

EA
2025

Enterprise Agreement 2025

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Part 1

About this Agreement



This Part 1 applies to all employees who are covered by this Agreement.

1. Agreement Title

This Agreement will be known as the Suncorp Enterprise Agreement 2025.

2. Agreement Coverage

This Agreement covers employees employed by:

- (a) Suncorp Staff Pty Ltd;
 - (b) Suncorp Insurance Services Limited; and
 - (c) Australian Associated Motor Insurers Limited,
- in any of the classifications in Schedule 1 of this Agreement.

3. Definitions

The meanings of the capitalised terms used in this Agreement are set out in Schedule 2 of this Agreement (where not defined within the relevant clause).

4. Objectives of This Agreement

No matter who You are, where You work, or what role You are in, You are part of the Suncorp team. Together, we are united by our purpose of Building Futures and Protecting What Matters.

You are critical to ensuring we can continue to deliver for our customers, our communities and our shareholders.

This Agreement underpins Suncorp's commitment to creating the right culture and conditions to help You unlock Your full potential and unleash Your best and brightest self. Through simplicity and clarity our goal is to have a workplace where You can thrive.

We have listened to what is important to You. The objectives of the Agreement are to:

- Create certainty, consistency and equity around Your benefits, so You can focus on making a difference for our customers, Your team and Yourself.
- Ensure You have additional leave, so You can be there for the moments that matter to You, as well as being Your best when our customers need You.
- Allow You to balance Your work and wellbeing, so You have the energy and passion to make a real difference for our customers, our people and the communities we serve.



The Suncorp team is focused on being welcoming and inclusive and creating a safe working environment. We want You to bring Your whole self to work, with the support of Your Leader and colleagues.

Thank You for being part of the Suncorp journey.

5. Commencement and Duration

- (a) The Commencement Date of this Agreement is the later of 22 March 2025 or 7 days after the date of FWC approval.
- (b) This Agreement has a nominal expiry date of 3 years after its Commencement Date.

6. Effect of This Agreement

- (a) While this Agreement operates, no other industrial instrument, including the BFI Award, will apply to You. Any other Modern Award which covers any employee who is covered by this Agreement will have no application.
- (b) This Agreement is to be read in conjunction with the NES and where there is any inconsistency between this Agreement and the NES and the NES provides a greater benefit, the NES will apply to the extent of the inconsistency.
- (c) In this Agreement, any reference to a policy, procedure, standard or guideline is a reference to a policy, procedure, standard or guideline in place and as amended from time to time. Employees must familiarise themselves with and comply with these documents.
- (d) No term of a policy, procedure, standard or guideline is incorporated into this Agreement (unless expressly stated) and where there is inconsistency, the terms of this Agreement will apply.

7. No Extra Claims

The parties agree to pursue no extra claims in relation to matters contained in this Agreement for the duration of this Agreement.

Part 2 Flexibility



This Part 2 applies to all employees covered by this Agreement.

8. Flexibility

- (a) Suncorp and its employees strive for a diverse and inclusive culture, that values every perspective and empowers people to work in a way that allows them to think differently, connect, collaborate, and find better customer outcomes.
- (b) We acknowledge that flexibility comes in many forms, and will look different for everyone. Key considerations of any flexibility request will always include the needs of our customers, our teams and our people.
- (c) We will ensure that Suncorp's ways of working enable You to foster innovation and enhance performance so that You can deliver exceptional customer experiences in Your teams, taking into account how and when work is best performed.

9. Flexible Working Arrangements

- (a) Flexible working arrangements are designed to:
 - (i) allow You to attend to personal or family needs as well as increasing options for leisure time;
 - (ii) provide recognition and reward for extra hours worked at busy times;
 - (iii) enable staffing levels to be adjusted to cover busy periods and wider spans of working hours; and
 - (iv) benefit You and Suncorp.
- (b) There are a range of flexible working arrangements available to You, including but not limited to:
 - (i) part-time employment;
 - (ii) job sharing;
 - (iii) working from home (or another location); and
 - (iv) changes to working hours.



10. Individual Flexibility Arrangements

- (a) You and Suncorp may agree to an individual flexibility arrangement to vary the effect of the terms of this Agreement if:
 - (i) this arrangement deals with one or more of the following matters:
 - arrangements about when work is performed (including Make-up Time);
 - overtime rates;
 - penalty rates;
 - allowances; and
 - annual leave loading; and
 - (ii) the arrangement is genuinely agreed to by You and Suncorp.
- (b) In making a decision about individual flexibility arrangements, Your Leader will consider Your personal requirements, the demands and nature of Your role and operational and business needs.
- (c) Suncorp will ensure that the terms of the individual flexibility arrangement:
 - (i) are about permitted matters under section 172 of the FW Act;
 - (ii) are not unlawful terms under section 194 of the FW Act; and
 - (iii) result in You being better off overall than You would be if no arrangement was made.
- (d) Suncorp must ensure that the individual flexibility arrangement:
 - (i) is in writing; and
 - (ii) includes the name of Suncorp and You and, if You are under 18 years of age, it is also signed by Your parent or guardian.
- (e) Suncorp will give You a copy of the individual flexibility arrangement within 14 days after it is agreed to.
- (f) You or Suncorp may terminate the individual flexibility arrangement:
 - (i) by giving no more than 28 days' written notice to the other party; or
 - (ii) if You and Suncorp agree in writing, at any time.

Part 3

Types of Employment and Hours of Work



This Part 3 applies to all employees covered by this Agreement.

11. Types of Employment

You may be employed as a:

- (a) permanent employee (on a full-time or part-time basis);
- (b) casual employee;
- (c) Fixed Term (or Fixed Task) Employee (on a full-time or part-time basis); or
- (d) Maximum Term Employee (on a full-time or part-time basis).

12. Hours of Work

12.1 Ordinary hours of work

- (a) The scope of ordinary hours for the purposes of this Agreement is:
 - (i) 7:00 am to 7:00 pm Monday to Friday; and
 - (ii) 8:00 am to 12:00 pm (noon) on Saturday.
- (b) Notwithstanding the above scope of ordinary hours, if You are a Rostered Employee, Suncorp may require You to work ordinary hours at any time on Monday to Sunday in accordance with Your shift roster.

12.2 Full-time employees

- (a) Your ordinary hours of work will be an average of 37.5 hours per week to be worked, with the agreement of Suncorp, on one of the following basis:
 - (i) 37.5 hours within a work cycle of 1 week; or
 - (ii) 75 hours within a work cycle of 2 weeks, aligned to Suncorp's pay period.

12.3 Part-time employees

- (a) Your ordinary hours of work will be fewer than 37.5 hours per week to be worked, with the agreement of Suncorp, on one of the following basis:
 - (i) less than 37.5 hours within a work cycle of 1 week; or
 - (ii) with the agreement of Suncorp, less than 75 hours within a work cycle of 2 weeks, aligned to Suncorp's pay period.
- (b) You will work a minimum of 3 hours per shift, unless otherwise agreed between You and Your Leader.



12.4 Casual employees

- (a) Your ordinary hours of work will be a maximum of 37.5 hours per week to be worked, with the agreement of Suncorp, on one of the following basis:
 - (i) 37.5 hours within a work cycle of 1 week; or
 - (ii) 75 hours within a work cycle of 2 weeks, aligned to Suncorp's pay period.
- (b) You are entitled to be engaged and paid for a minimum of 2 hours per engagement.

13. Meal and Rest Breaks

- (a) You will not be required to work for more than 5 hours without an unpaid meal break.
- (b) Your meal break will not be less than 30 minutes but may be longer if You or Your Leader agree or if Your Leader requires it.
- (c) A meal break is not counted as ordinary hours worked.
- (d) You will be allowed a paid rest break/s at a time/s and in a manner agreed between You and Your Leader or, if no agreement is reached, as determined by Your Leader.
- (e) Notwithstanding clause 13(a), should You be rostered to work a shift of 6 hours or less, You may, by agreement with Your Leader, forego Your meal break and work the entirety of Your shift and be paid as such.

14. Make-up Time

- (a) With Your Leader's consent, You may take time off during ordinary working hours and instead work those hours at an earlier time or later time (**Make-up Time**).
- (b) You must work Make-up Time within 4 weeks of taking time off during ordinary working hours.
- (c) You will not be entitled to any additional payment for working Make-up Time (including any penalty, loading or overtime).

15. Reasonable Additional Hours

- (a) From time to time, You may be required to work reasonable additional hours.
- (b) You may refuse to work additional hours (beyond those referred to in clause 12.2(a)) if they are unreasonable.
- (c) In determining whether additional hours are reasonable, Your Leader will take into account the following matters specified by the FW Act, which at the time of drafting this Agreement, includes:
 - (i) any risk to Your health and safety from working the additional hours;
 - (ii) Your personal circumstances, including family responsibilities;
 - (iii) the needs of the workplace or enterprise in which You are employed;
 - (iv) whether You are entitled to receive overtime payments, penalty rates or other compensation for, or a level of remuneration that reflects an expectation of, working additional hours;
 - (v) any notice given by Suncorp of any request or requirement to work the additional hours;
 - (vi) any notice given by You of Your intention to refuse to work the additional hours;
 - (vii) the usual patterns of work in the industry, or the part of an industry, in which You work; and
 - (viii) the nature of Your role, and Your level of responsibility.



16. Casual Employment

- (a) If You are offered and accept casual engagements with Suncorp, You accept Your employment on the basis that there is no firm advance commitment to continuing and indefinite work and the terms of this Agreement will apply to You as a casual employee. However, Suncorp is not obligated to offer, and You are not obligated to accept, any particular engagement or offer of work.
- (b) Should You be offered and accept any further casual engagements then, unless You are advised otherwise, any such further engagements will be on the same basis as the initial engagement. However, at any time before an engagement commences, or during the period of an engagement, Suncorp may advise You of changes or the basis on which You will be engaged.
- (c) If You are offered and accept a casual engagement, but become unable to attend work at the required time for any reason, You must notify Your Leader as soon as You are aware of any likely absence and the estimated duration of the absence.
- (d) You will be paid for each hour worked at a rate calculated by:
 - (i) dividing the base pay or fixed salary (whichever is relevant to Your classification) provided for in clauses 30(b) and 37(b) by the ordinary hours worked by a full-time employee over that pay period; and
 - (ii) adding a casual loading of 25%.
- (e) If You are eligible to receive overtime, penalties or loadings under this Agreement for any work You perform, the penalty will be calculated on Your base pay or Your fixed salary (whichever is relevant to Your classification).
- (f) The casual loading is paid instead of annual leave, personal/carer's leave, notice of termination, redundancy benefits and the other attributes of full-time or part-time employment.
- (g) If You are a casual employee who is working irregular hours or have less than 12 months' continuous service, the following clauses will not apply to You:
 - (i) clause 31(b) – increases to base pay remuneration;
 - (ii) clause 32 – short term incentive arrangements;
 - (iii) clause 38 – minimum fixed salary increases; and
 - (iv) clause 39 – short term incentive arrangements.
- (h) A request to change from casual employment to full-time or part-time employment will be in accordance with the NES.

17. Maximum Term Employees

Engagement of Maximum Term Employees will be subject to the requirements of the FW Act (as amended from time to time).

18. Location of Work

- (a) Your Principal Place of Work is the Suncorp workplace stated in Your employment contract. Suncorp acknowledges that You may work from a variety of locations, including from Your home, from time to time.
- (b) You may be required at any time to work at any place within a reasonable commuting distance of Your Principal Place of Work, on either a temporary or permanent basis.



- (c) When determining what is a 'reasonable commuting' distance, all relevant factors will be taken into consideration by Your Leader in consultation with You including:
 - (i) availability of public transport;
 - (ii) existing child care arrangements;
 - (iii) distance between the new workplace and Your usual residence;
 - (iv) any potential increase in the cost of travel between the new workplace and Your usual residence; and
 - (v) Your personal circumstances.

19. Public Holidays

19.1 Public holiday dates

- (a) Subject to the other provisions of this Agreement, You are entitled to be absent from work on a day or part-day that is a public holiday in the place where Your Principal Place of Work is.
- (b) You will be entitled to public holidays in accordance with the NES.
- (c) You are also entitled to any other day or part day declared or prescribed by or under a law of a State or Territory, where Your Principal Place of Work is, to be observed generally within the State or Territory or a region of the State or Territory, as a public holiday, other than a day or part-day, or a kind of day or part-day, that is excluded by the Fair Work Regulations from counting as a public holiday.
- (d) The list of applicable public holidays will be provided by Suncorp and made available to You.
- (e) In recognition of Suncorp's history as a bank, if Your Principal Place of Work is in New South Wales or the Australian Capital Territory, You will be entitled to the Bank Public Holiday.
- (f) If, under a law of a State or Territory, a day or part-day is substituted for a day or part-day that would otherwise be a public holiday, then the substituted day or part-day is the public holiday.
- (g) Suncorp may agree with You on the substitution of a day or part-day for a day that would otherwise be a public holiday.
- (h) To facilitate the maintenance of Your religious or cultural traditions You and Suncorp may agree to substitute another day for any other public holidays provided under this clause.

19.2 Requirement to work on a public holiday

- (a) Suncorp may request You to work on a public holiday to meet operational or business requirements.
- (b) Suncorp will follow the following procedure in determining which employees will be required to work on a public holiday:
 - (i) in the first instance, Suncorp will call for volunteers; and
 - (ii) if there are insufficient volunteers, Suncorp may, subject to the FW Act, request that You work on a public holiday.
- (c) You may refuse to work on a public holiday if the request is not reasonable or if Your refusal is reasonable.



- (d) In determining whether a request, or refusal of a request to work on a public holiday is reasonable, Suncorp will consider all of the relevant factors, including:
 - (i) operational and business needs;
 - (ii) the nature of Your role and Your level of responsibility;
 - (iii) the number of public holidays You have volunteered for and/or worked in the previous 12 months;
 - (iv) any risk to Your health and safety;
 - (v) any personal circumstances, including family responsibilities; and
 - (vi) any other matters that the FW Act specifies to be relevant to a consideration.

19.3 Public holiday falling on Your day off

- (a) If You are a full-time employee and the public holiday falls on any day between Monday to Friday which would normally be a day that You are not scheduled to work, You are entitled to a day off in lieu.
- (b) If You are entitled to the day off in lieu, You must take it within 2 months, by agreement with Your Leader. You may request payment for the day off in lieu at any time. If You have not taken Your day off in lieu or requested payment within 2 months of it accruing, Suncorp may elect to instead pay You for the day off in lieu based on Your base pay or fixed salary (whichever is relevant to Your classification).
- (c) If You are a full-time employee working a compressed working arrangement, and would not ordinarily work on the day of the week on which the public holiday occurs, You will not be entitled to additional payment or a day off in lieu under this clause.
- (d) If You are a casual employee who is not rostered to work or You are a part-time employee whose hours do not include the day of the week on which the public holiday occurs, You will not be entitled to any additional payment or a day off in lieu under this clause.

19.4 Payment for public holidays

You may be entitled to an additional payment if You perform work on a public holiday, in accordance with the remaining provisions of this Agreement.

Part 4 Remuneration



This Part 4 applies to all employees covered by this Agreement, unless otherwise stated.

20. When You Are Paid

- (a) Your base pay or fixed salary (whichever is relevant to Your classification), and any applicable overtime, loadings, penalties or allowances less applicable tax, will be paid fortnightly by electronic funds transfer into a financial institution account nominated by You.
- (b) When You receive Your base pay or fixed salary (whichever is relevant to Your classification) You will have access to a pay slip either in hard copy or electronic, detailing the base pay or fixed salary payable and all additions and deductions made for the relevant period.
- (c) Your fortnightly payment will be 1/26th of Your base pay or fixed salary (whichever is relevant to Your classification) plus any applicable overtime, loadings, penalties or allowances.
- (d) If You are required to complete a timesheet, You must maintain accurate timesheet data to ensure that time-based entitlements and allowances are calculated properly.
- (e) You are required to submit all planned leave requests for approval in advance of taking the leave. In circumstances of unplanned leave, You must submit Your leave request for approval as soon as practicable after You return from leave.

21. Superannuation

- (a) Suncorp will make minimum superannuation contributions in accordance with the *Superannuation Guarantee (Administration) Act 1992 (Cth)* and the *Superannuation Guarantee Charge Act 1992 (Cth)*, or any relevant legislation in force from time to time.
- (b) You will be given the option to nominate Your own superannuation fund. If You do not nominate a superannuation fund, Suncorp will make contributions to Your 'stapled super fund' as determined by the Australian Tax Office. If the Australian Taxation Office does not identify a stapled superannuation fund for You, Suncorp will make contributions to our complying fund as nominated by Suncorp, on Your behalf (provided that it offers a MySuper product).

22. Your Pay Band

- (a) Each role performed by an employee covered by this Agreement will be allocated a Pay Band by Suncorp.
- (b) You will be advised of the Pay Band applicable to Your role:
 - (i) at the time of recruitment or during a promotion or transfer to an alternative role within Suncorp; or
 - (ii) if Your role is reclassified into a different Pay Band.



23. Salary Packaging

This clause 23 applies to permanent employees and Maximum Term Employees.

- (a) You may request, and Suncorp may agree, to You entering into a salary packaging arrangement.
- (b) Under a salary packaging arrangement, Suncorp may come to an agreement with You to take part of Your base pay or fixed salary (whichever is relevant to Your classification) as a non-cash benefit.
- (c) The following conditions will apply to all salary packaging arrangements entered into pursuant to this clause:
 - (i) the structure of the salary packaging arrangement must comply with taxation and other relevant legislation;
 - (ii) any costs associated with the salary packaging arrangement will be borne by You, and Suncorp will not be liable to make up any salary lost as a consequence of Your decision to adopt or cease a salary packaging arrangement; and
 - (iii) in the event that changes to fringe benefits tax, income tax, superannuation or other legislation, or any other changes, have the effect of increasing the cost of a salary packaging arrangement to Suncorp, such increased cost will either be paid by You or You may elect to cease the salary packaging arrangement, provided that in such case You remain liable to pay for all costs related to the arrangement.

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Part 5

Base Pay Employees



This Part 5 applies to all employees performing roles classified between Pay Band A1 to A4 in Schedule 2, unless otherwise stated.

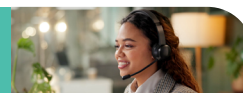
24. Your Roster

This clause 24 applies to permanent employees, Maximum Term Employees and Fixed Term (or Fixed Task) Employees.

- (a) If working on a roster, Your scheduled hours will be rostered over a 4 week period and will be available to You at least 2 weeks in advance.
- (b) Special roster requests must be provided at least 2 weeks prior to the rosters being released and must be approved by Your Leader.
- (c) You will be provided with 2 weeks' notice of changes to Your roster except in emergency or unforeseen circumstances or if You are requested and accept a change in Your roster up to and including on the day of Your shift.
- (d) You will be given at least 8 weeks' notice of any requirement that You work on the Christmas and Easter period public holidays and at least 4 weeks' notice of the actual times to be worked on those days, subject to the operation of clause 19.2.
- (e) Subject to clause 24(f), You will be rostered off duty for at least 4 days per fortnight:
 - (i) in 2 blocks of 2 consecutive days off; or
 - (ii) 3 consecutive days on 1 occasion and 1 day on another.
- (f) In exceptional circumstances and in accordance with clause 28, You may be rostered to perform overtime, which may mean that You are not rostered off for 4 days per fortnight, as required by this clause 24.
- (g) You must be ready to commence work at Your rostered start time and are not expected to perform any work prior to Your rostered start time.

25. Length of Time You Are Entitled to Be Off Duty

- (a) If You are a full-time or part-time employee, and You work a period of overtime, You are entitled to at least 10 hours uninterrupted time off duty between the end of Your work on one day and the start of Your work on the next day, unless You swap Your shift in accordance with clause 26.
- (b) If Your Leader asks You to return to work without having had 10 hours off duty in accordance with clause 25(a), then You will be paid at overtime rates of double-time until You go off duty.
- (c) Alternatively, if agreed, You can arrange to start Your next rostered hours at a later time to give You a 10 hour uninterrupted break and still finish Your shift at the scheduled time. You will be paid Your ordinary time rate for Your entire rostered hours.



26. Swapping Your Rostered Hours

- (a) You can agree to swap Your scheduled hours with another employee at the discretion of Your Leader, subject to operational and business requirements.
- (b) This is an arrangement to increase flexibility in managing Your work-life balance. In order for all employees to utilise this clause fairly it will be monitored by Your Leader.
- (c) You can only swap scheduled hours if, when You work a period of overtime, You are still able to have at least 7 hours uninterrupted time off duty between Your work on one day and the start of Your work on the next day (one of the periods of duty being a swapped shift).
- (d) If You work non-rostered overtime after agreeing to a swap of scheduled hours and Your Leader asks You to return to work without having had 7 hours off duty in accordance with clause 26(c), then You will be paid at overtime rates of double-time until You go off duty.

27. Rest Breaks

- (a) If You are a full-time employee working on a roster You are entitled to 2 blocks of 10-minute paid rest breaks at times determined by Your Leader.
- (b) If You are a part-time employee working on a roster You are entitled to rest breaks determined by Your Leader as follows. If You work:
 - (i) less than 3 hours per day – no break;
 - (ii) 3 or more hours but less than 5 hours per day – a 10-minute paid break;
 - (iii) 5 hours per day – a 15-minute paid break;
 - (iv) more than 5 hours but less than 7.5 hours per day – a 10-minute paid break, plus an unpaid meal break (unless foregone in line with clause 13(e)); or
 - (v) 7.5 hours or more per day – same as full-time employees.

28. Temporary Changes to Your Working Arrangements

This clause 28 applies to permanent employees, Maximum Term Employees and Fixed Term (or Fixed Task) Employees covered by this Agreement.

- (a) Temporary changes may be made to Your working arrangements and/or Suncorp may request You to work overtime at short notice as a result of unforeseen circumstances affecting business requirements or a major natural event (**Unforeseen Event**).
- (b) You may also request to work overtime at short notice as a result of an Unforeseen Event.
- (c) Examples of an Unforeseen Event include:
 - (i) a flood, cyclone, or severe storm; or
 - (ii) a distinct event that increases work volumes above normal work patterns.
- (d) In determining who will work in these circumstances:
 - (i) in the first instance, volunteers will be called from the business area affected by the Unforeseen Event;
 - (ii) if there are not enough volunteers, Your Leader will attempt to reach agreement with You to vary Your hours in a way that suits You and the business, taking into account such matters as personal commitments, spreading overtime fairly and the operational needs of the business; and
 - (iii) where agreement cannot be reached, Your Leader may temporarily change Your hours of work to meet the operational needs of the business. The operation of this clause is subject to clause 15.

- (e) Full-time and part-time employees who perform work outside their ordinary hours in accordance with this clause 28, will receive overtime rates for the period they are required to work in accordance with clause 33.2.
- (f) Where loadings apply to the work that You perform under this clause, You will be paid either the loading or overtime rates for that period, whichever is the greater.
- (g) If Your Leader agrees, reasonable travel costs incurred in travelling to and from work under this clause 28 may be reimbursed. Arrangements under clauses 41 and 42 may also apply.

29. Working From Another Location Temporarily

If You are directed to work at a location other than Your Principal Place of Work on a temporary basis, You will be paid at half Your hourly rate for any time travelling to/from the temporary location to Your usual place of residence each day which is:

- (a) in excess of 30 minutes in duration; and
- (b) outside Your ordinary hours.

30. Minimum Base Pay

- (a) You will not be paid below the minimum base pay for the Pay Band applicable to Your role.
- (b) If You are a full-time employee, You will receive a minimum base pay dependent on the Pay Band at which Your role is classified as follows:

Pay Band	Minimum base pay per annum (excluding superannuation)
A1	\$55,100
A2	\$58,200
A3	\$58,400
A4	\$61,200

- (c) If You are a part-time employee, You will be entitled to a minimum base pay based on the entitlement above but calculated on a pro-rata basis having regard to Your ordinary hours of work.
- (d) On an annual basis, Suncorp will review the minimum for each Pay Band.
- (e) If the minimum superannuation contributions required by the legislation referred to in clause 21 increase at any time during the nominal term of this Agreement, then Suncorp will contribute the amount of the required increase in superannuation contributions to Your nominated superannuation fund without altering Your base pay.

31. Increases to Base Pay Remuneration

This clause 31 applies to all permanent employees covered by Part 5 of this Agreement.

- (a) During the nominal term of this Agreement, and subject to this clause 31 You may be eligible to receive an increase to Your minimum base pay if You:
 - (i) commenced employment prior to 1 April in the relevant year; and
 - (ii) were assessed as at least meeting Suncorp's performance expectations in the review period to which the increase relates.
- (b) If You meet the eligibility criteria in clause 31(a), base pay increases will be paid from the first full pay period in October of the relevant year as follows:

Date	Guaranteed base pay increase (%)
October 2025	4.0%
October 2026	3.25%
October 2027	3.0%

32. Short Term Incentive Arrangements

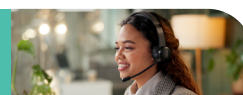
This clause 32 applies to all permanent employees covered by Part 5 of this Agreement.

You may be eligible to participate in a short term incentive arrangement offered by Suncorp from time to time on a bi-annual basis. Details of these arrangements will be provided to You separately for each performance year, and do not form part of this Agreement.

33. Overtime

33.1 Entitlement

- (a) Overtime means the hours You are required to work in excess of Your ordinary hours or, unless You are a Rostered Employee, outside the scope of ordinary hours specified in clause 12.1. Overtime does not include times when You are required to stay in overnight accommodation at Suncorp's expense.
- (b) Your Leader may require You to work reasonable overtime. Overtime is only paid where it is authorised and when Your Leader has given prior approval to it being worked. Further information as to when overtime is authorised by Suncorp is available in the Authorised Time Standard, as amended from time to time. For the avoidance of doubt, if You work in a customer supporting role and You are unable to finish at Your rostered finish time because You are in the process of speaking with a customer in order to finalise their query, reasonable overtime to finalise that customer's query will be pre-approved.
- (c) The operation of this clause is subject to clause 15.



33.2 Payment for overtime

- (a) Payment for overtime will be calculated using Your base pay, and will be made in the pay period following the end of the pay fortnight in which it is performed.
- (b) You will be paid for any authorised overtime You work at the rate of:
 - (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.
- (c) Overtime rates will not apply if (in accordance with this Agreement) You are entitled to a higher loading or penalty in relation to the work You perform.
- (d) In computing overtime, each day's work will stand alone.
- (e) If You are asked to work overtime on a day that You are not scheduled to work and once You arrive or commence work are subsequently informed that You are no longer required to work the hours You were requested to work, You will be paid a minimum of 4 hours at overtime rates. You will receive payment if You are informed less than 2 hours prior to the intended commencement time of the overtime work, however if You receive greater than 2 hours' notice You will not receive payment.

33.3 Time off in lieu of overtime

- (a) You can request to take time off in lieu instead of being paid for Your overtime (i.e. 1 hour off for each hour of overtime worked). This can only occur at Your election and where Your Leader agrees.
- (b) The time off in lieu is to be taken at a time agreed between You and Your Leader.
- (c) You may request payment of any untaken time off in lieu at anytime. Accrued but untaken time off in lieu will be paid at the overtime rate for the overtime worked.
- (d) If You have not taken the time off in lieu of overtime within 2 months of working the overtime Suncorp can elect to make payment to You, at the overtime rate, for the overtime worked.

33.4 Transport home

- (a) When You are directed to work overtime between:
 - (i) 8:00 pm and 6:00 am in spring or summer months; and
 - (ii) 7:00 pm and 6:00 am in autumn or winter months,

Suncorp will pay Your transport costs to Your usual place of residence, by the most reasonable form of transport, if required by You.

33.5 Rest breaks

If You are required to work overtime that results in You having worked 5 hours since Your last break You will be allowed a 20-minute paid rest break.

34. Loadings

34.1 Penalty rates

- (a) If You are a Rostered Employee, You will be paid penalty rates (in addition to Your normal base pay) as follows:

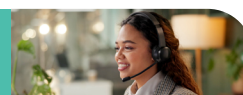
Days	Shift Time	Penalty Rate
Monday – Friday	Any shift commencing at or after 4:00 am and at or before 6:59 am	12.5% loading for the entire shift
Monday – Friday	Any shift finishing at or after 6:01 pm and at or before midnight	25% loading for the entire shift
Monday – Friday	Any shift finishing at or after 12:01 am and at or before 8:00 am	60% loading for the entire shift
Monday – Friday	Any shift commencing at or before 3:59 am and finishing at or after 8:01am.	60% penalty for the entire shift
Saturday and Sunday, excluding Saturday 8:00 am to 12:00 pm (noon)	Any hours worked on a weekend, excluding Saturday 8:00 am to 12:00 pm (noon)	100% loading for all hours worked on Saturday and Sunday, excluding Saturday 8:00 am to 12:00 pm (noon)

For the avoidance of doubt:

- (i) The above penalty rates do not apply where either overtime rates, under clause 33, or public holiday work loadings, under clause 34.3 applies;
- (ii) Where You work a shift that crosses from or into a public holiday, public holiday rates will be paid only for the hours worked on that public holiday; and
- (iii) Where You may be entitled to more than one penalty or loading in a single shift, the penalty or loading that is higher will apply.

34.2 Annual Leave Loading

- (a) Except if You are a casual employee, You will be eligible for a loading when You take annual leave as follows:
- (i) 17.5% annual leave loading; or
 - (ii) Your normal penalty rates, as outlined in clause 34.1, whichever is the greater of the two over the entire period of consecutive leave.
- (b) You will be eligible for annual leave loading (as specified above) for accrued annual leave, excluding any purchased leave, paid on termination of employment.



34.3 Public holiday work loadings

- (a) If You work on a public holiday, the hours that You work will attract the following loading (in addition to Your base pay):
 - (i) Good Friday and Christmas Day – 200%; and
 - (ii) work on all other public holidays – 150%.
- (b) For the avoidance of doubt, public holiday work loadings do not apply where overtime rates, under clause 33 apply.
- (c) Where Christmas Day (25 December) falls on a weekend and the State or Territory government, in which Your Principal Place of work is, gazettes another day in substitution, You are entitled to a loading of 200% if You work Christmas Day and a loading of 150% if You work the substituted day.

35. Allowances

35.1 Meal allowance

- (a) Subject to clause 33, if You work at least 1.5 hours of overtime either before or after Your rostered or normal finishing time, You will be paid a meal allowance of \$28.71 or will be provided with a suitable meal at Suncorp's expense.
- (b) Subject to clause 33, a further meal allowance of \$19.00 will be paid if You work more than 5.5 hours overtime after Your rostered or normal finishing time.
- (c) During the nominal term of this Agreement, the above meal allowances payable will be adjusted with effect from the first full pay period in October in each year during the nominal term of this Agreement, in accordance with the percentage increases as specified in the BFI Award.

35.2 Higher duties allowance

- (a) If You are requested by Suncorp to act in or relieve in a role that is classified higher than Your usual position for 4 or more consecutive working days, You will be paid:
 - (i) not less than the minimum base pay (whichever is relevant to the classification); or
 - (ii) an additional 7% of Your base pay,
 whichever is the higher, for the role in which You are acting or relieving in.
- (b) When calculating whether You are entitled to a higher duties allowance, any hand over period during which the employee You are relieving is still working or any time You spend in training for the relieving role will not be counted.

Part 6

Fixed Salary Employees



This Part 6 applies to all employees covered by this Agreement, performing a role classified between Pay Band 1 to Pay Band 8 in Schedule 1, unless otherwise stated.

36. Your Fixed Salary

- (a) The fixed salary is an all inclusive salary that compensates You for:
 - (i) base salary;
 - (ii) all superannuation contributions (company and individual);
 - (iii) all fringe benefits tax costs that are attributed with salary sacrifice that may be applicable from time to time;
 - (iv) non-cash components of Your fixed salary;
 - (v) all costing adjustments associated with salary sacrifice (e.g. an increase in the cost of vehicle parking); and
 - (vi) all payments in respect of work that attracts overtime rates, penalty rates, annual leave loading, public holidays loading, and meal allowance that would otherwise apply to You under this Agreement.
- (b) If the minimum superannuation contributions required by the legislation referred to in clause 21 increase at any time during the life of the Agreement, then Suncorp will:
 - (i) increase Your fixed salary by the amount (in dollars) of the required increase in superannuation contributions; and
 - (ii) contribute the amount of the required increase in superannuation contributions to Your nominated superannuation fund (or if You have not nominated a fund, to Suncorp's default fund).
- (c) The intention of this provision is to ensure that Your fixed salary (excluding compulsory superannuation contributions) after such an increase is not less than Your fixed salary (excluding compulsory superannuation contributions) before that increase.

37. Minimum Fixed Salary

- (a) You will not be paid below the annual minimum fixed salary for the Pay Band applicable to Your role.
- (b) If You are a full-time employee You will receive a minimum fixed salary which is dependent on the Pay Band at which Your role is classified as follows:



Pay Band	Minimum fixed salary per annum (including superannuation)
1	\$76,300
2	\$76,400
3	\$80,200
4	\$89,800
5	\$111,000
6	\$140,000
7 - 8	\$180,000

- (c) If You are a Fixed Salary 1 – 5 Rostered Employee, You will receive additional compensation to the minimum fixed salary set out in clause 37(b) (which may include a component paid as an allowance) as follows:

Pay Band	Additional compensation (including superannuation)
1	\$9,215
2	\$10,459
3	\$11,002
4	\$8,308
5	\$3,290

- (d) If You are a part-time employee, You will be entitled to a minimum base salary based on the relevant fixed salary referred to above but calculated on a pro-rata basis having regard to Your ordinary hours of work.
- (e) On an annual basis, Suncorp will review the minimum for each Pay Band.

38. Minimum Fixed Salary Increases

This clause 38 applies to all permanent employees covered by this Part 6 of this Agreement.

During the nominal term of this Agreement, You may be eligible for an increase to Your fixed salary (as detailed in the clause below that is relevant to Your classification) if You:

- commenced employment prior to 1 April in the relevant year; and
- were assessed as at least meeting Suncorp's performance expectations in the review period to which the increase relates.



38.1 Pay Band 1 - 4 employees

If You meet the eligibility criteria detailed above, Your fixed salary increase will be paid from the first full pay period in October of the relevant year as follows:

Date	Guaranteed base pay increase (%)
October 2025	4.0%
October 2026	3.25%
October 2027	3.0%

38.2 Pay Band 5 – 6 employees

(a) During the nominal term of this Agreement:

- (i) a minimum guaranteed merit pool, as set out in the table below, will be spent by Suncorp to increase employees' fixed salaries in recognition of their individual performance:

Date	Minimum guaranteed merit pool (%)
October 2025	3.25%
October 2026	3.0%
October 2027	3.0%

- (ii) this pool represents a percentage of the total fixed salaries for all employees whose role is classified between Pay Band 5 and 6; and
- (iii) any increases to Your fixed salary as a result of the guaranteed merit pool distribution is at the discretion of Suncorp.

38.3 Pay Band 7 – 8 employees

During the nominal term of this Agreement, market based remuneration reviews will occur annually for You. A review does not mean or imply that Your fixed salary will be increased at that time and any increase is at Suncorp's discretion.

39. Short Term Incentive Arrangements

You may be eligible to participate in a short term incentive arrangement offered by Suncorp from time to time on an annual basis. Details of these arrangements will be provided to You separately for each performance year, and do not form part of this Agreement.

Part 7

Reimbursements and Allowances



This Part 7 applies to all employees covered by this Agreement, unless otherwise stated.



40. Using Your Own Vehicle for Business

- (a) Subject to approval by Suncorp, if You are required to use Your own car in connection with Suncorp business on an ad hoc basis, You will be paid an allowance for the use of Your car:
 - (i) \$0.99 cents per kilometre; or
 - (ii) the rate specified by the BFI Award, as amended from time to time, whichever is greater.
- (b) Your entitlement to the allowance referred to above is subject to You providing satisfactory evidence of travel distance to Your Leader to support any claim You make, if You are requested to do so.
- (c) Suncorp will not give approval for the payment of the above allowance in cases where You are required or expected to travel more than 5,000 kilometers per annum in connection with Suncorp business:
 - (i) if You are required or expected to travel 5,000 or more kilometers per year and are required to use Your own vehicle, You will be paid a minimum fortnightly allowance of \$318.14.
 - (ii) for the nominal term of this Agreement, the weekly motor vehicle allowance will increase annually in the first full pay period of October in line with the allowance payable for a vehicle over 1500cc as specified in the BFI Award and calculated on a fortnightly basis.

41. Travel Expenses

- (a) If You are directed to work at a location other than Your Principal Place of Work on a temporary basis, You will be reimbursed for reasonable travel expenses incurred by You as a result of such direction, subject to You providing evidence satisfactory to Suncorp of those expenses.
- (b) Reimbursement of expenses under this clause is only available for travel that, in Suncorp's opinion, is by the most reasonable mode of transport.

42. After Hours Travel

- (a) If You are required by Suncorp to finish or commence work between the following hours:
 - (i) 8:00 pm and 6:00 am in spring or summer months; and
 - (ii) 7:00 pm and 6:00 am in autumn or winter months,

arrangements for after-hours travel will be provided by Suncorp.

43. First Aid Allowance

This clause 43 does not apply to casual employees.

- (a) If You are a full-time employee who is appointed by Suncorp as an accredited first aid officer to perform first aid duties, You will receive a first aid allowance for all time worked, including a period of paid leave.
- (b) On the Commencement Date of this Agreement, the first aid allowance will be \$19.15 per week.
- (c) For the nominal term of this Agreement, the first aid allowance will increase annually in the first full pay period of October, in line with the BFI Award.
- (d) If You are a part-time employee acting as an accredited first aid officer, You will be paid a first aid allowance based on the full-time amount above, but calculated on a pro-rata basis having regard to Your ordinary hours of work.

44. On-call Allowance

- (a) If You are required to be available by roster for stand-by to perform work outside Your ordinary hours (e.g. You are required to be "on-call"), You will be paid an on-call allowance for each day (or part thereof) You are on-call as follows:

Rate per weekday	Rate per weekend day (Saturday or Sunday) and public holiday
\$60 per day	\$96 per day

- (b) If You are directed to work while on-call, You will be paid at the overtime rates provided for in clause 33.2(b) (if You are a Fixed Salary Employee, the overtime rates will be applied to Your On-Call Fixed Salary Rate). The number of hours for which You will be paid is calculated as follows:
 - (i) subject to clause 44(b)(iii) if You are called out once in an hour, You will receive payment for a minimum of 1 hour for performing work on that call out;
 - (ii) if multiple call-outs occur within the same hour, You will be entitled to be paid for one hour only for performing work on those call outs. However, if multiple call-outs within that hour result in You performing work beyond the hour (including travel time), You will be entitled to overtime for the total time worked;
 - (iii) any travel time required to and from the location at which Your work is required to be performed will be included in the calculation of Your time worked;
 - (iv) if You are required to travel to and from the location at which Your work is required to be performed by using Your car while on-call You may be entitled to an allowance in accordance with clause 40;
 - (v) all hours worked during an on-call shift will be cumulative for the purposes of the overtime rates in clause 33.2(b); and
 - (vi) if the total period of the call-out exceeds 4 hours, You should contact Your Leader to confirm what date and time You are next required to work.

Part 8

Leave For When It Matters



This Part 8 applies to all employees covered by this Agreement, unless otherwise stated.



45. Annual Leave

This clause 45 applies to all permanent employees, Maximum Term Employees and Fixed Term (or Fixed Task) Employees covered by the Agreement.

45.1 Entitlement

- (a) Full-time employees: You are entitled to 20 days (150 hours) of annual leave for each year of continuous service. Your annual leave accrues progressively during the year and accumulates from year to year.
- (b) Part-time employees: You will accrue Your annual leave as outlined above on a pro-rata basis, based on Your ordinary hours of work.
- (c) Shiftworkers: You will accrue an additional week of annual leave for each year of service (to a maximum of 5 weeks (187.5 hours) per year of continuous service).
- (d) Annual leave does not accrue during any period of unpaid leave, including but not limited to unpaid parental leave or unpaid personal/carer's leave.

45.2 Taking annual leave

- (a) You may take annual leave at a time agreed between You and Your Leader. At least 4 weeks' notice should be given when applying to take annual leave. Shorter notice of annual leave may be acceptable at the discretion of Your Leader, subject to operational and business requirements.
- (b) In the interests of Your wellbeing, Suncorp encourages You to take Your full annual leave entitlement each year including a leave period of at least 10 consecutive business days. The period of 10 consecutive business days leave can include annual leave, Chase the Sun – Flexible Leave, public holidays, long service leave, paid or unpaid parental leave, career break and leave without pay.
- (c) Your Leader may require You to take annual leave, provided that the requirement is reasonable. Without limiting the circumstances in which a direction may be given, a direction will be considered reasonable in the following circumstances:
 - (i) if You have accrued more than 40 days (300 hours) leave if You are a full-time employee, (or the equivalent pro-rata amount) if You are a part-time employee provided You are given at least 4 weeks' notice of the requirement to take leave;
 - (ii) if Suncorp has given You 28 days' written notice of a shutdown period; or
 - (iii) a direction from Your Leader due to the reasonable operational requirements of the business.



- (d) To assist with exceptional circumstances, and if Your Leader agrees, You can take leave in advance of it accruing. Any annual leave taken in advance under this clause may be deducted from Your final pay should Your employment end before Your entitlement to take such leave accrues.
- (e) If Your period of annual leave includes a period of any other leave under this Agreement (other than a period of unpaid parental leave), then You will not be considered to be on paid annual leave for that other period.
- (f) Payment for annual leave will be made on Your base pay or fixed salary (whichever is relevant to Your classification) for Your ordinary hours during the period of leave taken.

45.3 Summer shut-down period

- (a) The nature of Suncorp's business is such that many teams shut down operations over the Christmas period each year and the business operates with skeleton staff only. This shutdown period generally applies between 24 December and 1 January, inclusive.
- (b) Your Leader may determine, at their discretion, that You are not required to work during the shutdown period by providing You with at least 28 days' notice.
- (c) If You are not required to work and You have accrued sufficient annual leave, You will be required to take that leave during the shutdown.
- (d) If You do not have sufficient accrued annual leave, You may, by agreement with Your Leader, take annual leave in advance or leave without pay. Any annual leave taken in advance under this clause may be deducted from Your final pay should Your employment end before Your entitlement to take such leave accrues.

45.4 Option to purchase additional annual leave

- (a) If You are a full-time employee, You may elect to purchase an additional block of:
 - (i) 5 days (37.5 hours); or
 - (ii) 10 days (75 hours),
 of annual leave in addition to Your entitlement in clause 45.1, by way of a deduction to Your base pay or fixed salary (whichever is relevant to Your classification).
- (b) If You are a part-time employee, You will be able to purchase an additional amount of annual leave based on the entitlement above, but calculated on a pro-rata basis having regard to Your ordinary hours.
- (c) To be eligible for purchasing additional annual leave You must:
 - (i) have completed at least 12 months of continuous service;
 - (ii) have taken at least 10 consecutive days off in the past 12 months, which may incorporate a period of both annual leave and public holidays;
 - (iii) not have more than 40 days (300 hours) annual leave already accrued; and
 - (iv) not have exercised an election to purchase additional annual leave within the preceding 12 months.
- (d) If You are eligible to purchase additional annual leave, then:
 - (i) You must make an election in writing to purchase the leave, including the amount of leave which You wish to purchase and the 6, 9 or 12 month period over which You will pay for it;
 - (ii) the additional annual leave must be fully paid for by way of deduction of equal instalments from Your base pay or fixed salary (whichever is relevant to Your classification) over the period You have elected, prior to taking the leave;



- (iii) the additional leave must be taken within 12 months of it being fully purchased and if it has not, You will be reimbursed for the cost of purchasing the leave, less applicable tax;
- (iv) when the additional annual leave is taken, You will be paid the actual amount of the deductions from Your base pay or fixed salary (whichever is relevant to Your classification), less applicable tax, regardless of the amount of Your base pay or fixed salary (whichever is relevant to Your classification) at the time of taking the additional annual leave;
- (v) no loadings will be payable on any additional annual leave purchased; and
- (vi) the standard leave approval process outlined in clause 45.2 applies to the taking of the additional annual leave purchased.

45.5 Cashing out annual leave

- (a) You may elect to cash out Your accrued annual leave in accordance with this clause.
- (b) To be eligible to cash out an amount of annual leave You must:
 - (i) make an election in writing; and
 - (ii) retain at least 20 days (150 hours) accrued annual leave (or the equivalent pro-rata amount for part-time employees (engaged on any basis)) after the leave is cashed out.
- (c) If You exercise an election to cash out an amount of annual leave in accordance with the above conditions:
 - (i) the cashing out of the leave in accordance with Your election will be recorded in a separate agreement in writing; and
 - (ii) You will receive payment of the amount that would have been payable to You, had You taken that leave (subject to the deduction of tax in the normal way).

45.6 Payment for accrued but untaken annual leave on termination

- (a) Suncorp will pay You for all untaken annual leave (accrued and purchased) on the termination of Your employment.
- (b) The payment will be calculated on the basis of the amount that would have been payable to You, had You taken that leave at the time of the termination of Your employment (subject to the deduction of tax in the normal way).

46. Personal/Carer's Leave

Other than where specified, this clause 46 only applies to permanent employees, Maximum Term Employees and Fixed Term (or Fixed Task) Employees.

46.1 Entitlement

- (a) Personal/carers leave is provided for in the NES. Suncorp however provides You with more generous entitlements than under the NES.
- (b) Personal/carers leave accrues progressively during each year of service. Untaken personal/carers leave accumulates from year to year and is not paid out on the termination of Your employment.
- (c) If You are a full-time employee, You are entitled to paid personal/carers leave as follows:



Length of service with Suncorp	Entitlement for full-time employees
Up to 2 years of service	10 days per annum
More than 2 years of service	12 days per annum

- (d) If You are a part-time employee, the above entitlement is pro-rated, based on Your ordinary hours of work.

46.2 Taking paid personal/carer's leave

- (a) You must give notice to Your Leader (or another person nominated by Suncorp) of Your intention to take paid personal/carer's leave and the estimated period of Your absence as soon as practicable (which may be a time after the leave has started).
- (b) Paid personal/carer's leave can be taken:
- (i) because You are not fit for work because of a personal illness, or personal injury, affecting You; or
 - (ii) to provide care or support to a member of Your Immediate Family or household, who requires care or support because of:
 - a personal illness, or personal injury, affecting the member; or
 - an unexpected emergency affecting the member.
- (c) Payment for paid personal/carer's leave will be made on Your base pay or fixed salary (whichever is relevant to Your classification) for Your ordinary hours during the period of leave taken.
- (d) If You do not have sufficient accrued personal/carer's leave to cover a particular absence, Your Leader may after considering Your personal circumstances and at their discretion:
- (i) allow You to use Your accrued annual leave;
 - (ii) give You extra unpaid leave; or
 - (iii) grant You personal/carer's leave in advance that will be offset against Your future accrual. Any personal/carer's leave taken in advance under this clause may be deducted from Your final pay should Your employment end before Your entitlement to take such leave accrues.

46.3 Evidence of personal/carer's leave

- (a) Evidence supporting a claim for paid personal/carer's leave may be required if You:
- (i) take 2 or more consecutive days of paid personal/carer's leave;
 - (ii) have taken more than 3 single day absences and You take further single day absences within the same 12 months; or
 - (iii) take paid personal/carer's leave:
 - immediately before or after a period of leave;
 - on a day You are scheduled to work on a public holiday; or
 - on a business day immediately before or after Your usual day/s off (including a weekend or a public holiday).
- (b) If You do not provide evidence when required, You will not be paid for the unplanned absence.



46.4 Planned personal/carer's leave

In circumstances where You have obligations to provide regular, ongoing care or support to a member of Your household or Immediate Family, You are encouraged to discuss these obligations with Your Leader so that, to the extent possible, Your personal/carer's leave may be planned and agreed in advance.

46.5 Unpaid carer's leave

This clause 46.5 applies to all employees covered by this Agreement.

- (a) Unpaid carer's leave is provided for in the NES, as amended from time to time. To confirm, You are entitled to take up to 2 days, per occasion, when a member of Your Immediate Family or household requires care or support because of a personal illness, injury or unexpected emergency affecting the member.
- (b) Unpaid carer's leave may only be taken after You have exhausted all paid personal/carer's leave entitlements.
- (c) Unpaid carer's leave may be taken as:
 - (i) a single continuous period of up to 2 days; or
 - (ii) any separate periods, as agreed with Your Leader.

47. Chase the Sun - Flexible Leave

This clause 47 applies to permanent and Maximum Term Employees covered by this Agreement.

Chase the Sun - Flexible Leave is available for You to take leave for what is important to You. This could include, but is not limited to, personal milestones or celebrations, birthdays, anniversaries, religious or cultural observations, important appointments, community involvement, Your health and wellbeing, or any other personal matters.

47.1 Entitlement

- (a) Permanent employees: If You have 3 months of continuous service, You are entitled to 5 days (37.5 hours) of Chase the Sun - Flexible Leave each year (pro-rata for permanent part-time employees, having regard to Your ordinary hours of work).
- (b) Maximum Term Employees: If You have completed 12 months of service, You are entitled to 5 days (37.5 hours) of Chase the Sun - Flexible Leave each year (pro-rata for part-time Maximum Term employees having regard to Your ordinary hours of work).
- (c) For the purposes of this clause, You will become eligible for Chase the Sun - Flexible Leave on the next anniversary date of Your employment, following the Commencement Date of this Agreement.
- (d) Chase the Sun - Flexible Leave does not accumulate from year to year and is not paid out on the termination of Your employment.

47.2 Taking Chase the Sun - Flexible Leave

- (a) Chase the Sun - Flexible Leave may be taken as:



- (i) a whole day;
- (ii) part of a day; or
- (iii) consecutive days

and can be taken in conjunction with either annual leave or long service leave.

- (b) You may take Chase the Sun – Flexible Leave at a time agreed between You and Your Leader. Your Leader will approve an application to take such leave subject to operational and business requirements.
- (c) The minimum advance notice for planned Chase the Sun - Flexible Leave is 5 working days. Shorter notice may be acceptable at the discretion of Your Leader, subject to operational and business requirements.
- (d) Chase the Sun - Flexible Leave may also be used in circumstances where You would be eligible to take personal/carer's leave but Your personal/carer's leave balance has been exhausted and in situations of a sudden and unexpected event that requires Your immediate attention. If You wish to access Chase the Sun - Flexible Leave in such situations You must advise Your Leader as soon as possible of:
 - (i) the reason(s) that You wish to take such leave; and
 - (ii) the period of Your proposed absence.
- (e) If You wish to use Chase the Sun – Flexible Leave in circumstances where You would be eligible to take personal/carer's leave but where Your personal/carer's leave balance has been exhausted, Your Leader may require You to provide evidence as outlined in clause 46.3.

47.3 Payment for Chase the Sun – Flexible Leave

You will be paid Your base pay or fixed salary (whichever is relevant to Your classification) for Your ordinary hours during the period of Chase the Sun – Flexible Leave taken.

48. Parental Leave

This clause 48 applies to all permanent employees covered by this Agreement and to casual employees where specified.

48.1 Unpaid Primary Carer's leave

Your entitlement to unpaid Primary Carer's leave is provided for in accordance with the NES, as amended from time to time (**Unpaid Primary Carer's Leave**).

48.2 Paid Primary Carer's leave

- (a) If You are a permanent employee and are the Primary Carer upon the date of birth or the day of placement of the child, then You are entitled to a period of paid parental leave (**Paid Primary Carer's Leave**) as follows:
 - (i) 20 weeks at full pay; or
 - (ii) 40 weeks at half pay.
- (b) Subject to clause 48.2(e)(vi), should You, for any reason, become the Primary Carer, within the first 20 weeks after the date of birth or day of placement of the child, You are entitled to take the period remaining of the 20 weeks Paid Primary Carer's Leave entitlement.
- (c) Payment for this leave will be at Your base pay or fixed salary (whichever is relevant to Your classification) for Your ordinary hours during the period of leave taken.



- (d) The amount of Paid Primary Carer's Leave You may take is based on the full-time entitlement, but paid on a pro-rata basis, calculated on Your average ordinary hours worked in the 12 months immediately prior to commencing parental leave.
- (e) In relation to Paid Primary Carer's Leave:
 - (i) This leave commences upon the date of birth or day of placement of the child, unless the leave is birth-related leave for a pregnant employee, in which case the period of leave may start up to 6 weeks before the expected date of birth.
 - (ii) This leave is taken concurrently with Unpaid Primary Carer's Leave. That is, a period of Paid Primary Carer's Leave does not extend the total period during which You may be absent on parental leave.
 - (iii) The same notice and evidence requirements that apply in relation to Unpaid Primary Carer's Leave also apply in relation to Paid Primary Carer's Leave, and You must also inform Suncorp whether You wish to take Paid Primary Carer's Leave at full pay or half pay.
 - (iv) If both partners work for Suncorp the period of Paid Primary Carer's Leave can only be taken by one partner.
 - (v) If You receive Paid Primary Carer's Leave You will not be eligible to receive Paid Secondary Carer's Leave.
 - (vi) If, in accordance with clause 48.2(b) You elect to take the remainder of the 20 weeks as Paid Primary Carer's Leave then:
 - if You have not, at the time You commence such Paid Primary Carer's Leave, taken any Paid Secondary Carer's Leave, then Your entitlement to Paid Secondary Carer's Leave will be reduced by the period of any Paid Primary Carer's Leave You take under this clause 48.2(e)(vi);
 - You may be required to provide notification and evidence supporting Your request for Paid Primary Carer's Leave under this clause 48.2(e)(vi); and
 - any election under this clause 48.2(e)(vi) does not affect Your ability to take a period of unpaid parental leave under the FW Act.
 - (vii) In the case of a Stillbirth, access to Paid Primary Carer's leave is available to You in accordance with this Agreement.

48.3 Returning from Unpaid or Paid Primary Carer's Leave

Upon returning from a period of Unpaid or Paid Primary Carer's Leave (whichever is longer) You will be entitled to return to the same role You were in prior to the leave, or if that position no longer exists, a comparable role (as defined in clause 64.3(d)).

48.4 Secondary Carer's Leave

- (a) If You are a permanent employee and are the Secondary Carer then You are entitled to a period of paid parental leave (**Paid Secondary Carer's Leave**) of either:
 - (i) 4 weeks at full pay; or
 - (ii) 8 weeks at half pay; and
 - (iii) a period of 2 weeks' unpaid parental leave (**Unpaid Secondary Carer's Leave**).
- (b) Your paid entitlement will be on a pro-rata basis, calculated on Your average ordinary hours worked in the 12 months of service immediately prior to commencing parental leave.
- (c) In relation to Paid and Unpaid Secondary Carer's Leave:
 - (i) the same notice and evidence requirements that apply in relation to Unpaid Primary



Carer's Leave also apply in relation to Paid Secondary Carer's Leave;

- (ii) You may take Paid and Unpaid Secondary Carer's Leave at any time within the first 12 months of the date of birth or adoption of the child. How You take the leave is as agreed between You and Your Leader, but could include single day absences or an agreed number of days of absence per week until the leave is expended;
 - (iii) such leave will be taken concurrently with any period of unpaid parental leave to which You may also be entitled (such as concurrent leave under the FW Act). That is, a period of Paid or Unpaid Secondary Carer's Leave does not extend the total period during which You may be absent on unpaid parental leave;
 - (iv) payment for such leave will be at Your base pay or fixed salary (whichever is relevant to Your classification); and
 - (v) if You receive Paid Secondary Carer's Leave You will not be eligible for paid Primary Carer's leave, subject to clause 48.2(e)(vi).
- (d) Any further unpaid parental leave for the Secondary Carer, in addition to any leave to which You may be entitled under the FW Act, may be available at the discretion of Your Leader.

48.5 Pre-natal leave

- (a) If You are, or Your partner is, pregnant You may access Your personal/carer's leave entitlements to attend an appointment/s associated with the pregnancy, subject to You producing evidence of the appointment if requested by Your Leader.
- (b) Where possible, 2 weeks' notice of the appointment should be provided to Your Leader.

48.6 Superannuation on unpaid parental leave

This clause 48.6 applies to all permanent employees covered by the Agreement.

- (a) Your entitlement
 - (i) When You take parental leave, Suncorp will make superannuation contributions on Your behalf for a period of up to 12 months.
 - (ii) This period of 12 months is inclusive of paid parental leave (including parental leave taken at half pay), unpaid parental leave and any other paid leave which You take concurrently with Your parental leave.
- (b) This entitlement will apply from the Commencement Date of this Agreement, such that if You are on parental leave (paid or unpaid) as at the Commencement Date of this Agreement, You will be paid this entitlement for the remainder of Your period of parental leave.

49. Compassionate Leave

This clause 49 applies to all employees covered by this Agreement.



49.1 Entitlement

- (a) You are entitled to a period of up to 5 days (37.5 hours) paid compassionate leave on each separate occasion when:
 - (i) a member of Your Immediate Family or household or a person with whom You have a close association:
 - is suffering a life threatening illness or injury; or
 - dies.
 - (ii) there is a Stillbirth, where the child would have been a member of Your Immediate Family or a member of Your household, if the child had been born alive; or
 - (iii) You have a miscarriage or Your spouse or defacto partner has a miscarriage.
- (b) If You are a part-time employee, You will be entitled to a period of compassionate leave based on the entitlement above, but calculated on a pro-rata basis having regard to Your ordinary hours of work. This entitlement will not be less than 2 days per occasion.
- (c) Additional leave may be granted at the discretion of Your Leader.
- (d) This entitlement does not accrue from year to year.
- (e) Reasonable additional compassionate leave (paid or unpaid) may be granted at the discretion of Your Leader where You have assumed a significant responsibility for arrangements associated with the leave, or where cultural obligations necessitate a longer period of compassionate leave.
- (f) As well as compassionate leave, it may be possible for You to use accrued annual leave to take additional time off work. In addition, You may, at the discretion of Your Leader, also be able to take leave in advance or unpaid leave to help You through this period. Any paid leave taken in advance under this clause may be deducted from Your final pay should Your employment end before Your entitlement to take such leave accrues.
- (g) You will also have access to Suncorp's employee assistance provider should You require support.

49.2 Taking compassionate leave

- (a) Your compassionate leave entitlement may be split, for example, to allow for attendance at the funeral at a later date, or for taking compassionate leave over part days.
- (b) You must give notice to Your Leader of Your intention to take compassionate leave and the estimated period of Your absence as soon as practicable (which may be a time after the leave has started).

49.3 Evidence of compassionate leave

Evidence of circumstances for taking compassionate leave may be required. If You do not provide evidence when required, You may not be paid for the absence.

49.4 Payment for compassionate leave

- (a) If You are an employee other than a casual employee, compassionate leave is paid leave.
- (b) If You are a casual employee, compassionate leave is unpaid leave.

- (c) Payment for compassionate leave will be made on Your base pay or fixed salary (whichever is relevant to Your classification) for Your ordinary hours during the period of leave taken.

50. Long Service Leave

This clause 50 applies to all permanent employees covered by this Agreement, unless otherwise stated.

50.1 Entitlement

- (a) Permanent full-time employees: You are entitled to long service leave at 8.667 weeks after 10 years of continuous service.
- (b) Permanent part-time employees: You will accrue an amount of long service leave based on the full-time entitlement above, but calculated on a pro-rata basis having regard to Your ordinary hours of work.
- (c) Casual employees: You are entitled to long service leave in accordance with the provisions of the laws applicable to You.
- (d) The operation of this clause is subject to any more generous long service leave entitlements applying to You, under legislation in force in the State or Territory of Your Principal Place of Work.

50.2 Taking long service leave

- (a) You are entitled to take an amount of long service leave after You have completed 7 years' continuous service with Suncorp.
- (b) The time at which You may take a period of long service leave must be agreed between You and Your Leader. If You wish to take long service leave, You must:
 - (i) apply in writing to Your Leader, specifying the intended dates of Your long service leave; and
 - (ii) give the written application to Your Leader at least 8 weeks prior to the intended start date of Your long service leave. A shorter period of notice may be acceptable at the discretion of Your Leader, subject to operational and business requirements.
- (c) Applications for long service leave may be approved at the discretion of Your Leader, subject to operational and business requirements.
- (d) Payment for long service leave will be made on Your base pay or fixed salary (whichever is relevant to Your classification) for Your ordinary hours during the period of leave taken.
- (e) Long service leave is to be taken in a minimum block of 2 weeks unless You and Your Leader agree otherwise.

50.3 Payment of accrued but untaken long service leave on termination

- (a) If You have completed more than 5 years' continuous service with Suncorp and Your employment is terminated by either You or Suncorp due to:
 - (i) Your position being declared redundant; or



- (ii) Your illness, incapacity, domestic or other pressing necessity, then You will receive payment on termination in respect of any accrued but untaken long service leave.
- (b) If You have completed 7 or more years' continuous service with Suncorp, and You leave Suncorp for any reason other than serious misconduct, then You will receive payment on termination in respect of any accrued but untaken long service leave entitlement.
- (c) Any payments under this clause will be calculated on the basis of the amount that would have been payable to You, had You taken that leave at the time of the termination of Your employment (subject to the deduction of tax).

51. Loyalty Leave

This clause 51 applies to all permanent employees covered by this Agreement.

Suncorp values employee loyalty and acknowledges that long tenure should be rewarded.

- (a) Each time You celebrate a 5 year service anniversary (**Service Anniversary**), You will be eligible to take 1 day of loyalty leave. Loyalty leave:
 - (i) must be taken in the 12 months following Your Service Anniversary (**Anniversary Year**) at a time approved by Your Leader;
 - (ii) will lapse if it is not taken within the Anniversary Year; and
 - (iii) is paid based on Your base pay or fixed salary (whichever is relevant to Your classification) for Your ordinary hours when the leave is taken.
- (b) Suncorp acknowledges that some employees will not reach a Service Anniversary during the nominal term of the Agreement. During the nominal term of the Agreement only, if You have completed at least 5 years of service and You would not otherwise be eligible for loyalty leave under clause 51(a), You will receive a one-off grant of loyalty leave on Your next Service Anniversary (**Introductory Loyalty Leave**). Introductory Loyalty Leave is subject to the same loyalty leave rules set out in clause 51(a).
- (c) Your Service Anniversary will be determined with reference to the date that You first commenced Your current period of employment with Suncorp.

52. Domestic and Family Violence Leave

This clause 52 applies to all employees covered by this Agreement.

- (a) If You are experiencing domestic and family violence or are supporting a family member or member of Your household who is experiencing domestic and family violence, You are entitled to access up to 15 days paid leave each year. This leave does not accrue from year to year.
- (b) Should You be experiencing domestic and family violence and require additional paid leave, You may request to take additional paid leave by agreement with Your Leader.
- (c) Details of how You can take this leave, evidence requirements and how You will be paid for taking this leave are in accordance with the NES and Suncorp policy, as amended from time to time.

53. Gender Affirmation Leave

This clause 53 applies to all permanent and casual employees covered by this Agreement.

Subject to You meeting the eligibility requirements as determined by Suncorp from time to time, Your entitlement is:



- (a) Full-time employees:
 - (i) 6 weeks paid leave (or 12 weeks at half pay); and
 - (ii) 52 weeks unpaid leave.
- (b) Part-time employees: You are entitled to the leave as outlined above on a pro-rata basis, calculated based on the average number of ordinary hours You worked in the 6 months prior to starting the leave.
- (c) Casual employees: If You have been engaged by Suncorp on a regular and systematic basis for at least 12 months, and have a reasonable expectation of continuing with Suncorp on a regular and systematic basis, You will be eligible to receive unpaid gender affirmation leave.

54. Community Service Leave

This clause 54 applies to all employees covered by the Agreement.

Suncorp values the contribution that employees make to the communities in which we operate. You should consider which form of leave is most appropriate for Your particular community service.

54.1 Entitlement

- (a) Subject to this clause and the FW Act, You are eligible for unpaid community service leave if You are required to engage in an Eligible Community Service Activity.
- (b) The period during which You are entitled to be absent from work to engage in the activity includes:
 - (i) the time when You are engaging in that activity;
 - (ii) reasonable travelling time associated with that activity; and
 - (iii) reasonable rest time immediately following that activity.
- (c) However, for activities other than jury service, You are only entitled to be absent from work for a period if Your absence is reasonable in all the circumstances.
- (d) If You are absent from work for a period because of jury service and You are not a casual employee, Your community service leave outlined above will be paid leave, subject to any jury service pay You receive being paid to Suncorp. You are entitled to retain any travel expenses or meal money paid to You in relation to jury service.

54.2 Taking community service leave

- (a) You must give notice to Your Leader of Your intention to take community service leave and the estimated period of Your absence as soon as practicable (which may be a time after the leave has started).
- (b) Evidence of the taking of community service leave may be required. If You do not provide evidence when required, You will not be entitled to be absent.

55. Emergency Response Leave

Emergency response leave is available for eligible employees to support our customers in the moments that matter.

Subject to You meeting the eligibility requirements as determined by Suncorp and amended from time to time, if You are a permanent or Maximum Term Employee who takes part in a voluntary emergency management activity You may be entitled to paid emergency response leave.

56. Volunteer Leave

This clause 56 applies to all permanent employees, Maximum Term Employees and Fixed Term (or Fixed Task) Employees covered by this Agreement.

Suncorp values the communities in which employees work and live. You are strongly encouraged to give back to Your community by becoming involved in charitable and community projects.

56.1 Entitlement

- (a) If You have completed at least 3 months' continuous service with Suncorp, You will have the opportunity to take:
 - (i) 1 day;
 - (ii) 2 half days; or
 - (iii) a series of segments which collectively add up to 1 day
 of paid leave each financial year to provide volunteer assistance to a Charitable and Community Organisation or to donate blood to the Australian Red Cross Life Blood Service.

56.2 Taking volunteer leave

- (a) You may take volunteer leave at a time agreed between You and Your Leader. Your Leader may approve an application to take such leave, subject to operational and business requirements.
- (b) The minimum advance notice for volunteer leave is 10 working days. Shorter notice of volunteer leave may be acceptable at the discretion of Your Leader, subject to operational and business requirements.

56.3 Payment for volunteer leave

- (a) Payment for volunteer leave will be made on Your base pay or fixed salary (whichever is relevant to Your classification) for Your ordinary hours during the period of leave taken.

57. Military Service Leave

Military service leave is available for eligible employees who support the national interest by serving in our military.

Subject to You meeting the eligibility requirements as determined by Suncorp and amended from time to time, if You are involved in the Australian Defence Force Reserves, You may be entitled to paid military service leave.

58. Career Break

This clause 58 applies to permanent employees covered by the Agreement.

58.1 Entitlement

- (a) Suncorp offers unpaid career breaks with the intention of providing You with an opportunity to take a break from Your career and to return to Suncorp.



- (b) You must be meeting Suncorp's performance expectations in order to be granted a career break.
- (c) You may, after 12 months' continuous service with Suncorp, apply for an unpaid career break of between 3 months and up to 12 months in duration.

58.2 Taking a career break

- (a) A career break may be granted at the discretion of Your Leader.
- (b) If You wish to apply to take a career break:
 - (i) You must apply in writing to Your Leader;
 - (ii) Your written application must be made at least 12 weeks prior to the intended commencement of the break (however, a shorter period may be acceptable at the discretion of Your Leader, subject to operational and business requirements); and
 - (iii) Your written application must be supported by such evidence and other materials as Your Leader may reasonably require.
- (c) Your application may be approved subject to Your overall performance, length of service, the purpose for which You intend to take the break, and Suncorp's operational and business requirements.
- (d) Annual and/or long service leave may be taken in conjunction with a career break, however Your total absence from work (including any period of paid leave) cannot exceed 12 months.
- (e) Upon Your return from Your career break, You will be entitled to a comparable role (as defined in clause 64.3) at Your previous base pay or fixed salary, but not necessarily the same role. If You do not accept this role, You will be taken to have resigned from Your role and will not be entitled to any payment in lieu of notice on termination.
- (f) A career break cannot be used to extend a period of parental leave.

59. Career Day

This clause 59 applies to all permanent employees covered by this Agreement.

- (a) Suncorp provides permanent full-time and part-time employees who have at least 12 months' continuous service, with the opportunity to experience 1 day each financial year in the life of another role in Suncorp's business.
- (b) This initiative is designed to encourage:
 - (i) You to obtain an insight into the many alternative career opportunities within Suncorp;
 - (ii) discussion between You and Your Leader about Your career aspirations and opportunities within Suncorp; and
 - (iii) co-operation between business units.
- (c) You must apply in writing to Your Leader if You wish to take a career day, and Your application must specify the goals You hope to achieve during Your career day. Your Leader may approve the career day at their discretion, taking into account the operational needs of the business, including the appropriate timing and viability of undertaking a career day.

Part 9

Leaving Suncorp



This Part 9 applies to all permanent employees and Maximum Term Employees covered by this Agreement, unless otherwise stated.

60. Notice of Termination

- (a) Your required notice period is set out in Your employment contract.
- (b) If You resign and do not give the full period of notice required by this Agreement or by legislation, Suncorp may deduct from any payment owing to You a sum equivalent to 1 weeks' notice.
- (c) If either You or Suncorp gives notice of termination, Suncorp may, at its discretion pay You in lieu of the entirety or any unexpired portion of the notice period.
- (d) Nothing in this clause prevents or restricts the right of Suncorp to terminate Your employment summarily without notice on the grounds of serious misconduct or as otherwise permitted by law.

61. References

It is not Suncorp's practice to provide either oral or written references for employees. Statements of service will be provided if You request one at the time of, or within 2 weeks after, the termination of Your employment.

62. Debts Owed on Termination

- (a) If, at the time of termination of Your employment, You owe Suncorp money as a result of Your employment arrangements, Suncorp may, to the extent permitted by legislation, deduct the amount owed from any termination payments made to You.
- (b) If the amounts owed by You to Suncorp on the day Your employment ends exceed amounts payable to You, You agree to repay such amounts to Suncorp within 14 days of the day on which Your employment ends.

63. Return of Property

On or before Your last day of employment, You must return to Suncorp all property belonging to Suncorp that is in Your possession or acquired by You in the course of Your employment.

64. Redundancy

This clause 64 applies to all employees covered by this Agreement, except those identified in section 123(1) and 123(3) of the FW Act.



64.1 Entitlement

You will be entitled to receive notice and be paid a redundancy payment as outlined in this clause 64.1 if Your employment is terminated:

- (a) at the initiative of Suncorp because it no longer requires the job done by You to be done by anyone, except where this is due to the ordinary and customary turnover of labour; or
- (b) because of the insolvency or bankruptcy of Suncorp.

64.2 Notice of termination for redundancy

If Your employment is terminated in the circumstances referred to in clause 64.1 and You are an eligible employee, You will be entitled to receive 6 weeks' notice or a payment in lieu of any unexpired portion of the notice period.

64.3 Redundancy payment

- (a) Eligible employees whose employment is terminated in the circumstances referred to in clause 64.1 will be entitled to a redundancy payment based on Your period of continuous service with Suncorp in accordance with the table below and the following provisions:
 - (i) if You are a full-time employee on termination, but have, for some part of Your period of continuous service, been employed as a part-time employee Your redundancy payment in the table below will be adjusted, on a pro-rata basis, to take into account the period during which You were a part-time employee;
 - (ii) if You are a part-time employee on termination, but have, for some part of Your period of continuous service, been employed as a full-time employee, Your redundancy payment in the table below will be adjusted, on a pro-rata basis, to take into account the period during which You were a full-time employee; and
 - (iii) Subject to clauses 64.3(a)(i) and 64.3(a)(ii):
 - if You are a Fixed Salary Employee, a 'week's pay' in the table below will be calculated by reference to Your fixed salary (per week) on the date Your employment terminates and does not include any higher duties or secondment allowance that was paid to You prior to the termination of Your employment; and
 - if You are a Base Pay Employee, a 'week's pay' in the table below will be calculated by reference to Your average weekly earnings in the 6 months preceding the date Your employment terminates aligned with Your most recently completed pay fortnight – where 'earnings' means Your base pay and any loadings paid to You (but excluding any overtime). For the avoidance of doubt, any higher duties or secondment allowance that was paid to You prior to the termination of Your employment is not included in this calculation.



Period of continuous service with Suncorp on termination	Redundancy payment
Not more than 1 year	<ul style="list-style-type: none"> Pro-rata payment for each completed month of service (based on 7 weeks for a full year)
More than 1 year but not more than 10 years	<ul style="list-style-type: none"> 7 weeks for the first year of service; 3 weeks for each completed year of service after the first year; and A pro-rata payment for each completed month in the final year of service.
More than 10 years	<ul style="list-style-type: none"> 7 weeks for the first year of service; 3 weeks for each completed year of service after the first year and up to 10 years' continuous service; 4 weeks for each completed year of service after 10 years' continuous service; and A pro-rata payment for each completed month in the final year of service.

- (b) Any redundancy payment calculated in accordance with the above table will be subject to a maximum of 80 weeks. This maximum is in addition to any payment in lieu of notice You may be entitled to under clause 64.2.
- (c) You will not be entitled to a redundancy payment if at any time:
- (i) You are offered and accept suitable alternative employment with any Employer (including Suncorp) which recognises Your period of continuous service with Suncorp; or
 - (ii) You are offered and refuse to accept a comparable role with any Employer (including Suncorp).
- (d) For the purposes of clause 64.3(c)(ii), a comparable role is a job, role or position in which:
- (i) the terms and conditions of employment are substantially similar to, and, considered on an overall basis, no less favourable than, the terms and conditions of Your role with Suncorp immediately before Your role was made redundant;
 - (ii) Your base pay or fixed salary (whichever is relevant to Your classification) is substantially the same as the base pay or fixed salary You are receiving immediately prior to the redundancy; and
 - (iii) Your period of continuous service with Suncorp will be recognised.
- (e) The determination referred to in clause 64.3(d)(i) will take into account the following factors:
- (i) Your skills, experience and capabilities;
 - (ii) the duties and requirements of the comparable role;
 - (iii) location of the comparable role; and
 - (iv) any other relevant factors.



- (f) If You are transferred from Your current role (first role) to a new classification to which a lower base pay or fixed salary applies (second role), Suncorp may:
 - (i) give You 6 weeks' notice of the transfer; or
 - (ii) transfer You to the second role without giving notice of transfer or before the expiry of the notice of transfer, provided that Suncorp pays You an amount equal to the difference between Your base pay or fixed salary for the hours of work You would have worked in the first role, and the base pay or fixed salary in the second role for the period for which notice was not given.
- (g) If You qualify for both a redundancy payment under clause 64.3(a) and Statutory Redundancy Pay, You will receive the greater of the two entitlements. The redundancy payment under clause 64.3(a) includes payment in respect of any entitlement to Statutory Redundancy Pay.
- (h) Where Suncorp has given notice of termination to an employee in circumstances of redundancy, the employee must be allowed time off without loss of pay of up to 1 day each week of the notice period for the purpose of seeking other employment.

64.4 Redundancy payments for Maximum Term Employees

If You are a Maximum Term Employee and Your employment is terminated in the circumstances referred to in clause 64.1, then You may be entitled to receive Statutory Redundancy Pay as specified in the FW Act.

64.5 Support options

If Your employment is terminated in accordance with clause 64.1, support services will be made available by Suncorp and may include the services of an outplacement consultant, vocational assistance and/or access to the employee assistance provider.

Part 10

Other Matters



This Part 10 applies to all employees covered by this Agreement.

65. Performance Targets

- (a) You will be assessed against the performance targets at the discretion of Suncorp. Performance targets will:
 - (i) be fair, transparent and reflective of 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.
- (b) You will be advised of any changes to Your performance targets.

66. Workplace Delegates' Rights

The workplace delegates' rights clause in the BFI Award (as applicable and amended from time to time) is incorporated as a term into this Agreement.

67. Dispute Resolution

- (a) The aim of the dispute resolution procedure below is to encourage You to resolve any disputes that arise as soon as possible by engaging directly in discussions with Your Leader or others, so that the issue can be resolved at the lowest possible level.
- (b) At any stage, any of the steps may, by agreement between the parties to the dispute, be bypassed in the interest of achieving a timely resolution.
- (c) This clause sets out the procedure for resolving a dispute which relates to:
 - (i) a matter arising under this Agreement; or
 - (ii) the NES.

Step	Action
Step 1	In the first instance, raise the matter with Your Leader and endeavour together to resolve it.
Step 2	If the matter remains unresolved after Step 1, or the nature of the matter means that it is not appropriate to speak to Your Leader, You can raise the matter with Your Leader Once Removed (LOR) for further discussions in an effort to resolve it.



Step	Action
Step 3	If the matter still remains unresolved after Step 2, You can raise the matter for discussions between yourself and a representative from the People team (Human Resources) in an effort to resolve it.
Step 4	If the matter still remains unresolved after Step 3, then You or Suncorp may refer the matter to the FWC for mediation or conciliation. If a dispute reaches the FWC, the parties are entitled to be represented, including by legal representatives.
Step 5	If the matter is not resolved in Step 4, the matter may separately or jointly be referred to the FWC for resolution by arbitration. If a dispute reaches the FWC, the parties are entitled to be represented, including by legal representatives.

- (iii) You may be supported or represented by a representative of Your choice (including, subject to law, the Finance Sector Union), subject to their reasonable availability, at any stage of this process including before the FWC at Steps 4 and/or 5.
- (iv) While the parties are trying to resolve the dispute using the above steps, You must continue to perform Your work in accordance with this Agreement and the FW Act, unless otherwise directed by Suncorp.

68. Workplace Change

- (a) This clause 68 sets out the procedure for consultation with employees if a definite decision is made to introduce a major workplace change that is likely to have a significant effect on employees to whom this Agreement applies.

- (b) Definitions

For the purpose of this clause:

‘major workplace change’ means a substantial/significant change in programs, systems, organisation, structure, or technology, other than changes which are specifically contemplated by, or permitted under, this Agreement;

‘likely to have a significant effect on the employees’ means where the change is likely to result in:

- (i) termination of employment or a reduction in the number of employees to be employed;
- (ii) loss of, or reduction in, job or promotion opportunities;
- (iii) loss of, or reduction in, job tenure;
- (iv) change to the places at which work is performed;
- (v) change to the hours to be worked;
- (vi) major change to the composition, operation or size of Suncorp’s workforce; or
- (vii) major change to the skills required of employees and the need to retrain employees.

‘affected employee’ means an employee who is likely to be significantly affected by the major workplace change.

- (c) Consultation Procedure



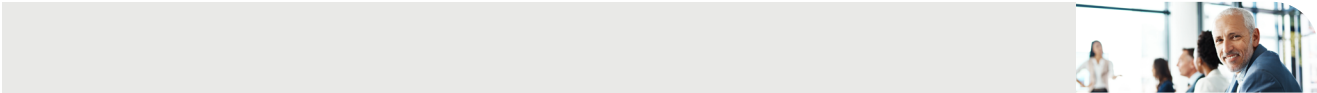
Step	Action
Step 1	As soon as practicable after making a definite decision to introduce a major workplace change that is likely to have a significant effect on employees to whom this Agreement applies, affected employees will be notified of that decision and will be provided, in writing, with information about the change, including the nature of the change proposed and the expected effects of the change on the affected employees.
Step 2	<p>As soon as practicable after notifying the relevant employees (Step 1), consultation with the affected employees will occur about:</p> <ul style="list-style-type: none"> the introduction of the major workplace change; the effect the major workplace change is likely to have on the affected employees; and any measures that may be taken to avert or mitigate any adverse effect that the major workplace change may have on the affected employees. <p>During the consultation, the affected employees will have a reasonable opportunity to express their views about the proposed changes. Confidential or commercially sensitive information will not be disclosed by Suncorp during consultation.</p>

(d) Representation during consultation

Affected employees may appoint a representative to participate during consultation. Your representative could include another employee, the Suncorp Employee Council, an official of a union, a legal representative or any other person of Your choosing. Affected employees will ensure all discussions with their representative about the change are kept confidential and will participate in the consultation in a respectful, professional and appropriate manner.

69. Consultation About Change to Hours of Work

- (a) Suncorp may change the times at which, or days on which, You work Your ordinary hours or Your regular roster.
- (b) In relation to any such change to Your ordinary hours or Your regular roster, prior to the change taking effect:
 - (i) Your Leader will provide information to You and consult with You about the change;
 - (ii) You may provide Your views about the impact of the change, including raising any personal arrangements You may have which might be affected by the change; and
 - (iii) Your Leader will give consideration to all relevant factors, including operational requirements, Your views about the impact of the change and any personal arrangements You may raise.
- (c) In relation to the operation of this clause:
 - (i) the operation of this clause is subject to clause 12.1;
 - (ii) the obligation to consult, does not apply where You have irregular, sporadic or unpredictable working hours;



- (iii) this clause is to be read in conjunction with other clauses in this Agreement about the scheduling of Your ordinary hours or Your regular roster, including any related notice requirements;
- (iv) for full-time and part-time employees (engaged on any basis), You will be given 4 weeks’ notice of the commencement of a permanent change;
- (v) You may appoint a representative to participate in the consultation (on the basis set out in clause 68(d); and
- (vi) confidential or commercially sensitive information will not be disclosed by Suncorp during consultation.

About this Agreement
Flexibility
Types of Employment and Hours of Work
Remuneration
Base Pay Employees
Fixed Salary Employees
Reimbursements and Allowances
Leave for When It Matters
Leaving Suncorp
Other Matters

Schedule 1

Classifications

Base Pay (Pay Band 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, they may be entitled to overtime rates, penalty rates, annual leave loading, public holidays loading and various allowances.

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.

Base Pay	Definitions
A1	<p>Employees in these roles typically handle routine entry level administrative activities according to set procedures and limits. They work pre-determined schedules.</p> <p>Indicative types of work: <i>entry level administration, entry level customer service</i></p>
A2	<p>Employees in these roles typically complete simple routine tasks and activities according to set procedures and limits. They work pre-determined schedules.</p> <p>Indicative types of work: <i>administration, entry level insurance officer</i></p>
A3	<p>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.</p> <p>Indicative types of work: <i>customer service, basic insurance claims management</i></p>
A4	<p>Employees in these roles typically undertake more complex tasks and activities, requiring judgement, according to set procedures and limits. They may need to provide some basic guidance to other staff members. They work pre-determined schedules.</p> <p>Indicative types of work: <i>basic underwriting, customer escalation</i></p>

Fixed Salary	Definitions
Pay Band 1	<p>Employees in these roles typically complete operational and well-defined tasks, whilst following established guidelines. The tasks encountered by this role will have readily available solutions.</p> <p>Indicative types of work: <i>office co-ordination</i></p>
Pay Band 2	<p>Employees in these roles typically deliver simple operational tasks consistent with established procedures and limits to achieve defined outcomes.</p> <p>Indicative types of work: <i>insurance claims management, entry-level graduates</i></p>
Pay Band 3	<p>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.</p> <p>Indicative types of work: <i>complex insurance claims management, recoveries and settlements, management assistant</i></p>
Pay Band 4	<p>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.</p> <p>Indicative types of work: <i>underwriter, leader, technical advisor, finance analyst</i></p>
Pay Band 5	<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>Indicative types of work: <i>business analyst, product or pricing specialist, lawyer, risk and compliance advisor, audit manager, change manager</i></p>
Pay Band 6	<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 required outcome.</p> <p>Indicative types of work: <i>pricing manager, finance manager, special counsel, senior lawyer</i></p>
Pay Band 7	<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>
Pay Band 8	<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.

Schedule 2

Definitions

The meanings of the terms used in this Agreement are set out below.

Term	Meaning
Agreement	Suncorp Enterprise Agreement 2025
Bank Public Holiday	The first Monday in August each year during the nominal term of this Agreement.
Base Pay Employee	An employee performing a role classified between Pay Band A1 to A4 in Schedule 1 of this Agreement.
BFI Award	Banking, Finance & Insurance Award 2020, as in force from time to time.
Charitable and Community Organisation	A not-for-profit organisation that is registered as an income tax exempt charity.
Commencement Date	The date on which this Agreement commences operation under clause 5.
Eligible Community Service Activity	Has the same meaning as that term is defined in the FW Act.
Employer	In relation to an individual employee means the entity in clause 2 which is the person's Employer.
Fixed Salary Employee	An employee performing a role classified between Pay Band 1 to Pay Band 8 in Schedule 2 of this Agreement.
Fixed Term (or Fixed Task) Employee	<p>A person:</p> <p>(a) Who is employed for a fixed period of time determined in advance and/or for a specified task or project; and</p> <p>(b) Whose employment cannot be terminated earlier than the end of the Fixed Term or Task by the Employer giving a period of notice.</p>
FW Act	Fair Work Act 2009 (Cth), as amended from time to time.
FWC	Fair Work Commission

Term	Meaning
Immediate Family	<p>Includes each of the following persons:</p> <p>(a) A spouse, de facto partner (which includes a same sex spouse or de facto partner), a former spouse or former de facto partner, child (including as part of an indigenous kinship care arrangement), parent, grandparent, grandchild, or sibling of the employee; or</p> <p>(b) A child, (including as part of an indigenous kinship care arrangement), parent, grandparent, grandchild or sibling of a spouse, de facto partner, former spouse, or former de facto partner; and</p> <p>(c) Step-relations (such as step-parents and step-children) as well as adoptive relations.</p>
Leader	In relation to an individual employee, the person to whom they directly report to or another person who Suncorp specifies from time to time.
Maximum Term Employee	<p>A person:</p> <p>(a) Who is employed for a maximum term of a set period and/or for the duration of a specified task or project; and</p> <p>(b) Whose employment can be terminated earlier than the end of the specified term or task by the Employer giving a period of notice.</p>
NES	National Employment Standards
On-Call Fixed Salary Rate	Means an hourly rate calculated by dividing Your fixed salary (excluding compulsory superannuation contributions) by Your number of ordinary hours of work per annum (based on Your current number of ordinary hours per week).
Pay Band	<p>(a) The band of the pay banding structure to which the job or duties performed by You have been assigned by Suncorp; or</p> <p>(b) Where no such band has been assigned, the band of the pay banding structure which the job or duties performed by You fall within.</p>
Primary Carer	The person who has assumed, or will assume, the principal role of providing care and attention to the child.
Principal Place of Work	The Suncorp workplace stated in Your employment contract.
Rostered Employee	<p>(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</p> <p>(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.</p>
Secondary Carer	The person who is the spouse or de facto (including same sex) partner of the Primary Carer and who does not have the principal role of providing care and attention to a child.

Term	Meaning
Shiftworker	An employee who is regularly rostered to work on Sunday and public holidays in a business in which shifts are continuously rostered 24 hours a day for seven days a week.
Statutory Redundancy Pay	A payment for redundancy that You are entitled to under the FW Act, or any other applicable statute.
Stillbirth	Circumstances where there is a child: (a) Who weighs at least 400 grams at delivery or whose period of gestation was at least 20 weeks; and (b) Who has not breathed since delivery; and (c) Whose heart has not beaten since delivery.
Suncorp	Collectively refers to Suncorp Staff Pty Ltd; Suncorp Insurance Services Limited; and Australian Associated Motor Insurers Limited.
You / Your	An employee covered by this Agreement as specified in clause 2.

Signing Page

Executed as an Agreement

Executed for and on behalf of Suncorp Staff Pty Ltd, Suncorp Insurance Services Limited and Australian Associated Motor Insurers Limited

Signature:
Full Name:
Address:
Date:

Authority to sign: The above person is authorised by each of the Employers to be bound by this Agreement to sign this Agreement on their behalf

In the presence of:

Signature of Witness:
Witness Name:

Executed by a representative of the employees covered by this Agreement

Signature:
Full Name:
Business Address:
Date:

Authority to sign: The above person is a bargaining representative in accordance with Division 3 of the Fair Work Act 2009 and will be covered by this Agreement

In the presence of:

Signature of Witness:
Witness Name:

Signing Page

Executed as an Agreement

Signed for and on behalf of the Finance Sector Union of Australia (FSU) by an authorised representative

Signature:
Full Name:
Date:

National Secretary

Finance Sector Union of Australia, Level 13, 380 La Trobe Street, Melbourne, Victoria, 3000

Authorised under rule 61 of the FSU's rules to sign industrial agreements.

Authority to sign: The above person is a bargaining representative in accordance with Division 3 of the Fair Work Act 2009 and will be covered by this Agreement

In the presence of:

Signature of Witness:
Witness Name: