12 months and 30 day complimentary insurance offers are special offers made under the Home and Contents Insurance, Platinum Home and Contents Insurance, 55UP Home and Contents Insurance and Investor Home and Contents Insurance Product Disclosure Statements. The offers might be short-term and can be withdrawn at any time.

(v) If your application is accepted and you choose the 30 day complimentary home insurance offer:

- Renewal will not be offered and the cover will expire on the date shown on your Certificate of Insurance.
- The excess on your policy is \$300 plus an earthquake excess of \$200.
- The optional covers do not apply to your policy unless you pay an additional premium and the options are shown on your Certificate of Insurance.
- It does not apply to contents insurance.

(vi) If your application is accepted and you choose the 13 months home and/or contents insurance for the price of 12 months offer, you will receive one month of insurance for no extra premium.

(b) 15% combined Home and Contents Discount

- Discount applies to the combined premium. The applicable discount is 15% in QLD and a flat dollar amount of \$65 in SA under the Suncorp Brand. In NSW, VIC, WA and ACT the 15% discount is available under the GIO brand.
- Eligibility for the combined 15% discount is not exclusive to new approved Suncorp Home Loan or My Home Package customers.

(c) Multiple Policy Discount

- Conditions including eligibility criteria apply to the Multiple Policy Discount. Contact Suncorp on 13 11 55 or GIO on 13 10 10 to find out more.
- Eligibility for the Multiple Policy Discount is not exclusive to new approved Suncorp Home Loan or My Home Package customers.

General insurance products are issued by Suncorp Metway Insurance Ltd ABN 83 075 695 966 and GIO General Limited ABN 22 002 861 583. To approved applicants only. Please read the relevant Product Disclosure Statement before you make any decision regarding these products.

Contact Suncorp for a copy on 13 11 55 or GIO on 13 10 10

14 Specific conditions about Home Loan Offset Facilities

To activate the 100% Home Loan Offset Facility on Packaged Everyday Options Accounts, you must be a borrower on the Standard Variable Rate Loan as well as an account owner of the Everyday Options Accounts.

If you activate the 100% Home Loan Offset Facility on non Packaged Everyday Options Accounts and link it to a Packaged Standard Variable Rate loan, you must be a borrower on the loan as well as an account owner of the Everyday Options Accounts. The Everyday Options Accounts cannot be held jointly with a third party who is not a borrower on the loan.

15 Specific conditions for Suncorp Clear Options

Suncorp Clear Options Credit Card Product Offer applies to personal Suncorp Clear Options Credit Cards only. The Suncorp Clear Options Credit Card is issued to approved applicants only. Up to four (4) Suncorp Clear Options Credit Cards can be included in a Package.

Notice to existing Suncorp Clear Options customers

If you are a Suncorp Clear Options Credit Card customer and you ask Suncorp to include your Suncorp Clear Options Credit Card account in your Suncorp Money Manager – My Home Package and we agree, your Suncorp Clear Options Credit Contract is varied to the extent set out below:

Insert clause 17.4 in the Suncorp Clear Options Terms and Conditions as follows:

17.4 My Money Manager – My Home Package Customers

If you ask Suncorp to include your card in a Suncorp Money Manager – My Home Package and we agree, Suncorp will contribute an amount equal to the Annual Card Fee which will be credited to your card account.

Suncorp's contribution will be made for so long as you hold a Suncorp Money Manager – My Home Package and continue to pay the Money Manager – Package Fee when it falls due.

As a result, those companies may receive fees or charges, details of which are set out in the relevant **Product Disclosure Statement (PDS) or Product Information Document (PID)**. The Licensee receives commissions from the providers of products that it recommends, including other members of the Suncorp Group. Further information about these commissions is contained in the Licensee's Financial Services Guide (FSG).

17 General Disclaimers

- Any advice contained in this brochure has been prepared without taking into account your particular objectives, financial situation, or needs. For that reason, before acting on this advice, you should consider the appropriateness of this advice having regard to your own objectives, financial situation, and needs. Where the advice relates to the acquisition, or possible acquisition, of a particular product, you should obtain the PDS / PID relating to the product and consider the PDS / PID before making any decision about whether to acquire the product. For a copy of the relevant PDS / PID, or the Licensee's FSG, contact us on 13 11 55 or 13 10 10 (for GIO General Insurance products), electronically at direct@suncorp.com.au, or at: Suncorp Financial Services Pty Ltd, GPO Box 1453, Brisbane QLD 4000.
- This brochure contains information about products that can be included in a Package. You need to apply for individual products and have your application approved by us, before you can obtain any such products or include products you have in a Package.
- All products are available to approved applicants only.
- Some product features and benefits referred to in this Package brochure are available whether or not you hold a current Package.
- The terms and conditions of individual products continue to apply and are available on request. These Package Terms and Conditions are in addition to the individual product terms and conditions.
- Fees and charges apply as specified in the individual product terms and conditions and this Package brochure.
- All rates, discounts, margins and fees and charges are subject to change.
- The Product Offers are not available in conjunction with other special offers, discounts, concessions or promotions.
- Your Broker is not a representative of or acting on behalf of any of the Suncorp Group of Companies in respect of any of the financial products listed in this Brochure.

This Package brochure is effective on 10 November, 2006.
Suncorp-Metway Limited ABN 66 010 831 722 AFSL no. 229882.

16 Important information about the Suncorp Group of Companies.

Various products and services are provided and issued by different entities within the Suncorp Group. The different entities in the Suncorp Group are not responsible or liable in respect of products or services provided by other entities in the Suncorp Group.

- Banking products are issued by Suncorp-Metway Ltd ABN 66 010 831 722.
- General Insurance products are issued by Suncorp Metway Insurance Ltd ABN 83 075 695 966 and GIO General Limited ABN 22 002 861 583.
- Consumer Credit Insurance products are issued by Suncorp Life & Superannuation Limited ABN 87 073 979 530.
- Financial product advice is provided by representatives of Suncorp Financial Services Pty Ltd ABN 50 010 844 621, Australian Financial Services Licensee (the **Licensee**).
- The Licensee is a member of the Suncorp Group and may recommend products provided by related companies.

1. Everyday Options Account – Choose 100% Offset OR High Interest sub-accounts



- Unlimited Suncorp transactions
- Access via branches, Internet and Phone Banking, ATMs, EFTPOS, cheques, Direct Debits and BPAY[®]

2. Flexible Loan Options

Home Loan Options



	Standard Variable Rate Home Loan	Asset Line	Fixed Rate Home Loan	Optional Credit Card ⁴	Personal Loan
Interest rate discount ⁵ – If loan balance over \$150,000	✓	✓	✗	✗	✗
Loan Establishment Fee ²	\$0	\$0	\$0	n/a	\$0
Account Keeping Fee ²	\$0	\$0	\$0	n/a	\$0
Optional Death Cover on loan	✓	✗	✓	n/a	✓

25 free standard Suncorp transactions³ per month

\$0 Annual Card Fee

3. Add these options to your Package for a Money Management Solution with additional savings

- ✓ Insurance discounts on Home and Contents Insurance
- ✓ Financial Planner complimentary consultation
- ✓ Phone Banking and Internet Banking

1. A Mortgage Offset Fee applies to link the 100% Home Loan Offset Facility. The fee is charged to the linked Home Loan.
 2. The standard fees are charged but Suncorp will contribute the amount of the standard fee to your account resulting in a net fee of nil. An amount equal to the loan establishment fee on Standard Variable and Fixed Rate Home Loans is included in the Deferred Establishment Fee. A Deferred Establishment Fee applies if the loan is paid out within 4 years.
 3. Standard transactions exclude BPAY[®], external transfers and non-Suncorp ATM withdrawals in Queensland and non-Suncorp ATM enquiries in all states and territories.
 4. The credit card offered as part of the Package is the Suncorp Clear Options personal credit card: Clear Options Standard, Clear Options Plus or Clear Options Gold.
 5. Interest rate discounts are separate to the package and you must apply for the discount separately.



For more information on the Suncorp Money Manager – My Home Package speak to your broker. Or specify this request on your Suncorp application being submitted by your broker and Suncorp will then contact you.

