

EA2025: Snapshot of what is proposed to stay the same and what will improve

EA 2025

Say hello to a new day

This document provides a snapshot of key items in EA2025. For further information, please refer to the detailed explanatory document.

Clause	Subject matter	What’s changing?																				
5	Effective date and duration	Commences 22 March 2025 (or 7 days after Fair Work Commission approval, whichever date occurs later). Nominal expiry date of 3 years after the Commence Date.																				
2 and Sch 1	Employees covered	No changes. Covers all Base Pay A1-A4 and Fixed Salary 1-8 employees in Australia.																				
31 and 38	Pay increases	<table><tr><th>Pay Band</th><th>Year 1</th><th>Year 2</th><th>Year 3</th><th>Total</th></tr><tr><td>A1 - A4 and FS 1 - 4 (Guaranteed)</td><td>4.0%</td><td>3.25%</td><td>3.0%</td><td>10.25%</td></tr><tr><td>FS 5 - 6 (Minimum Merit Pool)</td><td>3.25%</td><td>3.0%</td><td>3.0%</td><td>9.25%</td></tr><tr><td>FS 7 - 8</td><td colspan="4">Merit pool approved by the Board in line with market conditions and comparisons</td></tr></table>	Pay Band	Year 1	Year 2	Year 3	Total	A1 - A4 and FS 1 - 4 (Guaranteed)	4.0%	3.25%	3.0%	10.25%	FS 5 - 6 (Minimum Merit Pool)	3.25%	3.0%	3.0%	9.25%	FS 7 - 8	Merit pool approved by the Board in line with market conditions and comparisons			
		Pay Band	Year 1	Year 2	Year 3	Total																
		A1 - A4 and FS 1 - 4 (Guaranteed)	4.0%	3.25%	3.0%	10.25%																
		FS 5 - 6 (Minimum Merit Pool)	3.25%	3.0%	3.0%	9.25%																
		FS 7 - 8	Merit pool approved by the Board in line with market conditions and comparisons																			
<i>Note:</i>																						
<ul style="list-style-type: none">These increases will come into effect from the next remuneration review process in Oct 2025.Any additional legislative superannuation increases to be added on top of these increases.																						
		<i>The Board maintains the discretion to approve pools greater than the guaranteed / minimum merit pools, based on external market conditions.</i>																				
35, 40, 43 and 44	Allowances – new rates	<p>Allowance rates indexed annually:</p> <ul style="list-style-type: none">First Aid \$19.15 per week.Kilometre reimbursement \$0.99 per kilometre (up from \$0.88).Mobility allowance: \$318.14 per fortnight (up from \$169.23).Meal allowance \$28.71 after 1.5 hours of unplanned OT and \$19.00 when more than 5.5 hours unplanned OT worked. <p>On-call allowance increased to \$60/day (M-F) (up from \$56/day) / \$96/day (Sat/Sun/Public Holidays) (up from \$93/day).</p>																				

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Clause	Subject matter	What's changing?
8	Flexibility	Commitment to flexibility (including the ability to request flexible working arrangements), to balance work, customer and personal commitments, acknowledging flexibility comes in many forms and will look different for everyone.
45	Annual Leave	No change to current entitlement.
46	Personal/carer's Leave – extra leave (*NEW*)	Maintain current entitlement, with additional 2 days leave/year (pro-rated for part-time employees) after two years continuous service (i.e. in your third year of employment).
47	Chase the Sun - Flexible Leave – extra leave	<ul style="list-style-type: none"> Increased entitlement to 5 days/year for permanent full-time employees (pro-rated for part-time employees), after completing 3 months continuous service. Entitlement extended to MTC employees after 12 months service. Remove barrier to taking flexible leave in conjunction with annual leave and long service leave.
48	Parental Leave	Embed 20 weeks primary carer / 4-week secondary carer leave Super contributions for up to 12 months while on parental leave (both paid and unpaid leave), regardless of whether leave is taken at full or half pay.
50	Long Service leave	No change to current entitlement or arrangements for taking leave, including access to LSL after 7 years of service.
51	*NEW* Loyalty Leave	One additional leave day in every 5th year of service, including one-off recognition if your next 5-year milestone falls outside the 3-year duration of EA2025.
52	Increased domestic and family violence leave	Increase entitlement to 15 days per year , with additional leave available for those who are experiencing domestic and family violence, with leader approval.
49, 53, 54 55, 56, and 57	Other leave types	Embed other leave entitlement into EA2025: <ul style="list-style-type: none"> Emergency response leave; Community service leave Military leave; Volunteer leave (expanded to include blood donor leave);

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Clause	Subject matter	What's changing?
45.2(b)		<ul style="list-style-type: none"> Gender affirmation leave; and Compassionate leave (expanded to cover miscarriage). Clarify wording for the requirement to take ten business days leave.
64	Redundancy pay	No change to current redundancy pay entitlement.
64.3(h)	*NEW* Paid Job Search Leave	One day off per week during notice period where role redundant.
66	*NEW* Workplace Delegates' Rights	Introducing terms consistent with the BFI Award.
15 and 24	Hours of work and rostering	Clarify provisions regarding "reasonable additional hours". Amend provision of rosters to a minimum of 2 weeks for consistency and ability to agree to a lesser period.
13(e)	Meal breaks	Provide greater flexibility around meal breaks by allowing employees to forego their unpaid meal break, by agreement, when they work a shift of 6 hours or less.
12.4	Casual Engagement	Amend minimum engagement to be 2 hours and maximum ordinary hours of 37.5 per week.
12.2 and 12.3	Averaging of hours	Enable the averaging of hours across 1 or 2 weeks, by agreement.
64.3(f)	*NEW* Temporary grandfathering of salary when accepting a non-comparable role	Clarify that where an employee accepts a non-comparable role, they will maintain their same salary for 6 weeks.
60(b)	Deductions from notice	Clarify when Suncorp can deduct wages where insufficient notice of termination provided by an employee.

Your detailed explanatory document

Comparison of Suncorp Group Enterprise Agreement 2015 and the proposed Suncorp Enterprise Agreement 2025

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This document explains the terms and effect of the proposed *Suncorp Enterprise Agreement 2025 (EA2025)*, principally in the context of the current Suncorp Group Enterprise Agreement 2015 (**EA2015**) which applies to your employment currently.

The table below provides a comparison of key terms in the current **EA2015** and explains the changes to those terms in the EA2025. For further information and detail, you are encouraged to read the proposed **EA2025** in full, attend information sessions, review materials on the EA2025 Hub (available on the intranet or our website) and ask any questions you have.

Note: this document was published on the internal EA2025 Hub on Thursday, 28 November 2024.

Note: reference to “the Group” has been updated to “Suncorp” throughout the entirety of EA2025.

Clause (note clause name is per EA2025)	Suncorp Group Enterprise Agreement 2015 (EA2015)	Proposed Suncorp Enterprise Agreement 2025 (EA2025)
Part 1 – About this Agreement		
About this Agreement (clause 1 of EA2025, clause 1 of EA2015)	Suncorp Group Enterprise Agreement 2015	Updated name to Suncorp Enterprise Agreement 2025.
Agreement Coverage (clause 2 of EA2025; clause 6 of EA2015)	Details that the parties covered by the Agreement are Suncorp Staff Pty Ltd; Suncorp Insurance Services Limited; Australian Associated Motor Insurers Limited; and each of their employees who perform work from time to time in one of the classifications outlined in Schedule 1.	No substantive changes.
Definitions	Sets out that definitions are captured in Schedule 2.	No substantive changes.

Clause (note clause name is per EA2025)	Suncorp Group Enterprise Agreement 2015 (EA2015)	Proposed Suncorp Enterprise Agreement 2025 (EA2025)
(clause 3 of EA2025; clause 3 of EA2015)		
Objectives of this Agreement (clause 4 of EA2025; clause 4 of EA2015)	Explains the objectives of EA2015.	New objectives to reflect the direction and priorities of Suncorp and the purpose of EA2025.
Commencement and Duration (clause 5 of EA2025; clause 5 of EA2015)	EA2015 commenced on 21 February 2015 and had a term of 4 years. It nominally expired on 27 November 2018.	EA2025 commences on the later of 22 March 2025 or 7 days after being approved by the Fair Work Commission and has a nominal expiry date of 3 years after its Commencement Date, but will continue to operate after this date unless it is terminated or replaced.
Effect of this Agreement (clause 6 of EA2025; clause 7 and clause 17 of EA2015)	Explains that while this Agreement operates, no other industrial instrument (including the BFI Award) will apply to employees, and that nothing in this Agreement excludes any provisions of the National Employment Standards. Clause 17 provides that there are various Suncorp policies, guidelines, standards and procedures which may apply, and may be varied from time to time. These do not form part of EA2015.	The clause is substantially similar and confirms that: <ul style="list-style-type: none"> • no other instrument, including the Banking, Finance and Insurance Award 2020 (BFI Award) or any other Modern Award will apply to employees while EA2025 applies; • EA2025 will be read in conjunction with the National Employment Standards (NES) and that the NES will prevail, and apply to the extent of any inconsistency, if there are any inconsistencies; and • references to any policies, procedures, standards, or guidelines are a reference to those in place and as amended from time to time. Employees must familiarise themselves with and comply with these documents and they do not form part of this Agreement unless otherwise stated. In the event of inconsistency, EA2025 will apply.
No extra claims (clause 7 of EA2025)	No equivalent clause.	New clause. The parties agree to pursue no extra claims in relation to matters contained in this Agreement for the duration of this Agreement.

Clause (note clause name is per EA2025)	Suncorp Group Enterprise Agreement 2015 (EA2015)	Proposed Suncorp Enterprise Agreement 2025 (EA2025)
Part 2 – Flexibility		
Flexibility (clause 8 of EA2025)	No equivalent clause.	New clause confirming Suncorp's commitment to supporting flexibility and flexible ways of working, taking into account the needs of Suncorp's customers, teams and people.
Flexible working arrangements (clause 9 of EA2025; clause 22 of EA2015)	Explains the purpose of flexible working arrangements and states examples of the range of flexible working arrangements available to employees and considerations to be taken into account when making a decision about flexible work arrangements.	Substantially similar, with minor change to include working from another location and to remove indicative examples of subject matter expert roles, project work and mentoring roles for employees planning retirement.
Individual Flexibility Arrangement (clause 10 of EA2025; clause 9 of EA2015)	Sets out the framework for Individual Flexibility Arrangements (IFAs). Explains the requirement for documenting IFAs in writing and what must be included, and timeframes for providing a copy of an agreed IFA, and notice requirements for terminating an IFA.	Substantially similar, with minor drafting changes including to detail that Suncorp will consider employees personal requirements, the demands and nature of their role and operational and business requirements when making a decision about an IFA, which has been moved from the Flexible working arrangements clause (clause 22) of the EA2015.
Part 3 – Types of Employment and Hours of Work		
Types of Employment (clause 11 of EA2025; clause 13 of EA2015)	Details that an employee covered by EA2015 may be employed as a permanent employee (on either a full-time or part-time basis); casual employee; Fixed Term (or Fixed Task) Employee (on either a full-time or part-time basis); or Maximum Term Employee (on either a full-time or part-time basis).	No substantial changes.
Ordinary hours of work (clause 12.1 of EA2025; clause 14.1 of EA2015)	<p>Sets out Suncorp's ordinary hours of work:</p> <ul style="list-style-type: none"> • 7:00 am to 7:00 pm Monday to Friday; and • 8:00 am to 12:00 pm (noon) on Saturday. <p>Explains the application of the ordinary hours of work for Rostered Employees, and also the ordinary hours for non-Rostered Employees who were employed as at the</p>	Substantially similar, with change to remove reference to employees covered by the Suncorp Group Enterprise Agreement 2011, as Suncorp considers that there are no current employees covered by this provision. Drafting update to remove a reference to the averaging process for the purpose of the hours worked under the NES.

Clause (note clause name is per EA2025)	Suncorp Group Enterprise Agreement 2015 (EA2015)	Proposed Suncorp Enterprise Agreement 2025 (EA2025)
	commencement date of the previous Suncorp Group Enterprise Agreement 2011.	
Full-time employees (clause 12.2 in EA2025; clause 14.1 in EA2015)	Sets out the full-time hours of work cycles, being an average of 37.5 hours per week to be worked on a cycle of 1 to 4 weeks.	Removal of the ability to average hours over 3 and 4 weeks and maintains ability to average over 1 or 2 weeks (with 2 weeks to be aligned to Suncorp's pay period), with Suncorp's agreement.
Part-time employees (clause 12.3 of EA2025; clause 18 of EA2015)	Clause 14.1(d) explains that part time ordinary hours of work are set out in a different clause (clause 18), including for flexible part-time and partial part-time employment types. Traditional part-time employees ordinary hours are to be fewer than 37.5 hours per week and a minimum of 3 hours each day, unless an employee requests otherwise and their leader agrees.	Removal of flexible part-time and partial part-time employment types, as they are no longer utilised by Suncorp. Includes the ability to average hours over 1 or 2 weeks (with 2 weeks to be aligned to Suncorp's pay period) and confirms employees will work 3 hours per shift (rather than each day), unless otherwise agreed as between the employee and their leader.
Casual employees (clause 12.4 of EA2025; clause 14.1(e) and 19 of EA2015)	Clause 14.1(e) Explains that casual minimum hours are set out in a different clause, clause 19.	Includes the ability to average hours over 1 or 2 weeks (with 2 weeks to be aligned to Suncorp's pay period). Amended minimum engagement to be 2 hours per engagement (rather than 3 hours each day). Includes maximum ordinary hours of 37.5 hours per week.
Meal and Rest Breaks (clause 13 of EA2025; clause 14.2 of EA2015)	Sets out the entitlement to a 30-minute unpaid meal break when working for more than 5 hours.	Substantially the same, with additional amendment to include the ability for an employee, with the agreement of their leader, who works a shift of 6 hours or less to forego their meal break and work their entirety of their shift, and be paid as such.
Make-up Time (clause 14 of EA2025; clause 14.4 of EA2015)	Sets out the ability to make up time off duty during ordinary hours at an earlier or later time, within 4 weeks of taking such time off.	No substantial changes.

Clause <i>(note clause name is per EA2025)</i>	Suncorp Group Enterprise Agreement 2015 (EA2015)	Proposed Suncorp Enterprise Agreement 2025 (EA2025)
Reasonable additional hours (clause 15 of EA2025; clause 14.3 of EA2015)	Sets out the requirement to work reasonable additional hours and the considerations for what is reasonable, including the nature of an employee's role and level of responsibility, health and safety risks, personal circumstances, and operational or business needs.	Updated to include additional guidance on matters to be taken into account when considering whether additional hours are reasonable consistent with the <i>Fair Work Act 2009</i> (Cth), including: <ul style="list-style-type: none"> • the removal of 'operational and business needs' which has been replaced with the 'the usual patterns of work in the industry, or the part of an industry, in which employees work'; • inclusion of any notice given of the request to work additional hours by Suncorp or an employee's refusal to work additional hours; and • whether an employee is entitled to receive overtime payments, penalty rates or other compensation, or a level of remuneration that reflects an expectation of working additional hours.
Casual Employment (clause 16 of EA2025; 19 of EA2015)	Explains certain arrangements relating to casual employment at Suncorp, including: <ul style="list-style-type: none"> • the calculation of the casual hourly rate and provision of a 25% casual loading; • that if a casual employee is eligible to receive overtime, penalties or loadings, it will be calculated on the employee's base pay or fixed salary (as applicable); • a minimum 3 hour engagement. This clause also sets out a number of clauses that do not apply to casual employees in the EA2015.	Changes to the drafting approach to remove part of the separate list of items within the EA2025 that do not apply to casual employees. This information is instead detailed throughout EA2025 to specify which clauses apply or do not apply to casual employees. There have been some updates to the drafting to ensure consistency with the regulation of casual employees in accordance with the <i>Fair Work Act 2009</i> (Cth). The minimum engagement clause has been relocated to clause 12.4.
Maximum Term Employees (clause 17 of EA2025; clause 21 of EA2015)	This clause set out a series of clauses within EA2015 which would not apply to Maximum Term Employees. Maximum Term Employees are not to be engaged in the same role for more than 2 years, unless otherwise agreed.	Substantially the same, with changes to the drafting to remove the list of clauses that do not apply to Maximum Term Employees. This information is instead detailed throughout EA2025 to specify which clauses apply or do not apply to Maximum Term Employees. There is also a new reference that the engagement of Maximum Term Employees will be subject to the requirements of the <i>Fair Work Act 2009</i> (Cth), in light of recent legislative changes to the maximum duration of fixed term contracts (currently this is typically two years, except in certain circumstances).

Clause (note clause name is per EA2025)	Suncorp Group Enterprise Agreement 2015 (EA2015)	Proposed Suncorp Enterprise Agreement 2025 (EA2025)
Location of Work (clause 18 of EA2025; clause 15 of EA2015)	Explains that employees may be required to work at a place within reasonable commuting distance of their usual place of residence, and lists factors considered in determining whether something is within reasonable commuting distance.	Substantially the same, with an update that you may be required to work at a place within a reasonable distance of Your Principal Place of Work (as specified in the employment contract), rather than usual residence.
Public Holidays (clause 19 of EA2025; clause 16.1 of EA2015)	Sets out the public holidays that employees are entitled to be absent from work, and explains the ability to substitute public holidays.	Substantially the same, drafting updates to remove the detailed list of public holidays, with reference to NES entitlement for public holidays (which includes the same list of public holidays as EA2015). Confirms that Suncorp will maintain Bank Holiday for employees whose Principal Place of Work is in NSW or ACT.
Requirement to work on a public holiday (clause 19.2 of EA2025; clause 16.2 of EA2015)	The clause explains when an employee may be required to work a public holiday, and where an employee may reasonably refuse to do so.	No substantial changes.
Public holiday falling on your day off (clause 19.3 of EA2025; clause 16.3 of EA2015)	This clause explains the entitlement to a day off in lieu where a Public Holiday falls on a full-time employee's normal day off. Where a part-time or casual employee is not rostered to work on that day, they will not receive a day in lieu for the public holiday.	Amended clause to confirm that a day of in lieu (DIL) for a public holiday must be taken within 2 months (by agreement with the employee's leader). Alternatively, employees can request payment for it at any time. If an employee has not taken their DIL or requested payment for it within 2 months of it accruing, Suncorp may elect to pay it, based on the employee's base pay or fixed salary relevant to the employee's classification. Clarifies that employees who work a compressed working arrangement and are not ordinarily required to work on a day of a week on which a public holiday occurs, are not entitled to a DIL or additional payment for the public holiday.
Payment for public holidays (clause 19.4 of EA2025; clause 16.4 of EA2015)	Explains payment for public holidays are as set out in other parts of EA2015.	No changes.

Clause (note clause name is per EA2025)	Suncorp Group Enterprise Agreement 2015 (EA2015)	Proposed Suncorp Enterprise Agreement 2025 (EA2025)
Part 4 – Remuneration		
When you are paid (clause 20 of EA2025; clause 46 of EA2015)	Explains that employees are paid fortnightly by electronic funds transfer and will receive a payslip, and that payment will be at 1/26 th of employees' base pay or fixed salary.	Substantially similar with new clauses detailing employees' obligation to ensure accurate timesheet data is maintained to ensure that time-based entitlements and allowances are calculated properly and that planned leave requests are submitted for approval in advance of taking leave. For unplanned leave, a leave request for approval is submitted as soon as practicable.
Superannuation (clause 21 of EA2025; clause 47 of EA2015)	Sets out the legislative superannuation entitlements and where these will be paid.	Amended clause for compliance with relevant legislation, including removing outdated superannuation rate and that an employee will be given the option to nominate their own superannuation fund. This clause reflects current practice. If the employee does not nominate their super fund, Suncorp will make contribution to the employee's stapled super fund identified by the Australian Taxation Office (ATO). If the ATO does not identify a stapled fund, Suncorp will make contribution to a complying superannuation fund as nominated by Suncorp (which can be changed from time to time).
Your Pay Band (clause 22 of EA2025; clause 48 of EA2015)	Employees will be advised their pay band at the time of recruitment, during promotion or transfer, or if the role is reclassified.	No change.
Salary Packaging (clause 23 of EA2025; clause 49 of EA2015)	Sets out the process and certain conditions for salary packaging available to permanent full-time and part-time employees.	Substantially similar, with change to detail that Suncorp may agree for Maximum Term Employees to salary package.
Part 5 - Base Pay Employees		
Your roster (clause 24 of EA2025; clause 51.1 of EA2015)	Sets out the requirements for the provision of rosters (rostering over a four-week period, 4 weeks in advance), special roster requests (to be provided 2 weeks in advance), changes to rosters in emergency and unforeseen circumstances, 8 weeks' notice of	Substantially similar, with change to allow a roster to be provided at least 2 weeks in advance as opposed to 4, and to include a new clause regarding rostering of overtime in exceptional circumstances. Also confirming that employees are not

Clause <i>(note clause name is per EA2025)</i>	Suncorp Group Enterprise Agreement 2015 (EA2015)	Proposed Suncorp Enterprise Agreement 2025 (EA2025)
	<p>any requirement to work Christmas or Easter period public holidays and 4 weeks' notice of the actual hours to be worked on those dates. Also provides detail around an employee's entitlement to time off of four days per fortnight either as two blocks of two consecutive days or 3 consecutive days on one occasion and one on the other.</p>	<p>required to perform work prior to their rostered start time. No changes to advance notice of working arrangements over the Christmas and Easter periods.</p>
Length of time off duty (clause 25 of EA2025; clause 51.2 of EA2015)	<p>Sets out the requirements for length of time off duty, including:</p> <ul style="list-style-type: none"> • 10 hours off duty between the end of rostered hours and the next rostered hours, unless employees swap shifts; or the employee is part time, in which case the 10 hours time off is between the end of a period of overtime and the next rostered hours. Employees who are not given 10 hours off duty will be paid overtime rates of double time until they go off duty. • Alternatively, employees can arrange to start their next shift later to ensure they have 10 hours off duty, and will be paid ordinary time. 	<p>Substantially similar, with a change to provide a consistent approach for full-time and part-time employees, that when an employee works overtime either at the end of a shift or prior to the commencement of their next shift, they are entitled to at least 10 hours uninterrupted time off duty between their work on one day and the start of work on the next day (unless a shift swap occurs in which case 7 hours uninterrupted time off duty applies).</p>
Swapping your rostered shifts (clause 26 of EA2025; clause 51.3 in EA2015)	<p>Sets out the ability for employees to swap shifts at the discretion of their leader and subject to operational and business requirements. Employees who swap shifts must have at least 7 hours off duty before the start of their next shift.</p>	<p>Substantially similar, with change to allow employees to swap shifts, with the requirement that there is at least 7 hours uninterrupted time off duty only applying to work on subsequent days when the employee works a period of overtime. Clarified that when an employee works unrostered overtime after agreeing to swap scheduled hours and their leader asks them to return to work without having 7 hours off duty between work on subsequent days, then the employee will be paid at overtime rates of double time until they go off duty.</p>
Rest breaks (clause 27 of EA2025, clause 51.4 of EA2015).	<p>Sets out the rest break entitlements of full time and part time employees.</p>	<p>Substantially similar, with reference to ability to forgo meal break when working a shift of 6 hours or less (by agreement with your Leader).</p>

Clause (note clause name is per EA2025)	Suncorp Group Enterprise Agreement 2015 (EA2015)	Proposed Suncorp Enterprise Agreement 2025 (EA2025)
Temporary changes to Your working arrangements (clause 28 of EA2025, clause 52 of EA2015).	Sets out the process for changing working arrangements for permanent employees at short notice as a result of unforeseen circumstances, the application of applicable overtime rates or loadings (whichever is greater) and reimbursement entitlements.	No substantive changes, with minor drafting updates to clarify that the clause applies to permanent employees, including Maximum Term Employees and Fixed Term (or Fixed Task) Employees under EA2025. The clause also provides that employees may request to work overtime at short notice as a result of unforeseen events.
Working from another location temporarily (clause 29 of EA2025; clause 53 of EA2015)	Explains the entitlement to pay at half the employee's hourly rate when directed to travel to or from a temporary location to their usually place of residence each day which is in excess of 30 minutes in duration and outside their ordinary hours.	Substantially the same, with minor change to include reference to definition of Principal Place of Work rather than usual place of employment.
Minimum base pay (clause 30 of EA2025; clause 54 of EA2015)	Sets out the minimum base pay for Pay Band A1-A4. On an annual basis, the group will review the minimum for each pay band.	Substantially the same, with minor change to include updated minimum base pay for Pay Bands. The clause also clarifies that the minimum base pay per annum amounts are exclusive of superannuation and that in the case of a minimum increase in superannuation, Suncorp will pay the increased superannuation amount without altering an employee's base pay.
Increases to base pay remuneration (clause 31 of EA2025; clause 55 of EA2015)	Sets out eligibility requirements for increases and explains the operation of the guaranteed base pay and guaranteed merit pool increases.	Substantially the same, with minor change to include details of guaranteed pay increases over the nominal term of this Agreement, for eligible employees. There is no longer a separate guaranteed merit pool. The application of increases has been clarified and updated for employees who commenced employment prior to 1 April in the relevant year (as opposed to having been employed for at least 3 months prior to the date the increase is effective under EA2015).
Short term incentive arrangements (clause 32 of EA2025, clause 56 of EA2015)	Explains the Short-term incentive (STI) process and sets out the performance bonus pool that is available for Pay Bands A1 to A4. Distribution of any part of the performance bonus pool to employees as an STI payment is at the discretion of Suncorp.	Employees continue to be entitled to participate in a STI arrangement on a bi-annual basis. Details of these arrangements will be provided to employees separately and do not form part of this Agreement.

Clause (note clause name is per EA2025)	Suncorp Group Enterprise Agreement 2015 (EA2015)	Proposed Suncorp Enterprise Agreement 2025 (EA2025)
Overtime (Entitlement and Payment for overtime) (clause 33.1 and 31.2 of EA2025; clause 57.1 and 57.2 of EA2015)	<p>Sets out that overtime will be paid where employees are required to work in excess of their ordinary hours, or (unless they are a Rostered Employee), outside the scope of ordinary hours. Overtime is only paid where it is authorised and the Leader has given prior approval.</p> <p>Sets out the applicable overtime rates of:</p> <ul style="list-style-type: none"> (i) time-and-a-half for the first 2 hours and double-time thereafter; (ii) double-time on Saturdays and Sundays; (iii) triple-time for all hours worked on Good Friday and Christmas Day; and (iv) double-time and-a-half for all hours worked on all other public holidays. 	<p>Substantially the same, with minor change to include that information regarding when overtime is authorised is captured in the Authorised Time Standard (as applicable from time to time).</p> <p>Includes detail that if an employee works in a customer supporting role and is unable to finish at their rostered finish time because they are speaking with a customer to finalise their query, reasonable overtime to finalise that customer's query will be pre-approved.</p> <p>There are no changes to applicable overtime rates.</p>
Time off in lieu of overtime (clause 33.3 of EA2025; clause 57.3 of EA2015)	Sets out the framework for taking time off in lieu of overtime worked, and provides that an employee may request payment where they do not take the time off in lieu of overtime within 2 months.	Substantially similar with minor change confirming that an employee can request payment for time off in lieu (TOIL) at any time and that accrued but untaken TOIL will be paid at the overtime rate for the overtime worked. Suncorp can still elect to make payment where the employee has not taken the TOIL within 2 months of working the overtime.
Transport home (clause 33.4 of EA2025; clause 57.4 of EA2015)	When employees are directed to work overtime between 8:00 pm and 6:00 am in Spring or Summer months, and 7:00 pm and 6:00 am in Autumn or Winter months, Suncorp will pay transport costs to their usual place of residence if the employee requires.	No change.
Rest breaks (clause 33.5 of EA2025; clause 57.5 of EA2015)	Sets out entitlement to a 20 minute rest break when an employee has been working overtime and it has been more than 5 hours since their last break.	No change.
Penalty rates	Sets out the penalty rates for Rostered Employees for different shift times worked.	Relevant to Rostered Employees only, amended penalty rates table to provide clarification of the shift start and finish times. Inclusion of new penalty window for

Clause <i>(note clause name is per EA2025)</i>	Suncorp Group Enterprise Agreement 2015 (EA2015)	Proposed Suncorp Enterprise Agreement 2025 (EA2025)
(clause 34.1 of EA2025; clause 58.1 of EA2015)	Shift Time	Penalty Rate
	Monday – Friday – any shift commencing between 4am – 7am	12.5% for the entire shift
	Monday – Friday – any shift finishing between 6pm and midnight	25% for the entire shift
	Monday – Friday – any shift finishing between midnight and 8am	60% for the entire shift
	Saturday and Sunday (Excluding Saturday 8am-12pm)	100% for all such hours
Annual leave loading (clause 34.2 of EA2025; clause 58.2 of EA2015)	Sets out the entitlement for Pay Band A1 to A4 employees (other than casual employees) to receive annual leave loading of 17.5% or their normal penalty rates, whichever is greater over the entire period of consecutive leave.	No change.
Public holiday work loadings (clause 34.3 of EA2025; clause 58.3 of EA2015)	Sets out the public holiday loading entitlement (200% for Good Friday and Christmas Day, and 150% for work on other public holidays), and how this applies to substituted days. Public holiday work loadings do not apply where overtime rates apply. Details the ability to request a day in lieu of being paid the public holiday loading.	No substantial change, with small amendment to clarify where a Christmas holiday falls on a weekend where an employee's Principal Place of work is located and the State or Territory declares another day in substitution, the employee is entitled to a 200% loading for Christmas Day and 150% if they work the substituted day. Also removed subclause relevant to requesting an additional day in lieu as it is covered elsewhere in EA2025.
Meal allowance (clause 35.1 of EA2025; clause 59.1 of EA2015)	Explains the rates and triggers for the first and further meal allowance when working overtime, and that the process for increasing the allowance in line with the Eight Capitals Consumer Price Index. Employees are provided with a meal allowance of \$28.71 or provided with a suitable meal where they work at least 1.5 hours of overtime either before or after their rostered or normal finishing time. An additional meal allowance of \$19.00 will	Minor amendment to increase meal allowance rates to \$28.71 initially and \$19.00 as an additional meal allowance, and to confirm that the meal allowance will be indexed in line with the BFI Award for the nominal term of EA2025.

Clause (note clause name is per EA2025)	Suncorp Group Enterprise Agreement 2015 (EA2015)	Proposed Suncorp Enterprise Agreement 2025 (EA2025)
	be paid if they work more than 5.5 hours overtime after the rostered or normal finishing time.	
Higher duties allowance (clause 35.2 of EA2025; clause 59.2 of EA2015)	Sets out the entitlement to higher duties allowance, including that the rate is either the minimum base pay for the role being performed, or an additional 7% of the employee's base pay, whichever is higher.	No change.
Part 6 – Fixed Salary Employees		
Your fixed salary (clause 36 of EA2025; clause 62 of EA2015)	Sets out what is included as part of an all-inclusive fixed salary (including base salary, superannuation, and payments in respect of work attracting overtime and penalty rates, annual leave loading, public holiday loading and meal allowance that would otherwise apply). Explains that superannuation increases are paid on top of fixed salary increases and explains the ability to request a reconciliation against the BFI Award.	No substantive changes to the make-up of fixed salaries. Reconciliation provisions applicable to some employees have been removed, given Suncorp does not have any record of the reconciliation provisions being used.
Minimum Fixed Salary (clause 37 of EA2025; clause 63 of EA2015)	Sets out the minimum fixed salaries for each pay band, including the Rostered Employee rate (which is 25% higher than the minimum appropriate for the pay band).	Substantially the same, with minor change to include updated minimum fixed salary for Pay Bands. Amended subclause (c) to detail additional compensation payable (on top of minimum fixed salary salaries) to employees who are fixed salary 1-5 Rostered Employees (instead of a percentage).
Minimum fixed salary increases (clause 38 of EA2025; clause 64.1 of EA2015)	Explains that fixed salary increases will be subject to annual market based reviews and are at Suncorp's discretion. In each year, Suncorp will publish the annual percentage pools for fixed salary increases which are determined at Suncorp's absolute discretion.	Amended clause to include eligibility criteria for receiving a fixed pay increase to those who commenced employment prior to 1 April in the relevant year and are assessed as meeting Suncorp's performance expectations in the review period.

Clause (note clause name is per EA2025)	Suncorp Group Enterprise Agreement 2015 (EA2015)	Proposed Suncorp Enterprise Agreement 2025 (EA2025)
Pay Band 1-4 and Pay Band 5-6 employees (clause 38.1 and 38.2 of EA2025; clause 64.2 of EA2015)	Provides Pay Band 1-3 employees a minimum guaranteed merit pool percentage amount during the nominal term of EA2015. There is no such provision for other pay bands.	Include details of guaranteed pay increases for eligible fixed salary employees in Pay Bands 1 to 4 over the nominal term of EA2025, being 4.0% in October 2025, 3.25% in October 2026, and 3.0% in October 2027. Also includes details of the minimum guaranteed merit pool for eligible fixed salary employees in Pay Bands 5 and 6 over the nominal term of EA2025 and confirming that the percentages in the relevant table are a pool and that any increase to fixed salary is at the discretion of Suncorp. The minimum guaranteed merit pool is 3.25% in October 2025, 3.0% in October 2026, and 3.0% in October 2027. Remove requirement for Suncorp to publish annual percentage pools to be spent for fixed salary employees.
Pay Band 7 – 8 employees (clause 38.3 of EA2025)	No equivalent clause.	New clause detailing that any fixed salary increases payable to fixed salary Pay Band 7 – 8 employees is based on a market based review and that the review does not mean or imply that fixed salaries will be increased, and that any increase is at Suncorp's discretion.
Short term incentive arrangements (clause 39 of EA2025; clause 65 of EA2015)	Sets out eligibility to participate in STI arrangements offered from time to time on an annual basis, with details being provided separately and not forming part of this Agreement.	No change.
Part 7 – Reimbursements and allowances		
Using your own vehicle for business (clause 40 of EA2025; clause 26 of EA2015)	Sets out rate for ad hoc kilometre allowance for use of personal car (79.68 cents per km or if greater, the ATO specified rate). Explains that alternative arrangements will be made in relation to employees required or expected to travel more than 5,000km per annum.	Amended to increase kilometre allowance to \$0.99 per km (or the rate specified by the BFI Award from time to time, whichever is higher), if required to use own car on an ad hoc basis in connection with Suncorp business. Amended to increase allowance rate to \$318.14 fortnightly for employees who are required or expected to travel 5,000 or more kilometres per year and are required to use their own vehicle.

Clause (note clause name is per EA2025)	Suncorp Group Enterprise Agreement 2015 (EA2015)	Proposed Suncorp Enterprise Agreement 2025 (EA2025)
		Also confirming this rate will index annually in line with the rate applicable in the BFI Award for a vehicle over 1500C.
Travel expenses and afterhours travel (clause 41 and 42 of EA2025; clause 27 and 28 of EA2015)	Details reimbursement for work related travel expenses. When employees are directed to finish or commence work between 8:00 pm and 6:00 am in Spring or Summer months, and 7:00 pm and 6:00 am in Autumn or Winter months, Suncorp will make arrangements for after-hours travel, taking into consideration a number of factors and the circumstances. Such arrangements may include public transport, a cab, escort by a security or on-site car parking.	Substantially similar, with minor amendment to include reference to Principal Place of Work rather than usual place of employment. The clause now specifies for after-hours travel that arrangements will be provided by Suncorp.
First aid allowance (clause 43 of EA2025; clause 29 of EA2015)	Sets out the rate for first aid allowance. During EA2015, this rate increased to \$14.27 per week from October 2018.	Substantially similar, with minor amendment to increase first aid allowance to \$19.15 per week rate and confirming that it will be indexed annually in line with the BFI Award for the nominal term of this Agreement.
On call allowance (clause 44 of EA2025; clause 30 of EA2015)	Explains the on-call allowance rates applicable and details eligibility and payment depending on the call-outs that occur. During EA2015, the rate increased to \$54 per weekday and \$90 per day on Saturdays, Sundays and public holidays. If employees are directed to work while on-call, they will be paid at the overtime rates specified under EA2015, with travel time included in time worked.	Substantially similar, with minor amendments to increase the on-call allowance payable, remove clause to increase during the nominal term of the Agreement, and provide a fixed rate of \$60 per day on a weekday and \$96 per day on Saturdays, Sundays and public holidays.
Part 8 – Leave for when it matters		
Annual leave (Entitlement) (clause 45.1 of EA2025; clause 45.1 of EA2015)	Provides that full time and part time employees are entitled to annual leave, and they are entitled to the equivalent of four weeks of annual leave per year (20 days / 150 hours for a full-time employee) which accrues progressively throughout the year.	No changes.

Clause (note clause name is per EA2025)	Suncorp Group Enterprise Agreement 2015 (EA2015)	Proposed Suncorp Enterprise Agreement 2025 (EA2025)
	Provides that shift workers are entitled to 5 weeks of annual leave per year.	
Taking annual leave (clause 45.2 of EA2025; clause 31.2 of EA2015)	Details the process for how and when leave can be taken including making applications for annual leave in advance. Explains the process for when a leader may require an employee to take annual leave (in limited circumstances of an employee having in excess of 40 days' leave balance, a Christmas shut-down period or due to operational requirements of the business) and the ability to take leave in advance in exceptional circumstances.	Substantially similar. Updated clause to provide clarity that 10 day leave requirement is consecutive business days (not calendar days). Also provide clarity that consecutive days includes annual leave, Chase the Sun – Flexible Leave, public holidays, long service leave, paid and unpaid parental leave, career break and leave without pay.
Summer shutdown period; Option to purchase annual leave; Cashing out annual leave and Payment for accrued but untaken annual leave on termination (clause 45.3, 45.4; 45.5 and 45.6 of EA2025; clause 31.3, 31.4, 31.5 and 31.6 of EA2015)	Explains processes around: <ul style="list-style-type: none"> the Christmas shut down period and notice requirements which typically takes place between 24 December and 1 January each year; how and when employees can purchase additional annual leave; the ability to cash out annual leave; and payment for accrued but untaken leave on termination. 	Renaming of 'Christmas shut down' to 'summer shutdown' and including ability for an employee who does not have a sufficient annual leave balance to take annual leave in advance or leave without pay, with the agreement of the employee's Leader for the summer shutdown period.
Personal / carer's leave (clause 46 of EA2025; clause 32 of EA2025)	Full time employees are entitled to 10 days personal/carers leave each year, pro-rata for part time employees having regard to their ordinary hours of work. The entitlement accrues progressively. Explains the process of how and when employees can take paid personal/carers leave, including evidence requirements, taking planned personal/carers leave. Explains the ability for all employees, including casuals, to take unpaid carer's leave of up to two days per occasion if all paid personal/carers leave has been exhausted.	Substantially similar, the clause has been simplified to align to the NES, which does not substantively change the previous entitlement. Increased personal/carers leave entitlement for full time employees with more than 2 years continuous service to 12 days per annum (pro-rata for part time). Include provision that any personal leave taken in advance that has not accrued before the employee's employment ends may be deducted from their final pay.

Clause <i>(note clause name is per EA2025)</i>	Suncorp Group Enterprise Agreement 2015 (EA2015)	Proposed Suncorp Enterprise Agreement 2025 (EA2025)
Chase the sun – flexible leave (clause 47 of EA2025; clause 33 of EA2015)	<p>Sets out entitlement to leave for permanent full time employees who have passed their probationary period (pro-rata for part time employees). Under EA2015, the entitlement for full-time permanent employees:</p> <ul style="list-style-type: none"> • 2 days' paid flexible leave during the first year of service; or • 3 days' paid flexible leave during the second year of service; or • 4 days' paid flexible leave during the third and subsequent years of service. <p>The clause also sets out arrangements for taking flexible leave including applying for the leave and also when such leave can be taken (including in certain circumstances where an employee is eligible to take personal/carer's leave, but the balance has been exhausted).</p>	<p>Flexible Leave has been renamed to 'Chase the Sun – Flexible Leave' and increased to 5 days for all permanent employees, once they complete 3 months of continuous service. It has been amended to extend the entitlement to Maximum Term Employees after 12 months of service. Also includes the ability to take leave in conjunction with annual leave and long service leave (not entitled to do so in EA2015).</p>
Unpaid Primary Carer's Leave (clause 48.1 of EA2025; clause 37.1 of EA2015)	<p>Explains that unpaid parental leave is provided for in the Fair Work Act. Provides a summary of the unpaid parental leave entitlement under the Fair Work Act at the time of commencement of the EA.</p>	<p>EA2025 removes the requirement that an employee has completed 12 months' service to access unpaid parental leave. The clause is otherwise substantially similar.</p>
Paid Primary Carer's Leave (clause 48.3 of EA2025; clause 37.2 of EA2015)	<p>Permanent full time or part time employees with at least 12 months continuous service immediately before the birth or placement of the child, who are the primary carer are entitled to 13 weeks of primary carer's leave at full pay, or 26 weeks of at half pay. Payment is at the employee's base pay of fixed salary during the period of leave taken. Part time employees are entitled to take the full entitlement, but calculated on a pro-rata basis having regard to their average ordinary hours in the 6 months immediately prior to commencing the leave. Details when leave can be commenced, that leave is taken concurrently with unpaid parental leave and the notice requirements. Where an employee</p>	<p>Amended to:</p> <ul style="list-style-type: none"> • increase paid primary carer's leave entitlement to 20 weeks at full pay or 40 weeks at half pay; • remove minimum service requirement for paid primary carer's leave; • allow a secondary carer to become a primary carer for any reason in the first 20 weeks after the date of birth or day of placement of the child, and take the period remaining of the 20 week paid primary carers leave; • provide that the period for calculating average ordinary hours is 12 months prior to commencing parental leave (for all employees); and • clarify that in the case of a Stillbirth, this entitlement is still available.

Clause <i>(note clause name is per EA2025)</i>	Suncorp Group Enterprise Agreement 2015 (EA2015)	Proposed Suncorp Enterprise Agreement 2025 (EA2025)
	<p>has received paid primary carer's leave they are not eligible to receive paid secondary carer's leave; and if they are the secondary carer and become the primary carer within 12 weeks of the birth or placement of the child, they may take the remainder of the 13 weeks as primary carer's leave.</p>	
Returning from Unpaid or Paid Primary Carer's Leave (clause 48.3 of EA2025; clause 37.3 of EA2015)	<p>Sets out entitlement to return to same role prior to taking the leave, or a comparable role if that role no longer exists.</p>	<p>No changes.</p>
Secondary Carer's leave (clause 48.4 of EA2025; clause 37.4 of EA2015)	<p>Permanent full time or part time employees who have completed at least 12 months of continuous service before the date of birth or placement of the child and who are the secondary carer are entitled to 2 weeks of Paid Secondary Carer's leave or 4 weeks at half pay; and 2 weeks of unpaid secondary carer's leave. The clause sets out how pay is to be calculated for part-time employees.</p> <p>Details the evidence requirements, that the leave can be taken at any time within the first 12 months of birth or adoption of the child, that it is concurrent with unpaid leave entitlements and how it will be paid.</p> <p>The same notice and evidence requirements that apply to Unpaid Primary Carer's Leave apply to Paid Secondary Carer's leave.</p> <p>Additional unpaid parental leave, beyond that provided for in the Fair Work Act, is available at the discretion of the leader.</p>	<p>Amended to increase paid secondary carer's leave to 4 weeks at full pay or weeks at half pay, with 2 weeks of unpaid secondary carer's leave.</p> <p>Minor updates including the removal of the minimum service requirement for paid secondary carer's leave.</p>

Clause (note clause name is per EA2025)	Suncorp Group Enterprise Agreement 2015 (EA2015)	Proposed Suncorp Enterprise Agreement 2025 (EA2025)
Pre natal leave (clause 48.5 of EA2025; clause 37.5 EA2015)	Sets out employees' ability to access their Personal/Carer's leave for pregnancy related appointments, subject to the provision of evidence.	No changes.
Superannuation on unpaid parental leave (clause 48.6 of EA2025)	No equivalent clause.	New clause which entitles employees to be paid superannuation on periods of parental leave (paid and unpaid) for up to 12 months. For employees on parental leave on commencement of EA2025, the entitlement will apply from the Commencement Date for the remainder of their parental leave (up to 12 months).
Compassionate Leave (Clause 49 of EA2025; clause 34 of EA2015)	<p>Employees will have access to 5 days paid compassionate leave on each separate occasion that an immediate family member or household member is suffering a life threatening illness or injury, or dies.</p> <p>Part time employees are entitled to leave based on the above, but calculated pro-rata having regard to the employee's ordinary hours of work, but entitlement will be not less than 2 days per occasion.</p> <p>Additional leave may be granted at the discretion of the leader.</p> <p>The entitlement is unpaid for casual employees, and does not accrue from year to year.</p> <p>Explains that leave does not need to be consecutive and details notice requirements, how employees will be paid and evidence requirements.</p>	<p>Amended to extend entitlement to instances of stillbirth of a child that would have been a member of the employee's immediate family or household, or miscarriage.</p> <p>Amended to reference the deduction of any paid leave taken in advance from the employee's final pay.</p> <p>The drafting of the clause relating to payment for compassionate leave has been split out for clarity.</p>
Long Service Leave (clause 50 of EA2025; clause 38 of EA2015)	<p>Under EA2015, employees are entitled to 8.667 weeks after 10 years for full time employees, pro-rata for part time employees. The operation of the clause is subject to any more generous entitlement applying under State or Territory legislation.</p> <p>The clause also explains:</p> <ul style="list-style-type: none"> notice requirements for requesting leave; 	<p>Minor changes, including:</p> <ul style="list-style-type: none"> updating to reference the employee's Principal Place of Work as the relevant legislation which may apply for any more generous State or Territory entitlement to long service leave; removing the ability to take long service leave under EA2025 on a flexible basis (for example, working 4 days per week as a transition to retirement), noting

Clause <i>(note clause name is per EA2025)</i>	Suncorp Group Enterprise Agreement 2015 (EA2015)	Proposed Suncorp Enterprise Agreement 2025 (EA2025)
	<ul style="list-style-type: none"> • payment for leave • requirement to take leave in a minimum block of 2 weeks unless otherwise agreed, and the ability to use leave flexibly, for example as part of transition to retirement or on return from parental leave. • payout on termination for accrued but unused leave for employees with more than 5 years continuous service terminated due to redundancy or illness, incapacity or domestic or other pressing necessity; and • payout on termination for accrued but unused leave for employees with more than 7 years continuous service for any reason other than serious misconduct. 	<p>employees can still agree with their leader on how long service leave can be taken.</p> <p>The operation of this clause is subject to any more generous entitlement applying under State or Territory legislation.</p>
Loyalty Leave (clause 51 of EA2025)	No equivalent clause.	<p>Introducing new leave type – providing permanent employees with 1 day of loyalty leave each time they celebrate a 5-year service anniversary. This leave must be used within 12 months of the employee’s anniversary date and will be paid at their base pay or fixed salary rate. It will lapse if not taken within 12 months of it accruing.</p> <p>Should an employee not reach a 5 years’ service anniversary during the nominal term of EA2025, but already has at least 5 years of service at the Commencement of EA2025, they will be gifted a loyalty leave day on their next service anniversary.</p>
Domestic and Family Violence Leave (clause 52 of EA2025)	No equivalent clause.	<p>Entitlement of up to 15 days of paid domestic and family violence leave, with the ability to request to take additional paid leave by agreement with the leader. Details of how this can be taken, evidence requirements and payment is in accordance with the NES and Suncorp policy.</p>
Gender Affirmation Leave (clause 53 of EA2025)	No equivalent clause.	<p>Entitlement to 6 weeks paid gender affirmation leave (which can also be taken at half pay) and up to 52 weeks unpaid leave for all permanent and casual employees (pro-rata for part time), subject to eligibility requirements.</p>

Clause (note clause name is per EA2025)	Suncorp Group Enterprise Agreement 2015 (EA2015)	Proposed Suncorp Enterprise Agreement 2025 (EA2025)
Community Service Leave (clause 54 of EA2025; clause 35 of EA2015)	Provides for an entitlement to unpaid community service leave, subject to the Fair Work Act. In summary the clause: <ul style="list-style-type: none"> • sets when employees are entitled to be absent for such Eligible Community Service Activities (including the time engaging in the activity, reasonable time travelling associated with the activity and reasonable rest time following the activity); • provides that, for absences other than jury service, the absence must be reasonable in all circumstances; • provides that jury service will be paid leave, subject to any jury service pay received by the employee being paid to Suncorp. • sets out notice and evidence requirements. 	No changes.
Emergency Response leave (clause 55 of EA2025)	No equivalent clause.	Embeds entitlement to Emergency Service Leave for eligible employees, with eligibility requirements detailed in Suncorp policy. The entitlement is available to permanent and Maximum Term Employees who take part in a voluntary emergency management activity, subject to eligibility requirements.
Volunteer leave (clause 56 of EA2025; clause 36 of EA2015)	Full time and part time employees who have passed probation are entitled to one day of volunteer leave per financial year to provide assistance to a charitable and community organisation (which can be taken in portions). Details the notice and evidence requirements, and how payments are made.	Minor changes to include the ability for employees to use leave to donate blood. Drafting clarification to confirm that the entitlement applies to all permanent employees, Maximum Term Employees and Fixed Term (or Fixed Task) Employees covered by EA2025.
Military Service Leave (clause 57 of EA2025)	No equivalent clause.	Embeds entitlement to Military Service Leave for eligible employees, with eligibility requirements detailed in Suncorp policy. Certain employees in the Australian Defence Force Reserves might be entitled to paid military service leave.

Clause <i>(note clause name is per EA2025)</i>	Suncorp Group Enterprise Agreement 2015 (EA2015)	Proposed Suncorp Enterprise Agreement 2025 (EA2025)										
Career Break (clause 58 of EA2025; clause 39 of EA2015)	<p>Provides employees the ability to apply to take an unpaid career break of between 3 and 12 months duration, at the leader’s discretion where an employee has at least 12 months’ continuous service.</p> <p>Explains the application and eligibility requirements and the entitlement to a comparable role upon return from a career break. Annual and/or long service leave can be taken in conjunction with a career break; however, the total absence from work cannot exceed 12 months.</p>	No substantive changes. Minor update to clarify that employees who do not accept a comparable role upon return from their career break will be taken to have resigned and will not be entitled to any payment in lieu of notice.										
Career Day (clause 59 of EA2025; clause 40 of EA2015)	Provides an entitlement for permanent employees with at least 12 months continuous service to 1 career day each financial year to experience life in another role in the business.	No changes.										
Part 9 – Leaving Suncorp												
Notice of termination (clause 60 of EA2025, clauses 41, 60.2 and 66.2 of EA2015)	<p>Provides certain requirements relating to notice of termination, including:</p> <ul style="list-style-type: none">the ability for Suncorp to deduct any payment owing by the employee (up to 1 weeks’ notice) in circumstances where an employee resigns but does not provide the full period of notice;the ability for Suncorp to pay in lieu of notice <p>The required period of notice is separately set out in clause 60.2 for permanent Bands A1-A4 employees, and 66.2 for permanent fixed salary employees:</p> <ul style="list-style-type: none">Bands A1-A4 employees: are to provide 2 weeks’ notice of resignation, or will be provided with a period of between 2 and 4 weeks’ notice of termination by Suncorp (other than for redundancy) subject to their period of continuous service.	<p>Updated to reflect that the required notice period is set out in an individual’s employment contract. The NES minimum notice periods continue to apply as a minimum:</p> <table><tr><th>Period of continuous service</th><th>Minimum notice period</th></tr><tr><td>1 year or less</td><td>1 week</td></tr><tr><td>More than 1 year – 3 years</td><td>2 weeks</td></tr><tr><td>More than 3 years – 5 years</td><td>3 weeks</td></tr><tr><td>More than 5 years</td><td>4 weeks</td></tr></table> <p>The NES also contains the additional week of notice of termination to be provided where an employee is over 45 years of age and has more than 2 years’ continuous service.</p>	Period of continuous service	Minimum notice period	1 year or less	1 week	More than 1 year – 3 years	2 weeks	More than 3 years – 5 years	3 weeks	More than 5 years	4 weeks
Period of continuous service	Minimum notice period											
1 year or less	1 week											
More than 1 year – 3 years	2 weeks											
More than 3 years – 5 years	3 weeks											
More than 5 years	4 weeks											

Clause (note clause name is per EA2025)	Suncorp Group Enterprise Agreement 2015 (EA2015)	Proposed Suncorp Enterprise Agreement 2025 (EA2025)
	<ul style="list-style-type: none"> Fixed salary employees: are to provide 4 weeks' notice of termination, or will receive 4 weeks' notice of termination by Suncorp (other than for redundancy). <p>An additional week of notice of termination where an employee is over 45 years of age and has more than 2 years' continuous service.</p>	<p>Amended to align with BFI Award where insufficient notice is provided by an employee, enabling Suncorp to deduct from any payment owing to the employee a sum equivalent to 1 weeks' notice.</p> <p>Amended to clarify that Suncorp can pay in lieu of the entirety of or any unexpired portion of the notice period.</p>
References (clause 61 of EA2025; clause 44.1 of EA2015)	Explains that it is not Suncorp's practice to provide references, and that statements of service will be provided on request within 2 weeks following termination.	No changes.
Debts owed on termination (clause 62 of EA2025; clause 44.2 of EA2015)	<p>Explains that, if at the time of termination, the employee owes Suncorp money as a result of the employee's employment arrangements, Suncorp may, to the extent permitted by legislation, deduct the amount owed from any termination payments made.</p> <p>If the amount owed exceeds the amount payable to the employee, the employee agrees to repay within 14 days of termination.</p>	No changes.
Return of Property (clause 63 of EA2025; clause 44.3 of EA2015)	Requirement to return all property belonging to Suncorp in the employee's possession or acquired in the course of employment.	No changes.
Redundancy Entitlement (clause 64.1 of EA2025; clause 45.1 of EA2015)	Sets out when redundancy applies.	No substantive changes. Small drafting update to the order of the clauses such that the general section on redundancy entitlements is stated to apply to all employees except those who are excluded by nature of the <i>Fair Work Act 2009</i> (Cth), including fixed task or casual employees, which is similar in operation to EA2015.

Clause <i>(note clause name is per EA2025)</i>	Suncorp Group Enterprise Agreement 2015 (EA2015)	Proposed Suncorp Enterprise Agreement 2025 (EA2025)
Notice of termination for redundancy (clause 64.2 of EA2025; clause 45.2 of EA2015)	Sets out the requirements for 6 weeks' notice of termination, or pay in lieu of notice. Casual, Maximum Term Employees or Fixed Term (or Fixed Task) employees are not entitled to the same notice of termination for redundancy and the other notice provisions in EA2015 will apply.	Removed references to employment types as already clarified under clause 64, and amended to clarify that Suncorp can pay in lieu of any unexpired portion of notice, otherwise no substantive changes.
Redundancy payment (clause 64.3 of EA2025; clause 45.3 of EA2015)	<p>Explains the entitlement for redundancy payment, including where employees have changed between full time and part time during employment and how to calculate a week's pay.</p> <p>In summary:</p> <ul style="list-style-type: none"> • Not more than 1 year service – pro-rata for each completed month of service based on 7 weeks for a full year; • More than 1 year but not more than 10 years service – 7 weeks for the first year, 3 weeks for each completed year thereafter, pro-rata for completed months in the final year; • More than 10 years – 7 weeks for the first year of service, 3 weeks for each completed year up to 10 years, and 4 weeks for every year thereafter, with pro-rata payment for each completed month of service. • Entitlement is a maximum of 80 weeks, in addition to any payment in lieu of notice. • No entitlement where the employee accepts suitable alternative employment with any employer who recognises their continuous service, or if the employees is offered and refuses a comparable role. • Explains what a comparable role is. 	<p>No change to redundancy pay entitlements. Clarification that any higher duties or secondment allowance are not included in the calculation of a 'week's pay' for fixed salary or base pay employees.</p> <p>The definition of comparable role has been updated to remove that base pay or fixed salary is 'not less than' the base pay or fixed salary being received immediately prior to redundancy (replaced with 'substantially the same'). There is also an additional inclusion that if you are transferred to a role which has a lower base pay or fixed salary, you will be given 6 weeks' notice or Suncorp will maintain your higher salary for the period for which notice was not given.</p> <p>Additional inclusion that should Suncorp give you notice of termination in circumstances of redundancy, the employee will be entitled to time off without loss of pay of up to one day each week of the notice period, for the purpose of seeking alternative employment.</p>
Redundancy payments for Maximum Term Employees	Maximum Term employees are entitled to redundancy payments in accordance with the Fair Work Act.	No changes.

Clause (note clause name is per EA2025)	Suncorp Group Enterprise Agreement 2015 (EA2015)	Proposed Suncorp Enterprise Agreement 2025 (EA2025)
(clause 64.4 of EA2025; clause 45.4 of EA2015)		
Support options (clause 64.5 of EA2025; clause 45.5 of EA2015)	Details the support services made available in circumstances of employment being terminated in circumstances of redundancy (including, for example, outplacement services and EAP access).	No changes.
Part 10 – Other Matters		
Performance Targets (clause 65 of EA2025; clause 25 of EA2015)	Performance targets and assessments are at Suncorp's discretion. Details performance principles. Employees will be advised of any changes to Your performance targets.	No substantive changes. Updates have been made to this clause to reflect Suncorp's current principles for performance targets, specifically to: (i) be fair, transparent and reflective of the Suncorp's objectives and values; (ii) be relevant and measurable (quantitatively and/or qualitatively); and (iii) reflect the work being undertaken during the relevant period.
Workplace Delegates Rights (clause 66 of EA2025)	No equivalent clause.	New clause that provides workplace delegates with rights in line with the BFI Award (as applicable and amended from time to time).
Dispute Resolution (clause 67 in EA2025; clause 10 of EA2015)	Sets out step-by-step clause of resolving workplace disputes and details of when an employee can have representation or support during the process. The process starts with raising the matter with the relevant Leader, and can then progress through the Leader Once Removed, the People team, and if it is still not resolved, the matter may be separately or jointly be referred to the FWC for resolution by arbitration.	Substantially similar, with removal of the previous "step 4" of dispute resolution process which provided for the parties to agree to independent mediation / conciliation. Includes ability for an employee to have representation during any step in the dispute resolution process. The FSU has been included as a potential representative, subject to their reasonable availability.
Workplace Change (clause 68 of EA2025; clause 11 of EA2015)	Sets out when Suncorp will consult with relevant employees in circumstances of the introduction of a major workplace change that is likely to have a significant effect on employees under EA2015. The clause sets out the consultation procedure.	Substantially similar, with minor changes to update it for consistency with the BFI Award. The definitions of 'major workplace change' and 'likely to have a significant

Clause <i>(note clause name is per EA2025)</i>	Suncorp Group Enterprise Agreement 2015 (EA2015)	Proposed Suncorp Enterprise Agreement 2025 (EA2025)
		<p>effect on employees' have been updated to include additional scenarios which are contemplated by the BFI Award equivalent.</p> <p>Terminology has also been updated to 'affected employee' from 'relevant employee' which is consistent with the BFI Award terminology.</p>
Consultation about change to hours of work (clause 69 of EA2025; clause 14.5 of EA2015)	<p>Sets out when Suncorp will consult with employees in relation to Hours of Work. Specifically, Suncorp may adjust an employee's working hours or roster, but before any changes take effect, an employee's Leader will consult with them and consider their feedback, including any personal arrangements that might be impacted. For full-time and part-time employees, 4 weeks' notice will be provided for permanent changes, and employees have the right to appoint a representative for the consultation process.</p>	<p>No changes.</p>
Classification Structure (Schedule 1 in EA2025; Schedule 1 in EA2015)	<p>Sets out classification structures for base pay and fixed salary employees.</p>	<p>Classifications of each level in the Agreement are included, with additional description of the typical tasks, roles and responsibilities for each Pay Band. It also includes indicative role titles, noting that the role titles and types of work are indicative and for guidance only.</p>
Definitions (Schedule 2 in EA2025; Schedule 1 in EA2015)	<p>Sets out the meaning of terms used in the EA.</p>	<p>Sets out the definitions of terms used within EA2025. The changes in the definitions when compared to EA2015 are:</p> <ul style="list-style-type: none"> • New definitions added for: <ul style="list-style-type: none"> ○ Agreement ○ Bank Public Holiday ○ Base Pay Employee ○ Commencement Date ○ NES ○ Principal Place of Work ○ Rostered Employee ○ Stillbirth

Clause <i>(note clause name is per EA2025)</i>	Suncorp Group Enterprise Agreement 2015 (EA2015)	Proposed Suncorp Enterprise Agreement 2025 (EA2025)
		<ul style="list-style-type: none"> • Removal of terms not used in EA2025 or which have been moved in line with definitions within the particular clause in which they are used. • Updating certain terminology (e.g. FW Act) to be consistent with how it is used within EA2025. <p>The new Rostered Employee definition clarifies that a Rostered Employee is:</p> <ul style="list-style-type: none"> (a) A Base Pay Employee who is rostered to work 1 or more shifts in a fortnight in which some or all of their working hours fall outside the scope of ordinary hours, and this occurs at least 1 or more fortnights within 12 months; or (b) A Fixed Salary Employee who in at least 8 or more fortnightly pay periods within 12 months is rostered to work 1 or more shifts in a fortnightly pay period in which some or all of their working hours fall outside the scope of ordinary hours.

Your detailed explanatory document

Comparison of the proposed Suncorp Enterprise Agreement 2025 and the Banking, Finance and Insurance Award 2020

EA
2025

Say hello to a new day

This document compares the terms and effect of the proposed *Suncorp Enterprise Agreement 2025 (EA2025)* to the Banking, Finance and Insurance Award 2020 (**BFI Award**).

The table below provides a comparison of terms in the proposed **EA2025** and explains the differences to the equivalent terms in the BFI Award. For further information and detail, you are encouraged to read the proposed **EA2025 and the BFI Award** in full.

Note: this document was published on the internal EA2025 Hub on Thursday, 28 November 2024.

Note: reference to “the Group” has been updated to “Suncorp” throughout the entirety of EA2025.

Clause	Proposed Suncorp Enterprise Agreement 2025 (EA2025)	Banking, Finance and Insurance Award 2020	Explanation of Differences between EA2025 and the BFI Award
Part 1 – About this Agreement <i>Applies to all EA-covered employees</i>			
Agreement Coverage	2 – Parties covered are Suncorp Staff Pty Ltd; Suncorp Insurance Services Limited; Australian Associated Motor Insurers Limited; and each of their employees who perform work from time to time in one of the classifications outlined in Schedule 1 .	4 – Employers engaged in the banking, finance and insurance industry.	This is a procedural clause that explains who EA2025 applies to and who the BFI Award applies to.
Definitions	3 and Schedule 2 – sets out definitions of EA2025.	2 – Sets out definition of the BFI Award.	This is a procedural clause. Some definitions under EA2025 are the same as the BFI Award and some are different.
Objectives	4 – Reflects the direction and priorities of Suncorp and the purpose of EA2025.	N/A	This is a procedural clause that explains Suncorp’s directions and priorities along with the purpose of EA2025. There is no equivalent provision in the BFI Award.
Commencement / Duration	5 – Commences: 22 March 2025 or 7 days from approval by the FWC (whichever is later) (Commencement Date). Nominal Expiry: 3 years from the Commencement Date.	N/A	This is a procedural clause. There is no equivalent provision in the BFI Award.
Effect of Agreement	6 – <ul style="list-style-type: none">No other industrial instrument including the BFI Award applies when EA is in operation.EA read in conjunction with National Employment Standards (NES), which applies to the extent of any inconsistency, where the NES provides a greater benefit.Policy, procedure, standard or guidelines are not incorporated into EA.	3 – The NES and the BFI Award contain the minimum conditions of employment for employees covered by the BFI Award. Where the BFI Award refers to a condition of employment provided for in the NES, the NES definition applies.	This is a procedural clause which confirms the effect of EA2025. With the exception of the NES precedence clause, there are no equivalent provisions in the BFI Award as it sets the minimum standard for the Banking, Finance & Insurance industry. Both EA2025 and the BFI Award confirm that the NES sets the minimum employment conditions and will take precedence to the extent of any inconsistency contained in EA2025 that is less beneficial to employees.
No extra claims	7 – Parties agree to pursue no extra claims duration of EA.	N/A	This is a procedural clause. There is no equivalent provision in the BFI Award.
Part 2 – Flexibility <i>Applies to all EA-covered employees</i>			

Your detailed explanatory document

Comparison of the proposed Suncorp Enterprise Agreement 2025 and the Banking, Finance and Insurance Award 2020

EA
2025

Say hello to a new day

Clause	Proposed Suncorp Enterprise Agreement 2025 (EA2025)	Banking, Finance and Insurance Award 2020	Explanation of Differences between EA2025 and the BFI Award
Flexibility	<p>8 – Commitment to flexibility.</p> <p>9 – Confirms that flexible working arrangements designed for personal/family needs, recognition/reward for extra hours worked, staffing levels, and employee/Suncorp benefit. Includes but is not limited to: Part-time (PT) employment, job sharing, work from home/other location and changes to work hours.</p>	<p>6 – Confirms ability for employees to request flexible work arrangements under s 65 of the Act (provided for in the NES).</p>	EA2025 and the BFI Award are substantially the same, as employees have the ability to make flexible work requests under s 65 of the Act. EA2025 confirms some of the flexible working arrangements available to employees under EA2025.
Individual Flexibility Arrangements (IFA)	<p>10 – IFAs may be agreed to vary EA in relation to same matters as the BFI Award (with the addition of make-up time). Consideration of employee personal requirements, demands and nature of role, and operational and business needs when making a decision about an IFA. IFAs must be in writing and signed.</p> <p>Either party can terminate the IFA with 28 days' notice.</p>	<p>5 – Employees may agree to vary the application of the terms of this Award relating to:</p> <ul style="list-style-type: none"> • Arrangements for when work is performed • Overtime rates • Penalty rate • Allowances • Annual leave loading <p>The IFA must be in writing and the BFI Award sets out the specific content requirements including that it must be signed. Either party can terminate the IFA within 13 weeks.</p>	EA2025 and the BFI Award are substantially the same in relation to the types of matters which can be subject to an IFA and the requirement for the IFA to be in writing and signed, however, EA2025 and the BFI Award are different in relation to the content of the IFA and the notice of termination requirements.
<p align="center">Part 3 – Types of Employment & Hours of Work</p> <p align="center"><i>Applies to all EA-covered employees</i></p>			
Types of Employment	<p>11 – May be employed:</p> <ul style="list-style-type: none"> • Permanent (full-time (FT) or PT) • Casual • Fixed term/task (FT or PT) • Maximum term (FT or PT) 	<p>8.1 – May be employed</p> <ul style="list-style-type: none"> • FT • PT • Casual 	EA2025 and the BFI Award are substantially the same about the types of employment.
Ordinary Hours of Work	<p>12.1 – Ordinary hours of work: 7am – 7pm Mon to Fri and 8am – 12pm Sat.</p> <p>Rostered Employees may be required to work ordinary hours at any time Mon to Sun at any time in accordance with shift roster.</p>	<p>13.1 – Span of ordinary hours:</p> <ul style="list-style-type: none"> • 7.00 am - 7.00 pm, Monday to Friday; and • 8.00 am to 12 pm, Saturday <p>May be worked up to 9.00 pm on one night per week (Mon- Fri) and will not be considered shift work (13.7(b)).</p> <p>13.7 – Employees can be engaged as shift-workers which is an employee whose ordinary hours of work are worked in accordance with afternoon, early morning and night shift on Monday to Friday, or on Saturday 8:00am to 12:00pm.</p>	<p>EA2025 and the BFI Award are substantially the same in relation to the span of ordinary hours for non-rostered employees.</p> <p>The span of ordinary hours for Rostered Employees under EA2025 includes ability to roster ordinary hours all day Monday - Sunday, unlike the BFI Award which only allows rostering of ordinary hours at all times on Monday to Friday and between 8:00am to 12:00pm on Saturday.</p>
FT Employees	<p>12.2 – Average of 37.5 hours per week or 75 hours in 2-week work cycle.</p>	<p>9 – Engaged to work an average of 38 ordinary hours per week.</p>	EA2025 allows full-time employees to work an average of 37.5 hours per week or 75 hours in a two-week work cycle as compared to the BFI Award, which allows full-time employees to work an average of 38 hours and the

Your detailed explanatory document

Comparison of the proposed Suncorp Enterprise Agreement 2025 and the Banking, Finance and Insurance Award 2020

EA
2025

Say hello to a new day

Clause	Proposed Suncorp Enterprise Agreement 2025 (EA2025)	Banking, Finance and Insurance Award 2020	Explanation of Differences between EA2025 and the BFI Award
		<p>13.2 – Ordinary hours (excl. meal breaks) average of 38 per week worked either:</p> <ul style="list-style-type: none"> • 38 hours within work cycle of 1 week • 76 hours within work cycle of 2 weeks • 114 hours within work cycle of 3 weeks; or • 152 hours within a work cycle of 4 weeks. <p>A week means any 5 consecutive days Monday to Friday or 5.5 Monday to Saturday.</p> <p>All time worked at the direction of the employer in excess of these hours will be paid at overtime rates (20.1).</p>	ability to average ordinary hours over a period of up to 4 weeks, rather than 2 weeks under EA2025.
PT Employees	12.3 – Less than average of 37.5 hours per week or 75 hours in 2-week work cycle. Min. 3 hours per shift unless otherwise agreed.	<p>10 – Engaged to work an average of less than 38 ordinary hours per week (10.1).</p> <p>All time worked at the direction of the employer in excess of these hours will be paid at overtime rates (10.3).</p> <p>13.2 – ordinary hours (excl. meal breaks) average of 38 per week worked either:</p> <ul style="list-style-type: none"> • 38 hours within work cycle of 1 week • 76 hours within work cycle of 2 weeks • 114 hours within work cycle of 3 weeks; or • 152 hours within a work cycle of 4 weeks <p>A week means any 5 consecutive days Monday to Friday or 5.5 Monday to Saturday.</p>	EA2025 allows part-time employees to work an average of less than 37.5 hours per week or 75 hours in a two-week work cycle as compared to the BFI Award, which allows part-time employees to work an average of less than 38 ordinary hours and the ability to average ordinary hours over a period of up to 4 weeks, rather than 2 weeks. There is also no minimum engagement for part-time employees under the BFI Award.
Casual Employees	<p>12.4 – Max. of 37.5 hours per week or 75 hours in 2-week work cycle. Min. 2 hours per engagement.</p> <p>16 – Casual employment:</p> <ul style="list-style-type: none"> • Offered and accept employment on the basis that there is no firm advance commitment to continuing and indefinite work, engaged by the hour and paid as such. • 25% casual loading paid in lieu of annual leave, personal/carer's leave, notice of termination, redundancy and other attributes of FT/PT employment. • Eligible for overtime, penalties or loadings. • Clauses not applicable to casuals working irregular hours or have less than 12 months continuous service: base pay increases & STI, fixed salary increases & STI. • Casual conversion to permanent employment in accordance with the NES. 	<p>11 – Casual employees:</p> <ul style="list-style-type: none"> • Engaged and paid for at least 2 consecutive hours of work on each occasion (11.4). • Ordinary hours are the lesser of: average of 38 hours per week, or hours required to be worked by the employer (11.1(a)). • For each ordinary hour worked, paid the minimum hourly rate and a 25% casual loading (11.2 (b)). • Casual loading is paid instead of annual leave, notice, redundancy and other attributes of full-time or part-time employment (11.2(b)). • Offers and requests for casual conversion in accordance with the NES (11.5). • Casual Conversion (11.5) provided for in the NES. 	<p>EA2025 allows casual employees to work an average of 37.5 hours per week or 75 hours in a two-week work cycle, unlike the BFI Award which allows ordinary hours to be worked up to an average of 38 hours per week, or hours as required to be worked by the employer.</p> <p>EA2025 and the BFI Award are substantially the same in relation to minimum engagement, casual loading, ability to access casual conversion under the NES and eligibility for overtime, penalties and loadings.</p>

Your detailed explanatory document

Comparison of the proposed Suncorp Enterprise Agreement 2025 and the Banking, Finance and Insurance Award 2020

EA
2025

Say hello to a new day

Clause	Proposed Suncorp Enterprise Agreement 2025 (EA2025)	Banking, Finance and Insurance Award 2020	Explanation of Differences between EA2025 and the BFI Award
Meal and Rest Breaks	13 – <ul style="list-style-type: none"> Not required to work more than 5 hours without an unpaid meal break (at least 30 mins). Meal break not counted as ordinary hours worked. Paid rest breaks as agreed with Leader. May forego meal break where rostered to work 6 hours or less. 	14.1 – Meal breaks: <ul style="list-style-type: none"> Employee will not be called upon to work in excess of 5 hours without a meal break of no less than 30 minutes. Where hours to be worked are 6 or less, employee may apply to work the 6 hours without a break, by agreement. Meal breaks may be deferred by agreement, in emergency circumstances. 14.2 – Unpaid rest breaks: All employees will be allowed a rest break or breaks during a working day at a time or times and in a manner agreed between the employer and employee. 13.7(e) – Paid Meal Breaks for Shift Workers – 20 mins paid as if worked if required to work more than 5 hours without a meal break and daily hours are less than 6.	EA2025 is substantially the same as the BFI Award in relation to meal breaks. EA2025 provides for paid rest breaks as compared to unpaid rest breaks under the BFI Award for non-rostered employees.
Make Up Time	14 – Make up time may be taken during ordinary working hours within 4 weeks. Not entitled to additional payment (incl. penalty, loading or overtime).	13.5 - By agreement between employee and employer, a system can be established to work make-up time, where employees take time off during ordinary hours.	EA2025 is substantially the same as the BFI Award in relation to make-up time as EA2025 contains a provision about make-up time and the BFI Award allows the employer and an employee to agree to a system of make-up time.
Reasonable Additional Hours	15 – May be required to work reasonable additional hours. May refuse if unreasonable. Factors in determining whether reasonable hours are reasonable specified at cl. 15(c).	No equivalent provision in the BFI Award. The NES (s62) sets out maximum weekly working hours and ability for employees to refuse to work unreasonable additional hours. Factors in determining whether reasonable hours are reasonable specified in s 62(3).	Both EA2025 and the NES confirm that ability to require additional hours and ability to refuse additional hours if unreasonable. Both EA2025 and the NES contain the same factors to determine whether reasonable hours are reasonable.
Maximum Term Employees	17 – Subject to requirements of <i>Fair Work Act 2009</i> (Cth) (FW Act).	No equivalent provision.	There is no equivalent provision in the BFI Award.
Location of work	18 – Principal place of work stated in employment contract. May be required to work at any place within reasonable commute, taking into consideration relevant factors.	No equivalent provision.	There is no equivalent provision in the BFI Award.
Public Holidays	19 – <ul style="list-style-type: none"> Entitled to be absent from work on public holidays per the NES and as prescribed by State/Territory legislation (or substituted day). NSW/ACT employees are also entitled to Bank Holiday. May substitute another day for public holiday for religious/cultural reasons. 	27 – <ul style="list-style-type: none"> Public entitlements are provided for in the NES. Parties may agree to substitute another day (or part day) for a day (or part day) that would otherwise be a public holiday under the NES. Work on public holiday – will request employees to work (employees may refuse if request unreasonable or refusal is reasonable) (s 114 of FW Act). 250% for work on a public holiday or substituted day (min 4 hours). 	EA2025 and the BFI Award are substantially the same in relation to public holidays, with the exception of the payment for public holidays worked where the percentage rates in EA2025 are lower than the percentage rates in the BFI Award in relation to public holiday penalty rates, however EA2025 rates of pay are higher than the BFI Award.

Your detailed explanatory document

Comparison of the proposed Suncorp Enterprise Agreement 2025 and the Banking, Finance and Insurance Award 2020

EA
2025

Say hello to a new day

Clause	Proposed Suncorp Enterprise Agreement 2025 (EA2025)	Banking, Finance and Insurance Award 2020	Explanation of Differences between EA2025 and the BFI Award
	<ul style="list-style-type: none"> Work on public holiday – first call for volunteers and, if insufficient volunteers, will request employees to work (employees may refuse if request unreasonable or refusal is reasonable). Public holiday falling on day off – entitled to a day in lieu, to be taken within 2 months (or paid out) (not for FT employees working compressed week, PT or casuals not rostered to work). Pay Bands A1 to A4 – 150% for all public holidays except Good Friday and Christmas Day, 200% for Good Friday and Christmas Day. Where Christmas falls on weekend: 200% work on Christmas Day and 150% for work on substitute day. Pay Bands 1 – 8 – public holidays compensated in fixed-salary. 	<ul style="list-style-type: none"> Where both a public holiday and substitute day are worked, public holiday penalty rates are payable on one of those days at the election of the employee. 	
Part 4 – Remuneration <i>Applies to all EA-covered employees (unless stated otherwise)</i>			
When You Are Paid	20 – Paid 1/26 th base pay or fixed pay plus overtime, loadings, penalties and allowances fortnightly by electronic transfer.	16 – Salaries to be paid weekly or fortnightly or monthly by mutual agreement.	EA2025 and the BFI Award are substantially the same in relation to payment frequency as EA2025 confirms payment on a fortnightly basis and fortnightly pay is allowed under the BFI Award.
Superannuation	21 – Superannuation contributions to be made to Employee's stapled fund as determined by the ATO, otherwise to the Company's default fund of choice.	19 – Superannuation governed by legislation and the NES. Voluntary employee contributions may be authorised based on rules of relevant fund.	EA2025 and the BFI Award are substantially the same in relation to provision of superannuation in accordance with superannuation legislation.
Your Pay Band	22 – Roles allocated to Pay Band, advised at time or recruitment/promotion/transfer/reclassification.	No equivalent provision.	There is no equivalent provision in the BFI Award.
Salary Packaging	23 – Permanent and Max Term employees may request.	No equivalent provision.	There is no equivalent provision in the BFI Award.
Part 5 – Base Pay Employees <i>Applies to Pay Bands A1 to A4 (unless stated otherwise)</i>			
Your Roster <i>Permanent, Max Term and Fixed Term Employees</i>	24 – <ul style="list-style-type: none"> Rostered over a 4 week period. Roster to be made available at least 2 weeks in advance. Special roster requests to be provided at least 2 weeks prior. 2 weeks' notice of changes except in emergency or unforeseen circumstances. 8 weeks' notice of requirement to work Christmas/Easter public holidays and 4 weeks' notice of actual times to be worked on those days. 	No equivalent provision.	There are no requirements about rostering and notice of roster changes in the BFI Award. Section 62 of the FW Act applies to any requirement to work on Christmas and Easter under both EA2025 and the BFI Award.

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Comparison of the proposed Suncorp Enterprise Agreement 2025 and the Banking, Finance and Insurance Award 2020

EA
2025

Say hello to a new day

Clause	Proposed Suncorp Enterprise Agreement 2025 (EA2025)	Banking, Finance and Insurance Award 2020	Explanation of Differences between EA2025 and the BFI Award
	<ul style="list-style-type: none"> Rostered off duty for at least 4 days per fortnight (unless rostered to work overtime). 		
Length of Time Off Duty	<p>25 –</p> <ul style="list-style-type: none"> FT/PT and work a period of overtime – entitled to at least 10 hours off duty between end of work one day and start of work on the next day unless they have agreed to a shift swap, where 7 hours off duty are required. Where no 10 hour break occurs, overtime is paid at double time until the employee receives a 10 hour break or the employee may be excused from duty until they receive the 10 hour break , this period will be paid at ordinary rates for rostered hours within the period of the break). 	<p>20.6 – Rest period after working overtime:</p> <ul style="list-style-type: none"> 10 consecutive hours off duty between successive days (where overtime necessary). If employee (other than a casual) works so much overtime that the employee has not had 10 consecutive hours off duty between work on one day and the start of work on the next day – released from duty after overtime until 10 consecutive hours off duty and no loss of ordinary pay during this absence. Employee paid at 200% if on instruction, resumes/continues work without 10 hours off between work on one day and the start of work on the next day. No loss of pay for ordinary hours of work which occur during absence to achieve 10 hours break. For shift workers, 8 hours are substituted for 10 in certain circumstances (changing shift rosters, shiftworker does not report for duty and employee is required to replace such worker or if the shift is worked by arrangement between employees). 	EA2025 and the BFI Award are substantially the same in relation to breaks between shifts where a shift has not been swapped and what happens if an employee does not receive the full amount of time off duty.
Swapping Rostered Hours	<p>26 –</p> <ul style="list-style-type: none"> May agree to swap shift at Leader discretion and subject to operational/business requirements. Monitored for fairness to increase flexibility in managing work-life balance. Where overtime worked, shift can only be swapped where there is at least a break of 7 hours. Where requested to return to work without 7 hour break after working non-rostered overtime, overtime paid at double time until break provided. 	<p>20.6 – Rest period after working overtime:</p> <ul style="list-style-type: none"> 10 consecutive hours off duty between successive days (where overtime necessary). If employee (other than a casual) works so much overtime that the employee has not had 10 consecutive hours off duty between work on one day and the start of work on the next day – released from duty after overtime until 10 consecutive hours off duty and no loss of ordinary pay during this absence. Employee paid at 200% if on instruction, resumes/continues work without 10 hours off between work on one day and the start of work on the next day. No loss of pay for ordinary hours of work which occur during absence to achieve 10 hours break. For shift workers, 8 hours are substituted for 10 in certain circumstances (changing shift rosters, shiftworker does not report for duty and employee is required to replace such worker or if the shift is worked by arrangement between employees). 	EA2025 is different to the BFI Award as the minimum break for shift-workers who shift swap is 8 hours under the BFI Award as compared to 7 hours under EA2025.

Your detailed explanatory document

Comparison of the proposed Suncorp Enterprise Agreement 2025 and the Banking, Finance and Insurance Award 2020

EA
2025

Say hello to a new day

Clause	Proposed Suncorp Enterprise Agreement 2025 (EA2025)	Banking, Finance and Insurance Award 2020	Explanation of Differences between EA2025 and the BFI Award										
Rest Breaks	27 – <ul style="list-style-type: none">FT: 2 x 10-min paid rest breaksPT:<table><tr><td><3 hours</td><td>No break</td></tr><tr><td>>3 hrs < 5hrs</td><td>10 min paid break</td></tr><tr><td>5 hrs</td><td>15 min paid break</td></tr><tr><td>>5hr < 7.5hrs</td><td>10min paid, plus unpaid meal break</td></tr><tr><td>7.5 or more</td><td>Same as FT (2 x 10min paid break)</td></tr></table>	<3 hours	No break	>3 hrs < 5hrs	10 min paid break	5 hrs	15 min paid break	>5hr < 7.5hrs	10min paid, plus unpaid meal break	7.5 or more	Same as FT (2 x 10min paid break)	14.1 – Meal breaks: <ul style="list-style-type: none">Employee will not be called upon to work in excess of 5 hours without a meal break of no less than 30 minutes.Where hours to be worked are 6 or less, employee may apply to work the 6 hours without a break, by agreement.Meal breaks may be deferred by agreement, in emergency circumstances. 14.2 – Unpaid rest breaks: <p>All employees will be allowed a rest break or breaks during a working day at a time or times and in a manner agreed between the employer and employee.</p> 13.7(e) – Paid Meal Breaks for Shift Workers – 20 mins paid as if worked if required to work more than 5 hours without a meal break and daily hours are less than 6(e).	EA2025 is substantially the same as the BFI Award in relation to meal breaks including the length of the meal break and whether the meal break is paid or unpaid. EA 2025 is more beneficial than the BFI Award for non-rostered employees in relation to rest breaks as rest breaks are paid under EA2025.
	<3 hours	No break											
	>3 hrs < 5hrs	10 min paid break											
	5 hrs	15 min paid break											
	>5hr < 7.5hrs	10min paid, plus unpaid meal break											
7.5 or more	Same as FT (2 x 10min paid break)												
Temporary Changes to Working Arrangements <i>Permanent, Max Term and Fixed Term Employees</i>	28 – <ul style="list-style-type: none">Temporary changes may be made at short notice for unforeseen circumstances (e.g. flood, cyclone, severe storm, distinct event increasing work volumes).First call for volunteers, then attempt to reach agreement, and where agreement not reached, Leader may change hours of work to meet operational needs.FT/PT: Overtime for work outside ordinary hours (or applicable loadings, where greater).Reasonable travel costs may be reimbursed by agreement.	No equivalent provision.	There is no equivalent provision under the BFI Award.										
Temporary Work Locations	29 – Travel time where directed to work at temporary location is in excess of 30 mins travel time, and which is outside ordinary hours, is to be paid at half hourly rate.	18.4(b)(i) - When required to do so outside ordinary working hours, must be paid: <ul style="list-style-type: none">Reasonable expenses incurred.Half the ordinary rate for travelling time that exceed normal travel time between home and work.No extra payment if employee is receiving overtime for time spent travelling.	EA2025 does not require payment for reasonable expenses incurred unlike the BFI Award.										
Minimum Base Pay	30 – Minimum base rate of pay for FT (pro-rata PT).	15–1 - Minimum annual rate (Full-time) based on 38-hour work week:	EA2025 minimum base rates of pay are more beneficial than the BFI Award.										
	<table><tr><th>Pay Band</th><th>Min. base pay per annum (excl. super)</th></tr><tr><td>A1</td><td>\$55,100</td></tr><tr><td>A2</td><td>\$58,200</td></tr><tr><td>A3</td><td>\$58,400</td></tr><tr><td>A4</td><td>\$61,200</td></tr></table>	Pay Band		Min. base pay per annum (excl. super)	A1	\$55,100	A2	\$58,200	A3	\$58,400	A4	\$61,200	Level 1 - \$49,145
	Pay Band	Min. base pay per annum (excl. super)											
	A1	\$55,100											
	A2	\$58,200											
A3	\$58,400												
A4	\$61,200												
		Level 2 - \$53,680											
		Level 3 - \$56,696											
		Level 4 - \$59,540											
		Level 5 - \$61,958											
		Level 6 - \$69,394											

Your detailed explanatory document

Comparison of the proposed Suncorp Enterprise Agreement 2025 and the Banking, Finance and Insurance Award 2020

EA
2025

Say hello to a new day

Clause	Proposed Suncorp Enterprise Agreement 2025 (EA2025)	Banking, Finance and Insurance Award 2020	Explanation of Differences between EA2025 and the BFI Award										
	Minimum pay band reviewed on annual basis. Base pay will be increased by legislative increases to superannuation contributions.												
Increases to Base Pay Remuneration	31 – Subject to eligibility criteria, base pay increases: <ul style="list-style-type: none">October 2025: 4.00%October 2026: 3.25%October 2027: 3.00%	No equivalent provision.	EA2025 contains base pay increases (subject to eligibility) whereas the BFI Award is reviewed annually by the Fair Work Commission.										
Short Term Incentives (STI)	32 – Permanent employees may be eligible to participate on annual basis (provided separately, not part of EA).	No equivalent provision.	EA2025 is more beneficial than the BFI Award as there is no equivalent provision in the BFI Award.										
Overtime	33.1 – 33.2 <ul style="list-style-type: none">Work in excess of ordinary hours for all employees and outside scope of ordinary hours (for non-Rostered Employees)Overtime does not include overnight travel.Reasonable overtime may be required (subject to clause 15 and s 62 of FW Act). Overtime only paid with prior approval.Further information in the Authorised Time Standard (e.g. if working in customer support and unable to finish at rostered time to finalise customer query, reasonable overtime will be pre-approved).Rates (not applicable if higher loading or penalty applies):<table><tr><th>Overtime worked</th><th>Overtime rate</th></tr><tr><td>Mon-Fri</td><td>150% first 2 hours, 200% thereafter</td></tr><tr><td>Sat/Sun</td><td>200%</td></tr><tr><td>Good Friday and Christmas Day</td><td>300%</td></tr><tr><td>All other public holidays</td><td>250%</td></tr></table>	Overtime worked	Overtime rate	Mon-Fri	150% first 2 hours, 200% thereafter	Sat/Sun	200%	Good Friday and Christmas Day	300%	All other public holidays	250%	20.1 – Overtime for FT and PT employees: <ul style="list-style-type: none">Outside of ordinary hours (Mon-Sat): 150% for the first 3 hours and 200% after 3 hours.Saturday (outside weekly hours): 200%.Sunday: 200%. Casuals working overtime receive casual loading (25%) in addition to overtime rates. No minimum OT payment (except when on stand-by and called back to work – 2 hours). In calculating overtime, each day’s work will stand alone.	EA2025 is more beneficial than the BFI Award as it provides for more beneficial overtime rates on Saturdays and on Good Fridays and Christmas Day.
Overtime worked	Overtime rate												
Mon-Fri	150% first 2 hours, 200% thereafter												
Sat/Sun	200%												
Good Friday and Christmas Day	300%												
All other public holidays	250%												
Time off in Lieu (TOIL)	33.3 – <ul style="list-style-type: none">May take TOIL of overtime (hour for hour basis), where agreed with Leader.May request payment for any untaken TOIL at overtime rate for overtime worked.TOIL not taken within 2 months may be paid out.	20.5 – Time off instead of payment for overtime <ul style="list-style-type: none">May agree in writing to taking time off instead of being paid overtime.Period of time off is the same as the number of overtime hours worked.Time off must be taken within 6 months of the overtime worked.If not taken within 6 months, paid at OT rate applicable when OT was worked.OT must be paid if requested.If not taken upon termination, must be paid out at OT rate applicable when OT was worked.	EA2025 and the BFI Award are substantially the same in relation to TOIL.										

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EA
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Say hello to a new day

Clause	Proposed Suncorp Enterprise Agreement 2025 (EA2025)	Banking, Finance and Insurance Award 2020	Explanation of Differences between EA2025 and the BFI Award																		
Transport Home	33.4 – Transport home will be paid where directed to work overtime between 8pm – 6am in Spring/Summer and 7pm – 6am in Autumn/Winter.	13.3 – Suitable transport to be provided when work beyond normal finishing time and if usual transport unavailable, impracticable or unsafe (or own vehicle may be used, by agreement and reimbursed an allowance for using vehicle).	EA2025 and the BFI Award are substantially the same in relation to transport home after overtime.																		
Overtime Rest Breaks	33.5 – 20-minute paid rest break if employee required to work overtime that results in the employee working 5 hours since last break.	20.4 – 20-minute paid rest break if employee required to work overtime that results in the employee working 5 hours since last break.	EA2025 and the BFI Award are substantially the same in relation to rest breaks during overtime.																		
Loadings <i>Rostered Employees</i>	<div>34.1 – Loadings for Rostered Employees:</div> <table><tr><th>Day</th><th>Shift time</th><th>Loading</th></tr><tr><td>Mon-Fri</td><td>Commence at or after 4am and at or before 6:59am</td><td>12.5%</td></tr><tr><td>Mon-Fri</td><td>Finish at or after 6:01pm and at or before midnight</td><td>25%</td></tr><tr><td>Mon-Fri</td><td>Finish at or after 12:01am and at or before 8am</td><td>60%</td></tr><tr><td>Mon-Fri</td><td>Commence at or before 3.59am and finishes at or after 8.01am</td><td>60%</td></tr><tr><td>Sat/Sun (excl. Sat 8am -12pm)</td><td>Any hours worked on weekend (excl. Sat 8am -12pm)</td><td>100%</td></tr></table> <div>Penalties do not apply where overtime or public holiday loading applies (or where more than one penalty/loading applies to one shift – higher applies).</div>	Day	Shift time	Loading	Mon-Fri	Commence at or after 4am and at or before 6:59am	12.5%	Mon-Fri	Finish at or after 6:01pm and at or before midnight	25%	Mon-Fri	Finish at or after 12:01am and at or before 8am	60%	Mon-Fri	Commence at or before 3.59am and finishes at or after 8.01am	60%	Sat/Sun (excl. Sat 8am -12pm)	Any hours worked on weekend (excl. Sat 8am -12pm)	100%	<div>13.7 (a)(i) – Shiftworker means an employee whose ordinary hours of work are worked in accordance with the shifts below on Monday to Friday, or on Saturday 8.00 am to 12.00 pm:</div> <div><ul style="list-style-type: none">Afternoon shift: any shift finishing between 6.00pm - midnight;Early morning shift: any shift commencing between 4.00am - 7.00 am; andNight shift: any shift finishing between midnight - 8.00 am.</div> <div>13.7(d) – Shiftwork Penalties, Monday – Friday:</div> <div><ul style="list-style-type: none">Afternoon shift: 120%.Early morning shift: 112.5%.Night shift: 125%.</div> <div>13.7(d) – Shiftwork Penalties for shiftwork on Saturdays between 8:00 am – 12:00pm:</div> <div><ul style="list-style-type: none">Afternoon shift: 120%.Early morning shift: 112.5%.</div> <div>Additional 5% loading if employee permanently works afternoon or night shift or a combination.</div> <div>13.7(b) – Ordinary hours up to 9.00 pm on any one night between Monday to Friday inclusive, not considered shiftworkers.</div> <div>13.7(c)(ii) – Casuals and PT employees employed between 7:00 am – 7:00 pm (and up to 9:00 pm any one night Mon – Fri) not shiftworkers.</div> <div>20.1 – Overtime for FT and PT employees:</div> <div><ul style="list-style-type: none">Outside of ordinary hours (Mon-Sat): 150% for the first 3 hours and 200% after 3 hours.Saturday (outside weekly hours): 200%.Sunday: 200%.</div>	EA2025 is more beneficial than the BFI Award in relation to night shift penalties otherwise EA2025 is substantially the same as the BFI Award.
Day	Shift time	Loading																			
Mon-Fri	Commence at or after 4am and at or before 6:59am	12.5%																			
Mon-Fri	Finish at or after 6:01pm and at or before midnight	25%																			
Mon-Fri	Finish at or after 12:01am and at or before 8am	60%																			
Mon-Fri	Commence at or before 3.59am and finishes at or after 8.01am	60%																			
Sat/Sun (excl. Sat 8am -12pm)	Any hours worked on weekend (excl. Sat 8am -12pm)	100%																			
Annual Leave Loading	34.2 – 17.5% or normal penalty rates whichever is the greater applies to periods of annual leave.	<div>22.3 –</div> <div><ul style="list-style-type: none">Annual leave loading payment is payable on leave accrued.Day work – 17.5% or relevant weekend penalty rates whichever is greater.Shiftwork – 17.5% or the shift loadings and relevant weekend penalty rates whichever is greater.</div>	EA2025 is substantially the same as the BFI Award in relation to annual leave loading.																		

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Public Holiday Loadings	<p>34.3 – Loadings for work on public holidays (not applicable where overtime applies):</p> <ul style="list-style-type: none">• Good Friday and Christmas Day – 200%.• All other public holidays – 150%.• Where Christmas falls on weekend: 200% work on Christmas Day and 150% for work on substitute day.	<p>27 –</p> <ul style="list-style-type: none">• 250% for work on a public holiday or substituted day (min 4 hours).• Where both a public holiday and substitute day are worked, public holiday penalty rates are payable on one of those days at the election of the employee.	EA2025 is more beneficial than the BFI Award.																
Meal Allowance	<p>35.1 – For at least 1.5 hours overtime: \$28.71 or meal provided. More than 5 hours overtime: \$19 further meal allowance. Adjusted in October each year by percentage increases specified in BFI Award.</p>	<p>18.4(a) – Meal allowance:</p> <ul style="list-style-type: none">• \$20.73 (or suitable meal) after 1.5 hours of overtime and the overtime extends beyond 6pm.• Additional allowance of \$17.04 if the overtime exceeds 5.5 hours.	EA2025 is more beneficial than the BFI Award in relation to the value of the meal allowance and when the circumstances when the meal allowance is payable.																
Higher Duties Allowance	<p>35.2 – Paid not less than minimum base pay relevant to classification or additional 7% of current base pay, whichever is higher, if request to act in or relive in a role that is classified higher for 4 or more consecutive days.</p>	<p>18.3(c) – Higher duties allowance paid for work at the higher level for more than 4 consecutive working days.</p>	EA2025 is more beneficial than the BFI Award as employees may be paid higher than the minimum base pay for the classification if 7% of current base pay is higher.																
<p>Part 6 – Fixed Salary Employees</p> <p><i>Applies to Pay Bands 1 to 8 (unless stated otherwise)</i></p>																			
Fixed Salary	<p>36(a) – Fixed salary inclusive of base salary, superannuation, fringe benefits tax costs associated with salary sacrifice, non-cash components, costings associated with salary sacrifice, overtime, penalties, annual leave loading, public holiday loadings and meal allowance.</p> <p>36(b) – Fixed salary will be increased by legislative increases to superannuation contributions.</p>	<p>17 – Annualised wage may be paid in satisfaction minimum rates, allowances, overtime, penalty rates and annual leave loading. Records of start/finish times and unpaid breaks must be kept and reconciliation must be performed every 12 months. Where amount paid is less than amount that would’ve been payable to employee under Award, shortfall must be paid within 14 days.</p>	EA2025 is substantially the same as the BFI Award as it provides for an annualised wage which compensates employees for certain entitlements.																
Minimum Fixed Salary	<p>37(a) – (b) – Minimum fixed salary (pro-rata PT):</p> <table><tr><th>Pay Band</th><th>Min. FT fixed salary pay per annum (excl. super)</th></tr><tr><td>1</td><td>\$76,300</td></tr><tr><td>2</td><td>\$76,400</td></tr><tr><td>3</td><td>\$80,200</td></tr><tr><td>4</td><td>\$89,800</td></tr><tr><td>5</td><td>\$111,000</td></tr><tr><td>6</td><td>\$140,000</td></tr><tr><td>7 – 8</td><td>\$180,000</td></tr></table> <p>37(c) – Additional compensation for Fixed Salary 1 – 5 Rostered Employees (pro-rata PT):</p>	Pay Band	Min. FT fixed salary pay per annum (excl. super)	1	\$76,300	2	\$76,400	3	\$80,200	4	\$89,800	5	\$111,000	6	\$140,000	7 – 8	\$180,000	<p>15.1 - Minimum annual rate (Full-time) based on 38-hour work week:</p> <p>Level 1 - \$49,145</p> <p>Level 2 - \$53,680</p> <p>Level 3 - \$56,696</p> <p>Level 4 - \$59,540</p> <p>Level 5 - \$61,958</p> <p>Level 6 - \$69,394</p>	EA2025 minimum fixed salary rates of pay are more beneficial than the BFI Award.
Pay Band	Min. FT fixed salary pay per annum (excl. super)																		
1	\$76,300																		
2	\$76,400																		
3	\$80,200																		
4	\$89,800																		
5	\$111,000																		
6	\$140,000																		
7 – 8	\$180,000																		

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	<table><tr><th>Pay Band</th><th>Additional FT compensation (incl. super)</th></tr><tr><td>1</td><td>\$9,215</td></tr><tr><td>2</td><td>\$10,459</td></tr><tr><td>3</td><td>\$11,002</td></tr><tr><td>4</td><td>\$8,308</td></tr><tr><td>5</td><td>\$3,290</td></tr></table> <p>37(e) – Minimum pay band reviewed on annual basis.</p>	Pay Band	Additional FT compensation (incl. super)	1	\$9,215	2	\$10,459	3	\$11,002	4	\$8,308	5	\$3,290		
Pay Band	Additional FT compensation (incl. super)														
1	\$9,215														
2	\$10,459														
3	\$11,002														
4	\$8,308														
5	\$3,290														
Minimum Fixed Salary Increases	<p>38.1 – Pay Bands 1 – 4 fixed salary increases, subject to eligibility criteria:</p> <ul style="list-style-type: none">October 2025: 4.00%October 2026: 3.25%October 2027: 3.00% <p>38.2 – Pay Bands 5 – 6 minimum guaranteed merit pool %, subject to eligibility criteria (increases subject to discretion):</p> <ul style="list-style-type: none">October 2025: 3.25%October 2026: 3.00%October 2027: 3.00% <p>38.3 – Pay Bands 7 – 8 receive annual market-based remuneration reviews; does not imply fixed salary will be increased; any increases are discretionary.</p>	No equivalent provision.	EA2025 contains base pay increases (subject to eligibility), the BFI Award is reviewed annually by the Fair Work Commission.												
STI	<p>39 – May be eligible to participate on annual basis (provided separately, not part of EA).</p>	No equivalent provision.	EA2025 is more beneficial than the BFI Award as there is no equivalent provision in the BFI Award.												
Part 7 – Reimbursements and Allowances <i>Applies to all EA-covered employees</i>															
Own Vehicle for Business	<p>40(a) – (b) – Ad hoc use of own car for business purposes (below 5,000 kilometres): 99c per kilometre allowance or rate specified by the BFI Award. Satisfactory evidence of travel distance required.</p> <p>40(c) – Travel more than 5,000km annually will be paid fortnightly allowance of \$318.14. Allowance to increase annually in October in line with allowance payable for vehicle over 1500cc as specified in the BFI Award and calculated fortnightly.</p>	<p>18.4(b)(iii)– Weekly vehicle allowance where employee is required to provide motor vehicle as a condition of employment:</p> <ul style="list-style-type: none">1500cc and under: \$128.95 per week; orover 1500cc: \$159.07 per week. <p>18.4(b)(iii) – where employer approves the use by any other employee of a private motor vehicle on a casual or incidental basis:</p> <ul style="list-style-type: none">\$0.99 per kilometre travelled.	EA2025 is more beneficial than the BFI Award in relation to allowances for use of motor vehicle for work.												
Travel Expenses	<p>41 – Travel expenses reimbursed where directed to work at location other than Principal Place of Work, subject to satisfactory evidence.</p>	<p>18.4(b)(i) – Employees paid all reasonable expenses incurred when required to travel away during course of work.</p>	EA2025 is substantially the same as the BFI Award in relation to travel expenses.												

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		18.4(b)(ii) - When required to do so outside ordinary working hours, must be paid: <ul style="list-style-type: none"> Reasonable expenses incurred. Payment at half the ordinary rate for the travelling time that exceeds normal travel time between home and work. No extra payment is payable when being paid overtime for time spent travelling. 	
After Hours Travel	42 – Arrangements for after-hours travel provided where finish/commence work between: <ul style="list-style-type: none"> 8 pm – 6am in Spring/Summer. 7 pm – 6am in Autum/Winter. 	13.3 – Suitable transport to be provided when work beyond normal finishing time and if usual transport unavailable, impracticable or unsafe (or own vehicle may be used, by agreement).	EA2025 and the BFI Award are substantially the same in relation to transport home after hours.
First Aid Allowance	43 – FT weekly allowance of \$19.15 where appointed as accredited first aid officer to perform first aid duties (pro-rata PT; not applicable to casuals). Allowance to increase annually in October in line with the BFI Award.	18.3(a) – First aid allowance of \$18.99 per week for full-time employees (pro rata for part-time).	EA2025 is more beneficial than the BFI Award in relation to the value of the first aid allowance.
On-Call Allowance	44 – Required to be available by roster for stand-by to perform work outside OH's: <ul style="list-style-type: none"> \$60/day per weekday. \$96/day per Sat/Sun/Public Holiday. 44(b) – Overtime rates apply where directed to work whilst on-call: <ul style="list-style-type: none"> Called out once during an hour – min. 1 hour payment. Multiple call-outs in same hour – 1 hour payment, unless results in work beyond 1 hour (incl. travel time) in which case OT for total time worked. Travel time incl. in calculation of time worked Car allowance may also apply. All hours worked during on-call will be cumulative for purposes of OT rates. Contact Leader where total call-out period exceeds 4 hours. 	18.3(b) – If required to be available by roster to stand-by to perform work outside ordinary hours: <ul style="list-style-type: none"> Mon – Fri: \$21.88 per day rostered for stand-by. Sat, Sun and public holidays: \$44.70 per day rostered for stand-by. Employees rostered on stand-by and recalled to work must be paid per OT clause (min. payment of 2 hours). Car allowance applies or otherwise other forms of travel (e.g. public transport or taxi) reimbursed.	EA2025 is more beneficial than the BFI Award in relation to the on-call allowance paid to employees to stand by but is less beneficial than the BFI Award in relation to minimum engagement for call-outs while on-call and the reimbursement of certain travel expenses (e.g. reimbursement of public transport or taxi costs).
Part 8 – Leave for when it matters <i>Applies to all EA-covered employees</i>			
Annual Leave (AL) <i>Permanent, Maximum Term Employees and fixed term (fixed task) employees</i>	45.1 – Entitlement <ul style="list-style-type: none"> 20 days (150 hours) for FT employees, pro-rata for PT employees, 5 weeks (187.5 hours) for NES shiftworkers. Does not accrue during unpaid leave. 45.2 – Taking AL	22 – AL provided for in the NES – 4 weeks for FT employees, pro-rata for PT employees, 5 weeks for NES shiftworkers. 22.3 – During period of annual leave, employees entitled to annual leave loading – 17.5% for the relevant weekend penalty rates, whichever is greater for	Entitlement EA2025 and the BFI Award are substantially the same in relation to annual leave entitlements. Taking AL

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	<ul style="list-style-type: none"> Mutually agreed time, at least 4 weeks' notice to be provided by employee wanting to take annual leave (unless less accepted at discretion). Encouraged to take at least 10 consecutive business days as leave each year. Direction to take AL provided it is reasonable. Direction considered reasonable in the following circumstances: <ul style="list-style-type: none"> More than 40 days (300 hours) accrued for FT and pro-rata for PT plus at least 4 weeks' notice; 28 days' notice provided of a shutdown period; or due to reasonable operational requirements of business. Leave may be taken in advance in exceptional circumstances. Any leave taken in advance to be deducted from final pay should employment end before entitlement to take such leave accrues. Payment of annual leave at base pay or fixed salary. <p>45.3 – Summer shut down</p> <ul style="list-style-type: none"> Usually between 24 December – 1 January (inclusive). May be required to not work, provided 28 days' notice. AL must be taken where sufficient accrual, or may agree to take AL in advance or leave without pay. <p>45.4 – Purchasing AL</p> <ul style="list-style-type: none"> Additional blocks of 5 days (37.5 hours) or 10 days (75 hours) AL may be purchased (pro-rata for PT). Subject to eligibility criteria and terms of purchase/taking of AL. <p>45.5 – Cashing out AL - May be elected in writing, with at least 20 days (150 hours) retained after cash out.</p> <p>45.6 – Payment on termination - Accrued but untaken AL to be paid out on termination.</p>	<p>day work or 17.5% or the shift-loadings and relevant weekend penalty rates, whichever is greater for shiftworkers.</p> <p>22.4 – May agree in writing to take a period of paid annual leave before the employee has accrued an entitlement (subject to a separate agreement).</p> <p>22.4(d) – Employer may deduct from money due to employee on termination amount paid to employee in respect of any annual leave taken in advance where entitlement has not been accrued.</p> <p>22.6 – Employee has an excessive leave accrual if accrued more than 8 weeks leave (10 weeks for a shiftworker).</p> <p>22.7 – Employer may direct employee that leave be taken (but must genuinely try to reach agreement with employee) provided it would:</p> <ul style="list-style-type: none"> not result in the employee's remaining entitlement being less than 6 weeks; require the employee to take a period of paid annual leave of less than 1 week; require the employee to take a period of paid annual leave beginning less than 8 weeks or more than 12 months after the direction is given; or be inconsistent with any other leave arrangement agreed between the employer and employee. <p>22.5 - Employer may require an employee to take annual leave as part of a shut-down of its operations (with at least 4 weeks' notice).</p> <p>22.9 – Cashing out possible by agreement, in writing, provided remaining entitlement is not less than 4 weeks and max amount cashed out is 2 weeks in 12 months.</p> <p>16 – Wages and NES entitlements due to employee paid no later than 7 days after date of termination.</p>	<p>EA2025 and the BFI Award are substantially the same in relation to the taking of annual leave and annual leave in advance. EA 2025 is less restrictive than the BFI Award in relation to the direction to take annual leave as EA2025 does not contain the same restrictions as the BFI Award including prohibiting any direction to take annual leave if it results in the employee's remaining entitlement being less than 6 weeks or would require the employee to take a period of less than 1 week.</p> <p>Payment of AL</p> <p>EA2025 is substantially the same as the BFI Award relating to payment of annual leave as cl 34.2 of the EA confirms payment of annual leave loading during annual leave.</p> <p>Shut-down</p> <p>EA2025 is substantially the same as the BFI Award in relation to shut-down.</p> <p>Purchase AL</p> <p>There is no equivalent provision in the BFI Award.</p> <p>Cashing out AL</p> <p>EA2025 is substantially the same as the BFI Award in relation to the cashing out of annual leave.</p> <p>Payment on termination</p> <p>EA2025 is substantially the same as the BFI Award in relation to the payment of accrued but untaken annual leave on termination.</p>
Personal / Carer's Leave <i>Permanent, Maximum Term Employees and fixed term (fixed task) employees</i>	<p>46.1 – Entitlement</p> <ul style="list-style-type: none"> Up to 2 years' service: 10 days per year (pro-rata PT). More than 2 years' service: 12 days per year (pro-rata PT). Accrues progressively throughout the year; not paid out on termination. <p>46.2 – Taking Personal / Carer's Leave</p> <ul style="list-style-type: none"> Notice as soon as practicable. 	<p>24 – Personal/carer's leave is provided for in the NES</p> <ul style="list-style-type: none"> 10 days paid personal/carer's leave <ul style="list-style-type: none"> Taken if employee unfit for work or taking care of immediate family or household who requires care or support because they are ill/injured or for unexpected emergencies. Payment of personal/carer's leave is at base pay or fixed salary for ordinary hours during period of leave taken. Notice and evidence requirements – evidence that would satisfy a reasonable person. 	<p>Entitlement</p> <p>EA2025 is more beneficial than the BFI Award and the NES for employees with more than two years' service in relation to the entitlement to paid personal/carer's leave.</p> <p>Taking personal/carer's leave</p> <p>EA2025, the BFI Award and the NES are substantially the same in relation to taking paid personal/carer's leave.</p>

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	<ul style="list-style-type: none"> Taken if employee unfit for work or taking care of immediate family or household who requires care or support because they are ill/injured or for unexpected emergencies. Payment of personal/carer's leave is at base pay or fixed salary for ordinary hours during period of leave taken. May take AL, unpaid leave or personal/carer's leave may be approved in advance where insufficient accrual. <p>46.3 – Evidence may be required in specified circumstances. 46.4 – Planned Personal / Carer's Leave may be agreed in advance to provide regular, ongoing care or support to member of household or immediate family. 46.5 – Unpaid carer's leave Unpaid Carer's Leave provided for in the NES, up to 2 days per occasion to provide care or support to immediate family or household member who is ill/injured or unexpected emergency, where paid entitlement exhausted.</p>	<ul style="list-style-type: none"> 2 days unpaid carer's leave per occasion where paid entitlement has been exhausted. <ul style="list-style-type: none"> Taken to provide care or support to immediate family or household member who is ill/injured or unexpected emergency. 	<p>Unpaid carer's leave EA2025, the BFI Award and the NES are substantially the same in relation to unpaid carer's leave entitlements.</p>
Chasing the Sun – Flexible Leave <i>Permanent and Maximum Term Employees</i>	<p>47.1 – Entitlement</p> <ul style="list-style-type: none"> 5 days (37.5 hours) per year (pro-rata PT) taken for whatever reason, subject to eligibility. <p>47.2 – Taking Flexible Leave</p> <ul style="list-style-type: none"> Taken as whole, part or consecutive days, and can be taken in conjunction with AL or LSL. As agreed with Leader, minimum 5 days' advance notice. <p>47.3 – Paid base pay or fixed salary for ordinary hours.</p>	No equivalent provision.	EA2025 is more beneficial than the BFI Award and the NES as there is no equivalent provision in the BFI Award or the NES.
Parental Leave <i>Permanent and Casual Employees where specified</i>	<p>48.1 – Unpaid primary carer's leave in accordance with the NES. 48.2 – Paid primary carer's leave (Permanent Employees)</p> <ul style="list-style-type: none"> 20 weeks paid (40 weeks half pay) (pro-rata PT, calculated on average ordinary hours worked in 12 months prior). Employees becoming Primary Carer within first 20 weeks after birth entitled to take balance of 20-week entitlement. Provisions for notice, evidence, both partners working for Suncorp, interaction with Secondary Carer's Leave and case of stillbirth. <p>48.3 – Return to work in same role (or comparable where position no longer exists). 48.4 – Secondary carer's leave</p> <ul style="list-style-type: none"> 4 weeks paid (8 weeks half pay). 2 weeks unpaid leave. 	<p>23 – Parental leave and related entitlements are provided for in the NES.</p> <ul style="list-style-type: none"> Unpaid parental leave – entitlement to up to 12 months unpaid leave, can be extended for a further 12 months (subject to employer agreement). Employees must have completed 12 months continuous service before leave starts. Unpaid special maternity leave for pregnant employees who experience complications or a miscarriage. Not limited to primary carer – either parent can take unpaid parental leave. Up to 100 days can be taken flexibly. Unpaid adoption leave available. 	<p>Unpaid parental leave Entitlement is the same as both are provided in accordance with the NES.</p> <p>Paid parental leave EA2025 is more beneficial than the BFI Award as there is no equivalent provision in the BFI Award.</p> <p>Secondary carer's leave EA2025 is more beneficial than the BFI Award as there is no equivalent provision in the BFI Award.</p>

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Clause	Proposed Suncorp Enterprise Agreement 2025 (EA2025)	Banking, Finance and Insurance Award 2020	Explanation of Differences between EA2025 and the BFI Award
	<p>48.5 – Access personal/carer's leave to attend pre-natal appointments (2 weeks' notice).</p> <p>48.6 – Superannuation on unpaid parental leave, up to 12 months incl. paid parental leave periods and where leave taken at half pay. Entitlement will apply to employees on parental leave at EA commencement for remainder of parental leave period.</p>		
<p>Compassionate Leave <i>Unpaid for casuals</i></p>	<p>49.1 – Entitlement</p> <ul style="list-style-type: none"> Up to 5 days (37.5 hours) paid per occasion (pro-rata PT but not less than 2 days). At discretion - additional leave may be granted and may be taken with AL. Does not accrue from year to year. <p>49.2 – Taking Compassionate Leave</p> <ul style="list-style-type: none"> May be split over part days. As much notice to be provided as possible. <p>49.3 – Evidence may be required.</p>	<p>24 – Compassionate leave is provided for in the NES – 2 days paid per occasion:</p> <ul style="list-style-type: none"> Spend time with immediate family or household who has contracted or developed personal illness or sustained personal injury; or After death of immediate family or household or stillbirth of a child; or After employee, or employee's spouse or defacto partner, has a miscarriage. 	EA2025 is more beneficial than the BFI Award and the NES in relation to the entitlement to compassionate leave, but is substantially the same about the circumstances when the leave can be taken and how the leave can be taken.
<p>Long Service Leave (LSL) <i>Permanent Employees (except as otherwise stated)</i></p>	<p>50.1 – Entitlement</p> <ul style="list-style-type: none"> 8.667 weeks after 10 years' continuous service (pro-rata PT; Casuals in accordance with legislation). Subject to more generous State/Territory LSL legislation. <p>50.2 – Taking LSL</p> <ul style="list-style-type: none"> May be taken after 7 years' continuous service. As agreed with Leader, subject to operational and business requirements. Min. block of 2 weeks unless otherwise agreed. <p>50.3 – Payment of accrued but untaken LSL on termination in certain circumstances after 5 years' continuous service and after 7 years' service following termination for any reason other than serious misconduct.</p>	No equivalent provision.	EA2025 is more beneficial than the BFI Award and the NES as there is no equivalent provision in the BFI Award or the NES.
<p>Loyalty Leave <i>All EA-covered Employees</i></p>	51 – 1 day loyalty leave to celebrate 5 year service anniversary. Employees with 5 years of service at the EA Commencement Date will be granted a one-off loyalty leave day on next service anniversary.	No equivalent provision.	EA 2025 is more beneficial than the BFI Award and the NES as there is no equivalent provision in the BFI Award or the NES.
<p>Domestic and Family Violence Leave</p>	52 – Up to 15 days paid leave per year. More leave may be granted by agreement.	26 – Family and Domestic Violence Leave is provided for in the NES – 10 days paid.	EA2025 is more beneficial than the BFI Award and the NES in relation to the family and domestic violence leave entitlement.

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<i>All EA-covered Employees</i>			
Gender Affirmation Leave <i>Permanent and Casual Employees</i>	53 – 6 weeks paid leave (12 weeks half pay) and 52 weeks unpaid leave (pro-rata PT; certain Casuals eligible for unpaid leave).	No equivalent provision.	EA2025 is more beneficial than the BFI Award and the NES as there is no equivalent provision in the BFI Award or the NES.
Community Service Leave <i>All EA-covered Employees</i>	54.1 <ul style="list-style-type: none"> Required to engage in Eligible Community Service Activity which includes jury service and voluntary emergency management activity. Other than jury service, entitled to be absent only where reasonable. Paid for period of absence for jury service only, subject to jury service pay (other than for Casuals). As much notice as practicable. 	25 – Community service leave is provided for in the NES. <ul style="list-style-type: none"> Jury service leave – first 10 days paid at base rates under FW Act – State legislation may have more beneficial entitlements. Emergency management activities leave (e.g. volunteering for emergency services) – unpaid leave for as long as the employee is engaged in the activity and is reasonable in all the circumstances. 	EA2025 is more beneficial than the BFI Award and the NES in relation to jury service pay. Otherwise, EA2025, the BFI Award and the NES are substantially the same in relation to community service leave entitlements.
Emergency Response Leave <i>Permanent and Max Term Employees</i>	55 – To support customers in moments that matter, subject to eligibility requirements.	No equivalent provision.	EA2025 is more beneficial than the BFI Award and the NES as there is no equivalent provision in the BFI Award or the NES.
Volunteer Leave <i>Permanent, Max Term Employees and fixed term (or fixed task) employees with at least 3 months' continuous service</i>	56.1 – Entitlement - May take 1 day, 2 half days or a series of segments up to 1 day paid leave to provide volunteer assistance to Charitable and Community Organisation or to donate blood to the Australian Red Cross. 56.2 – Taken as agreed with Leader, with at least 10 working days notice. 56.3 – Payment at base pay or fixed salary.	No equivalent provision.	EA2025 is more beneficial than the BFI Award and the NES as there is no equivalent provision in the BFI Award or the NES.
Military Service Leave	57 – Paid leave may be provided to employees in Australian defence force reserves subject to eligibility criteria.	No equivalent provision but FW Act includes protections for defence reservists including that an employer must not prevent or hinder reservists from undertaking defence services.	EA2025 is more beneficial than the BFI Award as there is no equivalent provision in the BFI Award.
Career Break <i>Permanent employees</i>	58 – Unpaid career break between 3 – 12 months may be requested, subject to meeting performance expectations and service requirements.	No equivalent provision.	EA2025 is more beneficial as there is no equivalent provision in the BFI Award.
Career Day	59 – 1 day paid per financial year to experience another role in Suncorp business, subject to approval.	No equivalent provision.	EA2025 is more beneficial as there is no equivalent provision in the BFI Award.

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<i>Permanent FT / PT employees with at least 12 months' continuous service</i>			
Part 9 – Leaving Suncorp <i>Applies to all permanent employees and Max Term Employees (unless specified otherwise)</i>			
Notice of Termination <i>Permanent and Max Term Employees</i>	60 – Notice period set out in employment contract. Additionally: <ul style="list-style-type: none"> can make payment in lieu of notice; if notice not given, may deduct from any payment owing equivalent to 1 weeks' notice; and can terminate summarily. 	31 – Notice of termination by employer The NES sets out notice by an employer. <ul style="list-style-type: none"> Not more than 1 year – 1 week. More than 1 year but not more than 3 years – 2 weeks. More than 3 years but not more than 5 years – 3 weeks. More than 5 years – 4 weeks. Additional week for employee over the age of 45 years and has completed at least 2 years continuous service. 31.1 – Notice of termination by employee <ul style="list-style-type: none"> Confirms that notice of termination by employee is the same as notice to be provided by employer (as set out above). Employer may deduct from wages due no more than 1 week's wages, where required notice not provided by employee. 31.2 – Where employer has given notice of termination, employee given 1 day time off without loss of pay for job searching.	EA2025 is less beneficial than the BFI Award as it does not provide for job search leave in non-redundancy related terminations.
References	61 – Not Suncorp practice to provide references. Statements of service will be provided on request within 2 weeks following termination.	No equivalent provision.	There is no equivalent provision in the BFI Award.
Debts Owed on Termination	62 – Where money owed at time of termination Suncorp may, to extent permitted by legislation, deduct from amount owed from termination payments.	No equivalent provision but ability to deduct in certain limited circumstances under the FW Act.	There is no equivalent provision in the BFI Award.
Return of Property	63 – Requirement to return all company property on last day of employment.	No equivalent provision.	There is no equivalent provision in the BFI Award.
Redundancy	64.1 – Entitlement <ul style="list-style-type: none"> Employment terminated at Suncorp's initiative because no longer requires job to be done, except where due to ordinary and customary turnover of labour or because of insolvency or bankruptcy. 64.2 – 6 weeks' notice for redundancy or payment in lieu 64.3 – Payment	32 – Redundancy pay is provided for in the NES: <ul style="list-style-type: none"> 1 – 2 years: 4 weeks 2 – 3 years: 6 weeks 3 – 4 years: 7 weeks 4 – 5 years: 8 weeks 5 – 6 years: 10 weeks 6 – 7 years: 11 weeks 	Entitlement EA2025 and the BFI Award are substantially the same in relation to the circumstances when an employee is entitled to redundancy pay. Notice of termination for redundancy

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	<ul style="list-style-type: none"> < 1 year service – pro rata for each completed month of service based on 7 weeks for a full year. > 1 year but < 10 years' service – 7 weeks for the first year, 3 weeks for each completed year thereafter, pro rata for completed months in the final year. > 10 years – 7 weeks for the first year of service, 3 weeks for each completed year up to 10 years, and 4 weeks for every year thereafter, pro rata for each completed month of service. Entitlement is a maximum of 80 weeks, in addition to any pay in lieu of notice. No entitlement where alternative employment accepted with any employer who recognises the service, or if comparable role (defined) is accepted and refused. Maintenance of base pay or fixed salary where transferred to lower paying base pay or fixed salary role for period of which notice not given. <p>64.3(f) - Transfer to lower paid duties on redundancy</p> <ul style="list-style-type: none"> Applies if transferred from role to a new classification with a lower base pay or fixed salary. 6 weeks notice of transfer. If notice not provided or less notice provided, continue to receive the difference between old and new pay for the remainder of the notice period. <p>64.3(h) - Job search leave</p> <ul style="list-style-type: none"> One day off without loss of pay per week during notice period for job searching purposes. <p>64.4 – Entitlement to redundancy payment for Max Term Employees in accordance with Act.</p> <p>64.5 – Support options available.</p>	<ul style="list-style-type: none"> 7 – 8 years: 13 weeks 8 – 9 years: 14 weeks 9 – 10 years: 16 weeks At least 10 years: 12 weeks <p>Redundancy pay under the NES where employee's employment is terminated:</p> <ol style="list-style-type: none"> At the employer's initiative because the employer no longer requires the job done by the employee to be done by anyone, except where this is due to the ordinary and customary turnover of labour; or Because of the insolvency or bankruptcy of the employer. <p>Notice of termination in accordance with cl. 31 and the NES.</p> <p>32.1 – Transfer to lower paid duties on redundancy</p> <ul style="list-style-type: none"> Notice of transfer must be the same as notice of termination under the NES; or Transfer without giving notice but continues to pay employee the same as the employee would have been paid for the first role for the period notice was not given. <p>32.2 – Employee may leave during redundancy notice period</p> <ul style="list-style-type: none"> Employee may leave during notice period and continue to receive the same redundancy benefits had they worked the full notice period. Employee will not be paid for any part of the notice remaining after the employee ceased to be employed. <p>32.3 – Job search entitlement: 1 day off each week of the notice period without loss of pay with evidence of an interview.</p>	<p>EA2025 is more beneficial as it provides for six weeks of notice of termination in the case of redundancy, as compared to a maximum of 5 weeks' notice under the BFI Award and the NES.</p> <p>Redundancy pay</p> <p>EA2025 is significantly more beneficial than the BFI Award and the NES in relation to redundancy pay.</p> <p>Transfer to lower paid duties on redundancy</p> <p>EA2025 and the BFI Award are substantially the same in relation to entitlements on a transfer to lower paid duties.</p> <p>Leaving during notice period</p> <p>There is no equivalent provision in EA2025.</p> <p>Job search leave</p> <p>EA2025 and the BFI Award are substantially the same in relation to the entitlement to job search leave.</p>
<p>Part 10 – Other Matters</p> <p><i>Applies to all EA covered employees</i></p>			
Performance Targets	65 – Performance targets and assessments are at Suncorp's discretion. Details performance principles.	No equivalent provision.	There is no equivalent provision in the BFI Award.
Workplace Delegates' Rights	66 – BFI Award provision for workplace delegates' rights incorporated into EA2025.	<p>27A – Workplace delegate must give employer written notice of appointment or election.</p> <ul style="list-style-type: none"> Right of Representation for industrial interests of eligible employees. Right to reasonable communication. 	EA2025 and the BFI Award are substantially the same in relation to workplace delegates rights.

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		<ul style="list-style-type: none"> Reasonable access to the workplace and facilities including tea rooms for discussions, notice boards, filing cabinet and office equipment. Access up to 5 days paid for initial training, then 1 day each following year. 	
Dispute Resolution	67 – Sets out the procedure for resolving disputes relating to EA2025 or the NES: <ul style="list-style-type: none"> Steps 1 – 3: Workplace level. Step 4: Unresolved matter may be referred to Fair Work Commission for mediation or conciliation. Step 5: Unresolved matter may be separately or jointly referred to FWC for arbitration. 	30 – Dispute resolution for matters under the BFI Award or the NES. <ul style="list-style-type: none"> Includes 2 steps at the workplace level. A party to the dispute may then refer the matter to the FWC. Parties may agree on process to be followed by the FWC including mediation, conciliation and consent arbitration. If dispute remains unresolved, the FWC may use any method of dispute resolution to resolve the dispute. 	EA2025 allows for either party to refer a matter to be arbitrated by the FWC. The BFI Award only allows parties to refer the matter to the FWC by consent including arbitration.
Workplace Change	68 – Largely reflects the BFI Award term, except that the circumstances in which this clause applies includes (in addition to the circumstances set out under the BFI Award): major changes to the composition, operation or size of Suncorp's workforce or major changes to the skills required of employees and the need to retrain employees.	28 – Consultation required in circumstances of major workplace change <ul style="list-style-type: none"> Includes where an employer has made a definite decision to make a major change in production, program, organisation, structure or technology that is likely to have significant effects on employees. Must give notice of change to employees and their representatives (if any). Discuss with affected employees about the changes and discussions must commence as soon as practicable after definite decision has been made. Must provide in writing all relevant information about the changes (except confidential information). Must promptly consider any matters raised. 	EA2025 and the BFI Award are substantially the same in relation to consultation about major workplace change.
Consultation – Changes to Hours of Work	69 – Largely reflects the BFI Award term with the addition that employees will be given 4 weeks' notice of commencement of any permanent change.	29 – Consultation required for changes to rosters or hours of work <ul style="list-style-type: none"> Applies where employer proposes to change the regular roster or ordinary hours of work of an employee, other than an employees whose working hours are irregular, sporadic or unpredictable. Must consult with employees affected and their representatives (if any). Must provide employees with information about the proposed changes. Invite the employee and their representatives to provide their views on the impact of the proposed changes. Must consider the views given. 	EA2025 is more beneficial as it confirms a 4 week notice requirement, but otherwise EA2025 is substantially the same as the BFI Award in relation to consultation about changes to ordinary hours or regular roster.
Schedule 1 – Classifications			
Classifications Structure	Base Pay (A1-A4) positions are typically time-based roles with employee's working to pre-determined schedules which often vary from roster to roster and may include hours outside the scope of ordinary hours. These roles have established routines, methods and procedures. Subject to the hours that a Base Pay employee works,	Level 1 – Works within established and predictable routines, methods and procedures and may exercise of limited discretion. Level 2 – Performs tasks and service requirements given authority within defined limits and employer established guidelines, using a more extensive	This is a procedural clause and explains the classifications to which EA2025 applies.

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	they may be entitled to overtime rates, penalty rates, annual leave loading, public holidays loading and various allowances.	range of skills and knowledge at a level higher than in Level 1. Responsible for their own work which is performed within established routines, methods and procedures.											
	Fixed Salary (Pay Band 1-8) positions are typically task-based roles which involve employees performing work to achieve an outcome consistent with their skills and knowledge. These roles require employees to take responsibility for their work with Leader oversight. Fixed Salary employees generally work their regular pattern of hours within the scope of ordinary hours and are provided a salary that compensates them for overtime rates, penalty rates, annual leave loading, public holidays loading and meal allowances.	Level 3 – Encompasses limited discretion in achieving task outcomes. A level of delegation and authority may be employed consistent, job is performed predominantly within established policies and guidelines, responsible and accountable for own work, and may be expected to provide direction to other staff.											
		Level 4 – Responsible for own work and direct reports. Requires application of relevant specialist knowledge and experience, and to advise on a range of activities and contribute to the determination of objectives within the required area of expertise.											
		Level 5 – Exercises supervisory functions and discretion, responsible for operational planning. Specialised role, possibly supported by 1-2 junior staff members, requiring formal qualifications and/or specialised vocational training; and/or a managerial role (managing 5–10 people) responsible for the operation of part or parts of the employer’s business.											
		Level 6 – Middle managerial role primarily to control the conduct of a part of the employer’s business and in which decisions are regularly made and responsibility accepted on matters relating to the administration and conduct of the part of the business. Those responsible for managing 10+ people classified at this level provided this does not cover those not previously or traditionally covered by awards due to seniority or nature of work.											
	<table><tr><th>Base Pay</th><th>Definitions</th></tr><tr><td>A1</td><td>Employees in these roles typically handle routine entry level administrative activities according to set procedures and limits. They work pre-determined schedules. <i>Indicative types of work: entry level administration, entry level customer service</i></td></tr><tr><td>A2</td><td>Employees in these roles typically complete simple routine tasks and activities according to set procedures and limits. They work pre-determined schedules. <i>Indicative types of work: administration, entry level insurance officer</i></td></tr><tr><td>A3</td><td>Employees in these roles typically complete experienced routine tasks and activities, requiring some judgement, according to set procedures and limits. They may need to provide some basic guidance to other staff members. They work pre-determined schedules. <i>Indicative types of work: customer service, basic insurance claims management</i></td></tr><tr><td>A4</td><td>Employees in these roles typically undertake more complex tasks and activities, requiring judgement, according to set procedures and limits. They may</td></tr></table>	Base Pay	Definitions	A1	Employees in these roles typically handle routine entry level administrative activities according to set procedures and limits. They work pre-determined schedules. <i>Indicative types of work: entry level administration, entry level customer service</i>	A2	Employees in these roles typically complete simple routine tasks and activities according to set procedures and limits. They work pre-determined schedules. <i>Indicative types of work: administration, entry level insurance officer</i>	A3	Employees in these roles typically complete experienced routine tasks and activities, requiring some judgement, according to set procedures and limits. They may need to provide some basic guidance to other staff members. They work pre-determined schedules. <i>Indicative types of work: customer service, basic insurance claims management</i>	A4	Employees in these roles typically undertake more complex tasks and activities, requiring judgement, according to set procedures and limits. They may		
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	<div>need to provide some basic guidance to other staff members. They work pre-determined schedules. <i>Indicative types of work: basic underwriting, customer escalation</i></div>				
	<table><tr><th>Fixed Salary</th><th>Definitions</th></tr></table>	Fixed Salary	Definitions		
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<table><tr><td>Pay Band 3</td><td>Employees in these roles typically deliver higher complexity operational/administrative tasks often consistent with established procedures and limits to achieve defined outcomes. Employees may need to use some judgement to complete their role. <i>Indicative types of work: complex insurance claims management, recoveries and settlements, management assistant</i></td></tr></table>	Pay Band 3	Employees in these roles typically deliver higher complexity operational/administrative tasks often consistent with established procedures and limits to achieve defined outcomes. Employees may need to use some judgement to complete their role. <i>Indicative types of work: complex insurance claims management, recoveries and settlements, management assistant</i>			
Pay Band 3	Employees in these roles typically deliver higher complexity operational/administrative tasks often consistent with established procedures and limits to achieve defined outcomes. Employees may need to use some judgement to complete their role. <i>Indicative types of work: complex insurance claims management, recoveries and settlements, management assistant</i>				
	<table><tr><td>Pay Band 4</td><td>Employees in these roles typically use their judgement to deliver operational activities to achieve defined outcomes. While they may leverage established procedures and limits, they will often work without a defined process. Employees at this level may have management duties or be required to provide operational guidance to other employees. <i>Indicative types of work: underwriter, Leader, technical advisor, finance analyst</i></td></tr></table>	Pay Band 4	Employees in these roles typically use their judgement to deliver operational activities to achieve defined outcomes. While they may leverage established procedures and limits, they will often work without a defined process. Employees at this level may have management duties or be required to provide operational guidance to other employees. <i>Indicative types of work: underwriter, Leader, technical advisor, finance analyst</i>		
Pay Band 4	Employees in these roles typically use their judgement to deliver operational activities to achieve defined outcomes. While they may leverage established procedures and limits, they will often work without a defined process. Employees at this level may have management duties or be required to provide operational guidance to other employees. <i>Indicative types of work: underwriter, Leader, technical advisor, finance analyst</i>				

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	<div>Pay Band 5</div> <p>Employees in these roles typically have demonstrated experience in a field of expertise. They will use their professional knowledge to achieve a suitable outcome. The role might require formal qualifications or training and may also have management duties.</p> <p><i>Indicative types of work: business analyst, product or pricing specialist, lawyer, risk and compliance advisor, audit manager, change manager</i></p>		
	<div>Pay Band 6</div> <p>Employees in these roles typically have highly specialised expertise and knowledge in a field of expertise and/or lead an area of the business to achieve a require outcome.</p> <p><i>Indicative types of work: pricing manager, finance manager, special counsel, senior lawyer</i></p>		
	<div>Pay Band 7</div> <p>Employees in these roles usually deliver the goals for a part of the business and translate business strategy into operational plans. They make regular decisions that have a medium-term impact on Suncorp.</p> <p><i>These roles are typically at the “Executive Manager” level</i></p>		
	<div>Pay Band 8</div> <p>Employees in these roles usually manage a part of the business and handle its planning and administration. They make regular decisions that have a long-term impact on Suncorp.</p> <p><i>These roles are typically at the “Head of” level</i></p>		
	Note: For the avoidance of doubt, role titles and types of work above are indicative and for guidance only.		