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:

<table>
<thead>
<tr>
<th>Fee changed</th>
<th>New fee amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fee for a duplicate or a copy of a statement requested through internet</td>
<td>$2.00 per statement</td>
</tr>
<tr>
<td>and phone banking</td>
<td></td>
</tr>
<tr>
<td>Fee for a duplicate or a copy of a statement requested over the counter</td>
<td>$2.00 per statement</td>
</tr>
</tbody>
</table>

Full terms and conditions are available from 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
<table>
<thead>
<tr>
<th>Cards for sale</th>
<th>Annual fee</th>
<th>Additional card(s) at no extra cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vertigo Visa</td>
<td>$55.00</td>
<td>1</td>
</tr>
<tr>
<td>Vertigo Platinum Visa</td>
<td>$99.00</td>
<td>3</td>
</tr>
<tr>
<td>Amplify Visa</td>
<td>$79.00</td>
<td>1</td>
</tr>
<tr>
<td>Amplify Platinum Visa</td>
<td>$99.00</td>
<td>1</td>
</tr>
<tr>
<td>Amplify Signature Visa</td>
<td>$279.00</td>
<td>1</td>
</tr>
<tr>
<td>No Annual Fee Visa</td>
<td>$0.00</td>
<td>3</td>
</tr>
<tr>
<td>Amplify Business Visa</td>
<td>$89.00</td>
<td>3</td>
</tr>
<tr>
<td>Business Vantage Visa</td>
<td>$55.00 per card (up to 9 cards)</td>
<td>N/A</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Cards no longer for sale</th>
<th>Annual fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Annual Fee Mastercard®</td>
<td>$0.00</td>
</tr>
<tr>
<td>Essential Visa/Mastercard</td>
<td>$39.00</td>
</tr>
<tr>
<td>Vertigo Mastercard</td>
<td>$55.00</td>
</tr>
<tr>
<td>Starts Low Stays Low Visa/Mastercard</td>
<td>$55.00</td>
</tr>
<tr>
<td>Gold Low Rate Visa/Mastercard</td>
<td>$79.00</td>
</tr>
<tr>
<td>Gold Advantage Visa/Mastercard</td>
<td>$79.00</td>
</tr>
<tr>
<td>Platinum Visa/Mastercard</td>
<td>$89.00</td>
</tr>
</tbody>
</table>

**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**

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash Advance Fee</td>
<td>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).</td>
</tr>
<tr>
<td>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.</td>
<td></td>
</tr>
</tbody>
</table>

**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.

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>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.</td>
<td></td>
</tr>
</tbody>
</table>
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