

Express Saver Account for Business

Interest Rates at a glance

Rates Effective 18 May 2009 (Subject to change without notice)

This Interest Rates Brochure is part of a Product Disclosure Statement (PDS) for the St.George Bank Express Saver Account for Business (Account). This Interest Rates Brochure was prepared on 15 May 2009. However, it is intended to be used only for services provided from the effective date shown above.

There are 2 parts to the PDS. This Interest Rates Brochure sets out the interest rates, current at the date of this brochure, for the Account. The other document that makes up the PDS is the Express Saver Account for Business and Phone and Internet Banking Terms and Conditions booklet.

Please let us know if you did not receive both parts of the PDS at the same time when:

- you opened your Account; or
- you requested a copy of the PDS for an Account.

The PDS is an important document. Please read the PDS carefully, as it will help you to:

- decide whether a St.George Express Saver Account for Business will meet your needs; and
- compare the St.George Express Saver Account for Business to other bank accounts you may be considering.

The products to which this Product Disclosure Statement applies are financial products issued by **St.George Bank Limited** ABN 92 055 513 070, AFS Licence No. 240997.

You may contact us:

- by calling 133 800, 8am to 6pm (AEST), Monday to Friday;
- by email: stgeorge@stgeorge.com.au;
- by visiting our website: stgeorge.com.au;
- by visiting any of our branches or agencies;
- by writing to us at Locked bag 1, Kogarah NSW 1485; or
- by faxing us on 02 9952 1081

Express Saver Account for Business	
Interest calculated daily on the full balance and paid monthly	
Balances of \$0 to \$249,999.99	3.25%p.a.
Balances of \$250,000 and above	3.45%p.a.

Information in this Product Disclosure Statement

The information in the PDS is up-to-date at the time it is given to you, except for any changes which may occur from time to time that are not materially adverse, provided we give you a means of finding out about these changes. You can find out about any changes by calling **133 800** 8am to 6pm (AEST) Monday to Friday. You can also obtain a paper copy of the updated information free of charge by contacting us at any branch.

