

## Important Information for St. George Personal, Business and Corporate Customers

Please read this Important Information flyer in conjunction with the terms and conditions and fees and charges documents for your deposit and loan facilities.

Effective 14 May 2018, the following changes will be made to the fees and charges for your accounts and facilities:

| Fee changed   | New fee amount       |
|---|----------------------|
| Fee for a duplicate or a copy of a statement requested through internet and phone banking | \$2.00 per statement |
| Fee for a duplicate or a copy of a statement requested over the counter                   | \$2.00 per statement |

Full terms and conditions are available from [stgeorge.com.au](http://stgeorge.com.au), by calling us on 13 33 30 or by visiting a branch.

# Credit Card Accounts

Fees and charges.

Effective: 3 April 2018

| Cards for sale   |      | Annual fee                       | Additional card(s) at no extra cost |
|--|------|----------------------------------|-------------------------------------|
| Vertigo  | Visa | \$55.00                          | 1                                   |
| Vertigo Platinum   | Visa | \$99.00                          | 3                                   |
| Amplify  | Visa | \$79.00                          | 1                                   |
| Amplify Platinum   | Visa | \$99.00                          | 1                                   |
| Amplify Signature  | Visa | \$279.00                         | 1                                   |
| No Annual Fee  | Visa | \$0.00                           | 3                                   |
| Amplify Business   | Visa | \$89.00                          | 3                                   |
| BusinessVantage  | Visa | \$55.00 per card (up to 9 cards) | N/A                                 |
| Cards no longer for sale                                       |      |                                  | Annual fee                          |
| No Annual Fee Mastercard®                                      |      |                                  | \$0.00                              |
| Essential Visa/Mastercard                                      |      |                                  | \$39.00                             |
| Vertigo Mastercard   |      |                                  | \$55.00                             |
| Starts Low Stays Low Visa/Mastercard                           |      |                                  | \$55.00                             |
| Gold Low Rate Visa/Mastercard                                  |      |                                  | \$79.00                             |
| Gold Advantage Visa/Mastercard                                 |      |                                  | \$79.00                             |
| Platinum Visa/Mastercard                                       |      |                                  | \$89.00                             |
| Late Payment Fee   |      |                                  |                                     |
| Fee applied for each late payment or missed payment            |      |                                  | \$15.00                             |
| Card Replacement Fees  |      |                                  |                                     |
| Card Replacement Fee (within Australia)                        |      |                                  | \$15.00 per card                    |
| Card Replacement Fee (outside Australia)                       |      |                                  | \$52.50 per card                    |
| Emergency/Urgent Card Replacement Fee (includes courier costs) |      |                                  | \$45.00 per card                    |
| Statement Copy Fee   |      |                                  |                                     |
| For requests via Phone Banking or Internet Banking             |      |                                  | \$2.00                              |
| For all other requests   |      |                                  | \$2.00                              |
| Other Copy Fees  |      |                                  |                                     |
| Copy of a sales voucher  |      |                                  | \$10.50                             |
| Copy of a deposit or withdrawal form                           |      |                                  | \$10.50                             |
| Copy of a deposited cheque                                     |      |                                  | \$16.00                             |
| Special clearance on a deposited cheque                        |      |                                  | \$16.00                             |

Fees stated are current as at the date of this brochure, but may change from time to time. We will notify you of changes as required under the Conditions of Use for your credit card account. All fees are debited to your credit card account under the Conditions of Use for the account. The fees are payable as part of the minimum payment required under those Conditions of Use. A Credit Card Offer and Conditions of Use will be provided at the time of approval. Please refer to these documents for full information on the fees and charges applicable to your credit card account.

## Foreign Transactions

We charge a 3% Foreign transaction fee as a percentage of the Australian dollar value of any Foreign transaction (includes transactions in a foreign currency, or in any currency with a merchant or processing entity located outside Australia).

## Cash Advance Fee

**Cash Advance Fee**  
For each cash advance amount including all transfers (including, without limitation, transfers by Internet Banking or Phone Banking), from your credit card account.

For cash advances against credit funds, provided your credit card account has a zero or credit balance immediately after our debiting the cash advance to the account, the minimum fee will apply.

Personal credit card accounts - 2% of each cash advance amount will apply where your account has a negative (debit) balance after the transaction has been posted to it. A minimum of \$2.50 and a maximum charge of \$150 will apply in these circumstances. A charge of \$2.50 will apply to the transaction if your account has a positive (credit) balance after the transaction has been posted to it. This will appear on your credit card statement directly below the relevant cash advance.

Amplify Business and BusinessVantage - 2% of each amount with a \$2.50 minimum (a maximum of \$150 per advance for BusinessVantage).

## Automatic Payment Dishonour Fee

For each dishonour of a payment under the automatic payment plan.

\$9.00

## Overlimit Fee

Payable if a transaction is made for an amount exceeding the available credit at the date the transaction is debited to your credit card account.

Personal credit card accounts - \$15.00 once per statement period if your credit card account was opened before 4 June 2012. No overlimit fee will be charged for personal credit card accounts opened on or after 4 June 2012.

Amplify Business and BusinessVantage - \$15.00 once per statement period.

## For further information



Ask at any branch.



Call us on 13 33 30, 8.00am to 8.00pm  
Monday to Friday (Sydney time).



Visit [stgeorge.com.au](http://stgeorge.com.au)

