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SUNessentials

For all your Suncorp Bank product, policy, price & process updates.



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Reduced rates for Australian small businesses and home owners.

Today, Wednesday 5 June 2019 Suncorp announced it will reduce its variable home loan interest rates by 0.20% per annum for owner occupiers and investors, along with the rate for Small Business Essential Loans for existing customers, which will reduce by 0.25% per annum. These new rates come into effect on 21 June 2019.

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Message from Mark Vilo

In this short video, Head of Bank Intermediaries, Mark Vilo reflects on the Coalition's victory, results from the Voice of Customer survey, and how to avoid unnecessary delays when submitting applications on behalf of customers.

[Watch the video](#)



Product updates



Small business 3 Year fixed rate starting from 4.14% p.a. ~

At Suncorp, we're serious about helping small business get ahead. We've introduced a new small business fixed rate for lending \$150,000 to offer even more value for your customers.

[Fixed rate details](#)



Process improvements

Important changes to credit policy.

We've made a number of changes to our credit policy, to improve the way we do business and better support customers. Changes include:

- Bank statement requirements
- Restrictions to 'cash out' policy
- Investment property expenses capture
- Introduction of debt-to-income (DTI) ratio
- Updates to CTR - credit cards and unsecured debts

[Click here for details](#)

LMI improvements.

We've made changes to better align Suncorp with our Mortgage Insurer, QBE. We will now consider:

- Metro locations - vacant land purchase as collateral up to 95% LVR
- National locations - house purchase as collateral up to 95% LVR and vacant land as collateral up to 90% LVR

[Click here for details](#)

Broker support



Join for FBAA Commercial Lending masterclasses

FBAA's commercial lending masterclasses kick off in June, showcasing best practice commercial lending advice and knowledge. Held in Adelaide, Perth, Brisbane, Melbourne and Sydney, the in-depth sessions feature a host of industry



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Use your heart for the home and your broker for the home loan

Have you seen our latest consumer campaign on outdoor billboards or heard it on the radio? The campaign encourages customers to use their heart for the home and their broker for the home loan. The advertisements encourage customers to

experts, providing invaluable information on developing commercial and equipment finance opportunities that you can't afford to miss out on.

[REGISTER TODAY >](#)

Speak with their broker through the following statement, 'Ask your broker about a Suncorp home loan.'

[FIRST HOME BUYERS VIDEO>](#)

General interest

Check out our new North Ryde store

We've improved another one of our stores, this time at North Ryde in Sydney. Consider meeting your clients in the new-look, open design space designed to improve the overall customer experience.

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Suncorp recognised with three Canstar awards

Suncorp was awarded three Canstar awards for its investment products. The awards are:

- Outstanding Value Fixed Home Lender Investment
- Outstanding Value Home Lender Investment
- Outstanding Value Line of Credit

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Move money. Fast.

The New Payments Platform (NPP) is an industry-wide initiative and Australia's newest way to transfer money between banks in near real time. Effective 1 May 2019, Suncorp customers have been able to transfer money between [participating banks](#), receive funds at most Suncorp deposit accounts, and make fast payments from the [Suncorp App](#) - all in under a minute!



Did you know?

Customers will now automatically receive a Lenders Mortgage Insurance (LMI) Fact Sheet. Brokers can access the fact sheet on [Business Partners Online](#).

The answers to just about any of your doing-business-with-Suncorp questions can be found by logging onto Business Partners Online and selecting How to Guides under the [Education](#) tab? Of course your [Business Development Manager](#) is only ever a phone call or an email away too.



Missed out on **Business Intuition**, our dedicated quarterly Small Business newsletter?

Access industry insights, research and valuable market information. Listen to the podcast, read about industry trends and join our educational sessions.

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~~ 3 Year Fixed Rate Special Offer (\$10,000 to \$149,999) valid from 01/04/2019 to 31/07/2019 and is subject to change without notice. 3 Year Fixed Rate Special Offer (\$150,000 to \$999,999) valid from 29/05/2019 to 31/07/2019 and is subject to change without notice. The Fixed Rate offered on the day of settlement of the loan will apply unless the rate is secured by paying a Guaranteed Rate Fee. 0.30% commercial security margin applies. EPIA Fee is charged if: (i) the loan is paid out within a fixed rate period, (ii) monthly repayment exceeds the agreed maximum monthly repayment amount or (iii) the fixed rate period is varied or broken. The Fixed Rate offered on the day of settlement of the loan will apply unless the rate is secured by paying a Guaranteed Rate Fee.

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