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Quotation for Merchant Facilities – Suncorp Virtual POS

Thank you for the opportunity to provide a quotation for the supply of the Suncorp Virtual POS Merchant Facility to VANA Ltd and its member Newsagencies. I am pleased to offer the following (GST exclusive) quotation for VANA Ltd as the Master Merchant, together with pricing which is applicable to any individual Newsagent who wishes to participate in the group offer which you have negotiated.

Fixed Fees

Fees	Charged when	Fee
Account Set-up Fee (One Off)	Charged to individual Newsagents at the end of the calendar month in which the facility is approved.	\$50.00
Termination Fee	Payable upon termination.	\$ 150.00

Transaction Fees

Fees	Charged when	Fee
Credit Card Transactions	Charged at the end of each calendar month as a percentage of the Visa and MasterCard Transactions value. Rates based on card turnover per annum and change of rate will be based on 3 consecutive months trading at the relative level of turnover.	0 - \$250 000 card turnover = 1.25%
		\$250 000 - \$500 000 card turnover = 1.10%
		\$500 000 + = 0.95%

Periodic and Miscellaneous Fees

Fees	Charged when	Fee
Minimum Monthly Transaction Fee	Calculated by subtracting the Credit Card Transaction Fee for the month from \$20.00. The difference represents the additional fee amount that may be applicable for that calendar month If your Credit Card Transaction Fee for the month is \$20.00 or more, then no Minimum Monthly Transaction Fee will apply for that calendar month	\$ 20.00*
Chargeback Fee	Charged in the instance that a disputed Transaction is unable to be substantiated by you	\$ 25.00

* The Minimum Monthly Transaction Fee is waived for 12 months from the date on which the facility is established.

Note: Suncorp charges a Blended Rate MSF that takes into account all of the costs associated with processing each type of Credit Card. This means a set rate applies for all Credit Cards instead of a different rate being charged for each Card type

Benefits when selecting Suncorp as your Acquiring Bank

Suncorp does not charge fees for the following services:

- **No** authorisation fees
- **No** declined transaction fees
- **Free** depositing of trade to Suncorp business accounts

The Suncorp Virtual Pos Merchant Facility includes:

- Help Desk support 8:30-5:00 (AEST) Monday-Friday (excluding QLD public holidays)
- Business Banking Specialists to assist with all sales needs
- A state of the art facility with the flexibility to capture Credit Card Transactions securely in a number of different ways
- A facility that provides up to date security to ensure that customers are identified adequately when processing Card Not Present Transactions
- **Email** reporting to the individual Newsagents

Transactions processed through the Suncorp Virtual POS Merchant Facility are credited to your Settlement Account the same business day, (includes weekends and public holidays except Christmas Day).

When comparing the various Merchant Facilities available, you need to take into account all the different types of fees that can be charged not just the Merchant Service Fee.

Exclusions

The following are NOT included as part of this Merchant Facility:

- Web page development/ Web page development support
- Installation of software/utilities/drivers or programming/web development code required to make the Suncorp Virtual POS Merchant Facility or any of it's supporting utilities operational
- Training in the use of the Suncorp Virtual POS Merchant Facility or any of it's utilities
- Stationery

Important Information

This offer is available to approved applicants who hold an account with Suncorp for crediting of settlement funds only and is issued by Suncorp-Metway Ltd.

The information contained within this letter is correct at the date of this letter and Suncorp may withdraw or vary this offer at any time.

Master Merchant: VANA has been deemed to be the Master Merchant which will enable it to have visibility of the Newsagents signed up under this arrangement; VANA is responsible for ensuring that this offer is only provided to members of its association and VANA is responsible for the payment of any charges applicable to the Master Merchant.

Please peruse this quotation at your convenience. Should you require further information, please contact me on 0417 790 496 or by email on donna.clarke@suncorp.com.au with reference to this letter.

Thank you for the opportunity to present this quotation which is valid for 30 days. I look forward to your reply and a long and mutually beneficial relationship in the future.

Yours sincerely

Donna Clarke
Suncorp Small Business
Transactional Banking Specialist