

## Complete Freedom account with a Visa debit card

You requested a Complete Freedom account with Visa debit card through your broker.

The Complete Freedom is an everyday transaction account to make deposits and withdrawals including by Visa debit card, Internet and Phone Banking, branch, and ATM access. The Complete Freedom comes with a Visa debit card linked to your account.

The Complete Freedom can be used as an offset facility linked to an eligible home loan. If you have selected the offset feature in your loan application and your loan settles the Complete Freedom account will be set up as an offset account. If your loan does not settle, the account will remain as a Complete Freedom transaction account.

If you have applied for a loan in joint names, the Complete Freedom account will be opened in joint names. Both applicants will therefore be required to sign this form. Any one of the joint account holders has the right to withdraw all available funds in the account. Joint account holders can change the operating rule on the account at any time by signing an authority. Visit any branch for assistance.

You agree to:

- Financial Service Guide and Credit Guide: [stgeorge.com.au/fsg](http://stgeorge.com.au/fsg)
- Internet and Phone Banking Terms and Conditions: [stgeorge.com.au/internetphoneterms](http://stgeorge.com.au/internetphoneterms)
- Transaction and Savings/Investment Terms and Conditions: [stgeorge.com.au/tran-save-invest-terms](http://stgeorge.com.au/tran-save-invest-terms)
- opening a Complete Freedom account and for us to send you a debit card linked to this account for each applicant

Signature of applicant 1

X

Date

/ /

Full name applicant 1

Signature of applicant 2 (if applicable)

X

Date

/ /

Full name applicant 2 (if applicable)