Let us know what you think
At St.George, we genuinely want to hear from you, our customers. We want to keep our lines of communication open and hear your suggestions for improvement. If you have something on your mind, share it with us, we welcome the opportunity to fix the situation.

Making a suggestion

If you can suggest a way St.George could do a better job for its customers, please do.

Paying a compliment

There is nothing so encouraging as a well-earned compliment. So if you have received exceptional service from St.George, please let us know so that we can pass on the compliment.

To make suggestions or pay compliments, simply:

Write to: St.George Customer Relations
4-16 Montgomery Street
Kogarah NSW 2217

Telephone: 1800 804 728 (select option 1) 9.00am – 5.00pm (EST) Monday - Friday
Fax: (02) 9952 1080
Email: customerrelations@stgeorge.com.au
Submit feedback online: stgeorge.com.au/contact-us

Making a complaint

If you have something on your mind, share it with us, we welcome the opportunity to fix the situation.

If you have a concern or complaint, please talk to our staff at your local branch, or telephone the St.George Customer Contact Centre, 8.00am to 8.00pm (EST), Monday to Saturday on 13 33 30 (overseas call +61 2 9553 5333).

If we do not satisfy your concern or complaint, please contact our Customer Relations Team (see above).

Acting on your behalf – The St.George Customer Relations Department

Our Customer Relations Officers are there to find a solution for you, by contacting the appropriate St.George Management with your concerns. Our aim is to respond to your complaint within 5 working days, or sooner if possible.

In some instances, where the matter is quite complex and involves accessing archived files, we ask that you allow us up to 30 days for our decision.

If you are not satisfied with the result, you may request an independent review of your dispute simply by writing to the Head of Customer Advocacy, St.George Bank, 4-16 Montgomery Street, Kogarah 2217. Our written response to you will include the reasons for our decision and outline any other steps you can take with your dispute.
Financial Ombudsman Service (FOS)

If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with by us, you can contact the Financial Ombudsman Service.

The Financial Ombudsman Service helps individuals and small business customers (as defined below) resolve problems and disputes with their bank and is free for individual bank customers. You can ask the Ombudsman to help you if your claim for financial loss is less than $280,000.

See the table below for Small Business Complaints eligibility.

<table>
<thead>
<tr>
<th></th>
<th>Events pre 6 July 98</th>
<th>Events between 6 July 98 and 11 March 02</th>
<th>Events after 11 March 2002</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Unincorporated Business</strong></td>
<td>✓ Eligible - no small business test applies</td>
<td>Small Business Criteria</td>
<td>Small Business Criteria</td>
</tr>
<tr>
<td></td>
<td></td>
<td>● 15 employees or less</td>
<td>● Manufacture of goods - &lt;100 FTE</td>
</tr>
<tr>
<td></td>
<td></td>
<td>● Turnover less than $1m</td>
<td>● Other Businesses - &lt;20 FTE</td>
</tr>
<tr>
<td><strong>Incorporated Business</strong></td>
<td>✗</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Incorporated associations, charities, trustee companies</strong></td>
<td>✗</td>
<td></td>
<td>✓ Eligible - &lt;20 FTE</td>
</tr>
</tbody>
</table>

Contacting The Ombudsman

Write to: GPO Box 3
          MELBOURNE VIC 3001

Telephone on: 1300 780 808
              Monday to Friday between 9.00am to 5.00pm (AEST)

Fax on: (03) 9613 6399

Lodge your dispute online at: www.fos.org.au
Advance Asset Management*

- Advance offers a range of retail and wholesale managed funds including:
  - Advance Imputation Fund
  - Advance International Sharemarket Fund
  - Advance Asian Equity Fund
  - Advance Mortgage Fund
  - Defensive Multi-Blend Fund
  - Balanced Multi-Blend Fund
  - High Growth Multi-Blend Fund
  - Australian Shares Multi-Blend Fund
  - Index Funds (offered through ASGARD)
- Advance also offers a range of Retirement and Superannuation Funds:
  - Advance Retirement Plan – Superannuation & Pension
  - Advance Pooled Superannuation Trust
  - Advance Super Plus
  - Retirement Savings Account

Asking a question

Whatever your investment with St.George, we realise you may have questions you’d like to ask. If your question relates to a managed fund offered by Advance Asset Management you should call our dedicated investor services team who will be able to help you, on freecall **1800 819 935**. Or, alternately, you can e-mail us at: investorservices@advance.com.au

Making a suggestion

Write to us if you have any suggestions as to how we can improve our service to you.

*Advance Asset Management Limited (ABN 98 002 538 329 AFSL 240902) is a member of the St.George Group and is the proprietor of the Advance Asset Management name. No member of the St.George Group guarantees the repayment of capital, the performance of the Funds or any particular rate of return. Investors wishing to join any of the abovementioned funds need to complete an application form that accompanies the current offer document. St.George Group means Westpac Banking Corporation ABN 33 007 457 141 and its related bodies corporate.
Making a complaint

Advance Asset Management aims to provide excellent service to all of our customers. If, however, for some reason our service did not meet your expectations, we want to hear about it. The procedures are simple.

If you have a complaint about Advance Asset Management or any of the funds it manages, please put your concerns in writing, enclosing any relevant documents, and send to:

The Complaints Resolution Manager
Advance Asset Management
Administration and Client Services
GPO Box B87
PERTH WA 6838

We aim to acknowledge your complaint in writing within 5 business days and respond in writing within 45 days. We will also let you know how to pursue your complaint if you are not satisfied.
Financial advice

If you should have a complaint about the advice you were given by a St.George Financial Planner*, you should follow the steps set out below and as per the Financial Services Guide provided to you in your initial meeting:

1. Contact your financial planner.
   
   Your financial planner should be able to address any queries or questions you might have relating to your investments.

2. If your complaint is not satisfactorily resolved within three days, please contact our Customer Relations Department on 1800 804 728, or put your complaint in writing and send it to us at: Locked Bag 1, Kogarah NSW 1485.
   
   We will endeavour to resolve your complaint quickly and fairly, however, if we cannot resolve the matter to your satisfaction we are happy to provide contact information for the external agencies that mediate complaints in the industry.

3. If you still do not obtain a satisfactory outcome, you may refer the matter to the following complaints organisation:

   Financial Ombudsman Service
   GPO Box 3
   Melbourne VIC 3001
   Telephone: 1300 780 808
   Toll Free: 1800 335 405
   Facsimile: (03) 9613 6399
   Website: www.fos.org.au

*St.George Bank Financial Planners are authorised representatives of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714.
**Life Insurance - Making a complaint**

**Life Insurance**

Complaints can be dealt with directly by calling the St.George Life Customer Service on **(02) 9952 0930** between 9.00am and 5.00pm (AEST), Monday to Friday or by writing to:

The Insurance Operations Manager  
St.George Life  
Locked Bag 3  
KOGARAH NSW 1485

We strive to achieve the highest level of customer service and will ensure that any complaint is attended to promptly. In the event that you are not satisfied with our response to your complaint within forty-five (45) days (or the extended time that you approve), the Financial Industry Complaints Service Limited offers a free dispute resolution service. You may telephone or write to them at:

Financial Ombudsman Service  
GPO Box 3  
Melbourne VIC 3001  
Telephone: 1300 780 808  
Toll Free: 1800 335 405  
Facsimile: (03) 9613 6399  
Website: www.fos.org.au

**General Insurance**

If you have an enquiry or complaint, Customer Relations will assist you in finding the right person at St.George to help you with any concerns you have.

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We hope this helps you when it comes to making complaints or suggestions to St.George.  
For further information call **1800 804 728** (select option 1) or fax your letter to **(02) 9952 1080**.