

Business Accounts and Payment Services

Fees and Charges and
how to minimise them

Effective date: 1 August 2017

The terms and conditions

This “Business Accounts and Payment Services – Fees and Charges and how to minimise them” booklet (“Fees and Charges booklet”) sets out the fees that we may charge you in relation to your Accounts listed in Part A and the Payment Services you use.

This Document does not contain all the terms and conditions that apply to the accounts and payment services. There are three parts to the terms and conditions for Accounts and Payment Services.

The other documents that make up the terms and conditions for St. George Business Accounts are the current versions of our:

- Business Accounts and Payment Services Terms and Conditions and General Information booklet which sets out the features, benefits, terms and conditions that will apply to your St. George Business Accounts and the Payment Services you use; and
- Business accounts Interest Rates at a glance brochure (Interest Rates Flyer).

Please read the terms and conditions carefully as it will help you to:

- decide whether a St.George Business Account or Payment Service will meet your needs; and
- compare the St.George Business Accounts and other payment services you may be considering.

The products in this booklet are issued by St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

You may contact us:

- by calling 133 800, 24 hours a day, 7 days a week
- by email: stgeorge@stgeorge.com.au
- by visiting our website: stgeorge.com.au
- by visiting any of our branches or agencies.

Important Note:

Fees stated are current as at the date of this booklet but may change from time to time. We will notify you of changes as required under the Terms and Conditions.

Nearly all financial services provided by St.George will be “input taxed” under GST. This means that GST of 10% will not be added to the fee/charge for that service. There are a few services provided by the Bank which will be subject to GST of 10%. GST of 10% will be included in the Fees and Charges and how to minimise them booklet for these services after taking into account any cost savings arising from the introduction of the GST. Where applicable, the fees stated are GST inclusive.

Lending fees and charges, if you have an overdraft facility on your Account, are in the Business Lending and Finance Facilities Schedule of Fees and Charges.

You’ll find a quick reference guide to the transaction fees applicable to your Account on pages 8 to 11 of this booklet.

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Part A – Account fees and charges

1 Introduction

1.1 This booklet outlines the fees and charges that apply to you, summarised as follows:

Types of fees and charges	Further Information
Fees and charges applicable to St.George transaction Accounts, savings Accounts, trust Accounts and investment Accounts	Part A
Fees and charges that may apply (irrespective of what account you hold) if you use the special services we provide	Part B

1.2 Part C sets out the usual time it takes to clear a cheque deposited to your Account.

1.3 By reading through this booklet, you will be able to understand what fees and charges apply to your Accounts and to determine how to minimise or avoid fees.

1.4 The amount of fees you incur depends on the way you choose to bank. For example, in relation to most Business Accounts the most cost-effective transactions are those made using electronic channels such as St.George, Bank of Melbourne, BankSA or Westpac's ATM network, EFTPOS, Internet and Phone Banking transactions and using your visa business Debit Card, as they are either free or attract lower fees than transactions made within a Branch or a branch agency.

- 1.5 At St.George, we would like to help you keep fees to a minimum – or avoid them altogether. It's all in the way you choose to manage your banking. You can minimise the fees and charges you will have to pay by:
- (a) being familiar with the fees that apply to your Account – the fee structure of different Accounts varies, depending on the purpose for which the Account was designed. To avoid paying any more fees than necessary, it's important to be familiar with the fees that apply to your Account. This way you can best determine how these can be minimised – or avoided altogether;
 - (b) checking whether you have the most suitable Account for your needs. If you don't, or you are unsure, please contact Business Banking direct on 133 800, 24 hours a day, 7 days a week. We will be happy to discuss which Account and optional features best suit you;
 - (c) follow our suggestions to avoid or minimise fees in clause 8 of this booklet.

2 Table 1: Summary of fees

Account features	Information	Freedom Business Account (without overdraft)	Business Cheque Account Plus and Freedom Business Account (with Overdraft)	Land Agents/Brokers, and Valuers Trust Account and Solicitor's Trust Account
Monthly Account keeping fee	Clause 4.2	\$10.00	\$20.00	\$6.00
Fee-free transaction allowance per month	Clause 7	30 (deposits or withdrawals via over-the-counter and electronic agency or cheque withdrawals)	70 (deposits or withdrawals via over-the-counter and electronic agency or cheque withdrawals)	15 (deposits or withdrawals)
Transaction Fees (charge per transaction when monthly fee-free transaction allowance is exceeded)				
Electronic transactions	Clause 7	Free ¹	Free ¹	\$0.20 (withdrawal) \$0.10 (deposits)
Business Visa Debit card Transactions	Clause 5	Free ¹	Free ¹	N/A
Direct Credit	N/A	Free	Free	\$0.10
St.George/BankSA/Bank of Melbourne/Westpac ATMs in Australia, EFTPOS, electronic agency and cheque transactions	Clause 7	ATM & EFTPOS = Free Electronic Agency = \$1.00 Cheque Withdrawal = \$0.50	ATM & EFTPOS = Free Electronic Agency = \$1.00 Cheque Withdrawal = \$0.50	\$0.40 (withdrawal) \$0.10 (deposits) ATM N/A

1. Charges for special services may apply when using some services via Internet and Phone Banking, and Business Banking Online.

Account features	Information	Freedom Business Account (without overdraft)	Business Cheque Account Plus and Freedom Business Account (with Overdraft)	Land Agents/Brokers, and Valuers Trust Account and Solicitor's Trust Account
Over-the-counter transactions including branch agencies and Express Deposit	Clause 7	\$1.00	\$1.00	\$2.00 (Withdrawal) \$0.10 (Deposit)
Overseas Cash Withdrawal (including Overseas ATM Withdrawal)	Clause 5	\$5.00	\$5.00	N/A
Foreign Currency Conversion	Clause 5	3% of the transaction amount	3% of the transaction amount	N/A
Collection Transaction Fees (For each cheque or merchant envelope deposited)				
Fee-free collection items per month	Clause 5	30	70	15
Each collection item thereafter	Clause 5	\$0.50	\$0.50	\$0.40
Charge per item Processed				
Direct Debit	Clause 5	Free	Free	Free
ATM Mini Transactions History		Free	Free	N/A
Frequent Statement Fee (per month)		\$2.00	\$2.00	N/A

Table 2: Summary of fees for accounts that are no longer offered to customers

Account features	Information	GST Provision Account	Commercial Money Market Account	Stand By account	Business Maximiser Account	Standard Business Cheque Account	Commercial Line of Credit	Business Umbrella Investment Loan Account ²	Other Trust Account
Minimum Balance required to avoid Monthly Account keeping fee		N/A	N/A	\$2,000	N/A	N/A	N/A	N/A	N/A
Monthly Account keeping fee	Clause 4.2	Nil	Nil	\$6.00	Nil	\$10.00	Nil	Nil	\$6.00
Fee-free transaction allowance per month	Clause 7	5 deposits (unlimited electronic deposits) and 2 withdrawals	10 (deposits or withdrawals) and 20 Bank Cheques	All Deposits and 10 withdrawals	5 deposits or withdrawals	20 deposits or withdrawals	8 (deposits or withdrawals)	10 (withdrawals including 2 over-the-counter)	15 (deposits or withdrawals)
Transaction Fees (charge per transaction when monthly fee-free transaction allowance is exceeded)									
Electronic transactions	Clause 7	\$5.00 (withdrawal) Deposits free	\$6.50	\$0.20 (withdrawal) \$0.10 (Deposits)	\$0.20 (withdrawal) \$0.10 (Deposits)	\$2.00	\$2.00	Free	\$0.20 (withdrawals) \$0.10 (Deposits)
Business Visa Debit Card transactions	Clause 5	N/A	N/A	N/A	N/A	Free ¹	Free ¹	N/A	N/A

1. Charges for special services may apply when using some services via Internet and Phone Banking, and Business Banking Online.

2. Only available under a Residential Business Umbrella.

Account features	Information	GST Provision Account	Commercial Money Market Account	Stand By account	Business Maximiser Account	Standard Business Cheque Account	Commercial Line of Credit	Business Umbrella Investment Loan Account ²	Other Trust Account
Direct Credit	N/A	\$0.00	\$6.50	\$0.10	\$0.10	\$2.00	\$2.00	Free	\$0.10
St.George/Bank of Melbourne/Westpac ATMs in Australia, EFTPOS, electronic agency and cheque transactions	Clause 7	\$5.00 (withdrawal) \$0.80 (Deposits)	\$6.50	\$0.40 (withdrawal) \$0.80 (Deposits) ATM N/A	\$0.40 (withdrawal) \$0.10 (Deposits) ATM N/A	\$2.00	\$2.00	\$0.60	\$0.40 (withdrawal) \$0.10 (Deposit) ATM N/A
Over-the-counter transactions including branch agencies and Express Deposit	Clause 7	\$5.00 (withdrawal) \$0.80 (Deposits)	\$6.50	\$2.00 (withdrawal) \$0.10 (Deposits)	\$2.00 (withdrawal) \$0.10 (Deposits)	\$2.00	\$2.00	\$2.50	\$2.00 (withdrawal) \$0.10 (Deposit)
Overseas Cash Withdrawal (including Overseas ATM Withdrawals)	Clause 5	\$5.00	\$5.00	N/A	N/A	\$5.00	\$5.00	N/A	N/A

2. Only available under a Residential Business Umbrella.

3 Table 2: Summary of fees for accounts that are no longer offered to customers (continued)

Account features	Information	GST Provision Account	Commercial Money Market Account	Stand By account	Business Maximiser Account	Standard Business Cheque Account	Commercial Line of Credit	Business Umbrella Investment Loan Account ²	Other Trust Account
Foreign currency Conversion	Clause 5	3% of the transaction amount	3% of the transaction amount	N/A	N/A	3% of the transaction amount	3% of the transaction amount	N/A	N/A
Collection fees (For each cheque or merchant envelope deposited)									
Fee-free collection items per-month	Clause 5	5	15	N/A	10	N/A	16	ALL	15
Each collection item thereafter	Clause 5	\$0.50	\$0.50	N/A	\$1.00	\$0.50	\$2.00	\$0.00	\$0.40
Charge per item Processed									
Direct Credit	Clause 5	\$5.00	\$6.50	N/A	\$0.20	\$0.20	\$2.00	\$0.20	Free
ATM Mini Transactions History		\$0.20	\$2.00	N/A	\$0.20	\$0.20	\$0.20	\$0.20	N/A
Frequent Statement Fee (per month)		\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	Free	N/A

2. Only available under a Residential Business Umbrella.

4 Explanation of our fees and charges

- 4.1 The fees that apply specifically to an Account are either a monthly Account keeping fee or a transaction fee.

Monthly Account keeping fee

- 4.2 The monthly Account keeping fee is a flat fee that applies to your Account in a month. The monthly Account keeping fee is charged once in each calendar month and is debited to your Account on the last day of each calendar month.

Transaction fees

- 4.3 The transaction fees are fees for certain transactions carried out on your Account. The transaction fees to be charged on your Account are based on the “user pays” concept. Transactions that are more costly incur a higher fee, so to minimise your cost of banking you should try to use the “least cost” transactions. When reviewing the transaction fees that apply to your Account, refer to the description of transaction fees in Part A to determine the transactions which will be charged.
- 4.4 A separate Product Disclosure Statement governs Business Banking Online. Please contact us on 133 800, 24 hours a day, 7 days a week, if you are interested in Business Banking Online.

5 Description of transaction fees

For Freedom Business Account and Business Cheque Account Plus

Transaction type	When charged to your account
<ul style="list-style-type: none"> • Electronic transaction include electronic debits and credits using: • Most¹ Internet & Phone Banking deposits, withdrawals & transfers • BPAY® • EFTPOS • Direct Debits and Direct Credits • St. George/Bank of Melbourne/BankSA ATM deposits and withdrawals • Westpac ATM withdrawals in Australia. • Business Visa Debit Card Transactions. 	These transaction types do not include a fee and are free and unlimited ²
<p>Non-electronic transactions include debits and credits using:</p> <p>Branch Over-the-Counter transactions occurred. (including Express Deposit)</p> <p>Electronic agency</p> <p>Cheques written.</p>	On the last day of the month in which the transactions occurred.

1. Charges for special services may apply when using some services via Internet and Phone Banking or Business Banking Online.

2. Daily withdrawal limits apply.

For all other Accounts referenced in this booklet

Transaction type	When charged to your account
<p>Electronic transaction include electronic debits and credits using:</p> <ul style="list-style-type: none"> • Internet banking Phone Banking • BPAY® • Business Banking Online. 	On the last day of the month in which the transactions occurred.
<p>Withdrawal transactions include:</p> <ul style="list-style-type: none"> • Card, EFTPOS and Cheque • Card purchases • POS debits • Cheque clearing. 	On the last day of the month in which the transactions occurred.
Business Visa Debit Card Transactions	These transaction types do not include a fee and are free and unlimited ¹

1. Daily withdrawal limits apply.

All account types referenced in this booklet use the following definitions:

Business Visa Debit Card Transactions

A Business Visa Debit Card Transaction is:

- a purchase transaction made using your Business Visa Debit Card where you press the "CR" button at a point-of-sale Terminal or you make a Contactless transaction. Otherwise, if you do not press the credit or "CR" button, the transaction will be an eftpos transaction; and
- a transaction where you use the card number to purchase or pay for goods or services over the phone or internet or by mail.

The merchant may charge a fee for Business Visa Debit transactions as a surcharge for accepting payment by card. such fees are merchants' fees. They are not St.George fees.

Electronic agency includes all withdrawals or transfers using an EFT Terminal at an electronic agency outlet.

St.George/Bank of Melbourne/BankSA/Westpac ATM means the following transactions (where available) using an ATM in Australia:

- deposits and withdrawals made at St.George, Bank of Melbourne or BankSA branded ATMs
- withdrawals made at Westpac branded ATMs

Over-the-counter transactions include:

- all debits and credits, cash withdrawals and cashing of cheques.

Direct Credit means:

- a deposit to your account by direct credit.

Direct Debit means:

- any transfer of funds from your BankSA/St.George Account drawn under a direct debit request given to a third party.

Express Deposit means:

A service that allows for a cash and/or non-cash deposit to be made to your Account by use of:

- a tamper evident bag St.George provides and which is deposited in an express deposit box located in selected St.George branches; or
- an express deposit envelope which is deposited in an express deposit box located in selected St.George, Bank of Melbourne or BankSA branches.

Collection items:

Where the Collection item fee is payable, it is charged for a cheque or merchant envelope deposit. The fee is charged on the last day of the month in which the transaction occurred.

Each cheque and merchant envelope deposit made at the one time is counted as a separate collection item. For example, five cheques deposited at the one time are counted as five collection items.

A Collection item fee is charged in addition to a fee for the deposit

For example, if you deposit five cheques at a branch at the one time, you may incur a Collection item fee for each cheque as well as a fee for a Staff assisted transaction.

Overseas cash withdrawals

The Overseas Cash Withdrawal transaction fee is payable for a withdrawal of cash conducted outside Australia, including cash withdrawals using an ATM located outside Australia. The fee is charged on the last day of the month in which the transaction occurred. This fee is in addition to any Foreign Currency Conversion Fee (See below).

Foreign Currency Conversion

The Foreign Currency Conversion fee is payable for any transactions made by use of a Business Visa Debit Card, FreedomCard or a Maestro/Cirrus ATM Card and processed by Visa International or Mastercard international that involves the conversion on an amount of foreign currency into Australian Dollars. We charge the fee at the time the transaction is processed to your Account. The fee will be shown on your Account statement separately to the transaction amount.

6 Enforcement expenses

If we incur any costs because we have to enforce our rights under the Terms and Conditions of your Account, you agree that we may deduct any reasonable expenses from your Account.

7 Making use of your monthly fee-free transactions allowance

- 7.1 Most Accounts have a monthly fee-free transactions allowance. This allowance may include a limit on the number of over-the-counter withdrawals that can be included in the allowance. The over-the-counter withdrawal limit is not extra to your monthly fee-free transactions allowance. The limit is part of the allowance.
- 7.2 You are charged a fee for each transaction you make in a month after you use up your monthly fee-free transactions allowance.
- 7.3 The type of transactions included in the monthly fee-free transactions allowance for an Account is set out on the page for that Account in clause 9. The monthly fee-free transaction allowance consists of any of the transactions of the nominated type made on the Account each calendar month, in sequential order. Some Accounts have limits on the number of free over-the-counter (Branch/Branch Agency) withdrawals in any monthly fee-free transactions allowance for the Account. You may use up the free monthly fee-free transactions allowance on your Account before you make any over-the-counter withdrawal. If so, a fee will be charged for each over-the-counter withdrawal on your Account in that month.
- 7.4 If you have to make over-the-counter withdrawals on an Account in a month, try and make them before you make any other transactions on the Account that month.
- 7.5 Over-the-counter withdrawal fees are calculated immediately once:
- (a) the monthly fee-free transactions allowance is exceeded; or
 - (b) the over-the-counter withdrawal limit within the monthly fee-free transactions allowance is exceeded

(whichever occurs first) in a month and is charged at the end of the month.

8 Suggestions on how to avoid or minimise fees

8.1 Plan your banking

All transaction fees are calculated on the transactions you make in a calendar month. Most Accounts have a monthly fee-free transactions allowance. To reduce your transaction fees, try limiting the number of withdrawals from your Account. If you currently withdraw small amounts nearly every day, try withdrawing slightly larger amounts once or twice a week. If you pay for shopping or petrol via EFTPOS, ask the retailer if you can withdraw extra cash. You will save time and money.

8.2 Maintain your minimum balance

To avoid a monthly Account keeping fee, ensure that each day your Account balance is greater than the minimum monthly balance as stated in this booklet. The monthly Account keeping fee is charged per full calendar month at the end of the month.

8.3 Internet and Phone Banking

For the cost of a local call*, you can check your Account balance, transfer funds and even pay bills. Internet and Phone Banking can also provide a list of your most recent transactions#.

By using this service, you can reduce your statement frequency and potentially minimise your fees. For further details about, or to register for, Internet and Phone Banking, simply call **1300 555 203**, between 8am to 9pm, 7 days, or call into any St.George Branch.

*Mobile phone calls may incur higher charges.

Subject to systems availability and maintenance.

9 St.George Accounts designed to suit Business Banking needs

Freedom Business Account (Without Overdraft Facility)	
Account keeping fee	
<ul style="list-style-type: none"> • Monthly Account keeping fee 	\$10.00*
Free and unlimited ¹ day to day electronic transactions	
<ul style="list-style-type: none"> • Most Internet and Phone Banking deposits, withdrawals & transfers² • St.George/Bank of Melbourne/BankSA/ Westpac ATM withdrawals • St.George/Bank of Melbourne/BankSA ATM deposits • St.George/Bank of Melbourne/BankSA ATM mini transaction history • EFTPOS • Direct debits & credits. 	
Free ¹	
<ul style="list-style-type: none"> • Business Visa Debit Card transactions 	
Monthly fee-free transactions allowance	
<ul style="list-style-type: none"> • Deposits or withdrawals via branch (Over-the-counter including Express Deposits) and Electronic Agency, or Cheque withdrawals 	First 30
Transaction Fees (charged per transaction when monthly fee-free transaction allowance is exceeded)	
<ul style="list-style-type: none"> • Excess Branch (Over-the-counter including Express Deposits) or Electronic Agency Transaction deposit or withdrawal 	\$1.00
<ul style="list-style-type: none"> • Excess cheque withdrawal 	\$0.50
Collection fees	
<ul style="list-style-type: none"> • Fee free collection items[#] per month 	30
<ul style="list-style-type: none"> • Each collection item thereafter 	\$0.50
Charge per item processed	
<ul style="list-style-type: none"> • Frequent statement fee 	\$2.00/Mth

Please note that if you attach an overdraft facility to your Freedom Business Account, the above fees will no longer apply to your account. Rather, the features, fees and charges applying to the Business Cheque Account Plus will apply to your Freedom Business Account with Overdraft.

* If the Minimum Monthly Balance in your Freedom Business Account exceeds \$100,000, we may waive the monthly account keeping fee for that month.

1. Daily withdrawal limits apply

2. Charges for special services may apply when using some services via Internet and Phone Banking, and Business Banking Online.

Cheques or merchant envelopes deposited

Business Cheque Account Plus Freedom Business Account with Overdraft

Account keeping fee

- | | |
|-------------------------------|-----------|
| • Monthly Account keeping fee | \$20.00** |
|-------------------------------|-----------|

Free and unlimited¹ day to day electronic transactions

- Most Internet and Phone Banking deposits, withdrawals & transfers²
- St. George/Bank of Melbourne/BankSA/Westpac ATM withdrawals
- St. George/Bank of Melbourne/BankSA ATM deposits
- St. George/Bank of Melbourne/BankSA ATM mini transaction history
- EFTPOS
- Direct debits & credits.

Free¹

- Business Visa Debit Card transactions

Monthly fee-free transactions allowance

- | | |
|--|----------|
| • Deposits or withdrawals via branch (Over-the-counter including Express Deposits) or Cheque withdrawals | First 70 |
|--|----------|

Transaction Fees (charged per transaction when monthly fee-free transaction allowance is exceeded)

- | | |
|--|--------|
| • Excess Branch (Over-the-counter including Express Deposits) or Electronic Agency Transaction deposit or withdrawal | \$1.00 |
| • Excess cheque withdrawal | \$0.50 |

Collection fees

- | | |
|--|--------|
| • Fee free collection items [#] per month | 70 |
| • Each collection item thereafter | \$0.50 |

Charge per item processed

- | | |
|--------------------------|------------|
| • Frequent statement fee | \$2.00/Mth |
|--------------------------|------------|

** This fee does not apply if you have a Commercial Overdraft or Business Maximiser Overdraft facility. Please see the Business Lending and Finance Facilities Fees and Charges for specific services & loan accounts booklet for the monthly account keeping fee/loan administration fee which will apply to your facility.

1. Daily withdrawal limits apply

2. Charges for special services may apply when using some services via Internet and Phone Banking, and Business Banking Online.

Cheques or merchant envelopes deposited

Land Agents/Brokers and Valuers Trust Account, and Solicitor's Trust Account

Account keeping fee

• Monthly Account keeping fee	\$6.00
• Monthly fee-free transactions allowance (deposits or withdrawals)	First 15
Transaction fees (charged per transaction when monthly fee-free transactions allowance is exceeded)	
• Electronic withdrawals*	\$0.20
• Cheque withdrawals	\$0.40
• Over-the-counter withdrawals	\$2.00
• Deposits including Express deposit and direct credit	\$0.10
Collection fees	
• Fee-free collection items# per month	First 15
• Each collection item thereafter	\$0.40

* Availability depends on statutory requirements

Cheques and merchant envelopes

10 St.George Accounts that are no longer offered to customers

Commercial Money Market Account	
Account keeping fee	
• Monthly Account keeping fee	Nil
Monthly fee-free transactions allowance	
• Deposits or withdrawals	First 10
• Bank cheques	20
Transaction fees (charged per transaction when monthly fee-free transactions allowance is exceeded)	
• Electronic, over-the-counter transactions including Express deposit and direct credit	\$6.50
Collection fees	
• Fee-free collection items [#]	First 15 per month
• Each collection item thereafter	\$0.50
Charge per item processed	
• Frequent statement fee	\$2.00/Mth

[#] Cheques and merchant envelopes

Other Trust Account	
Account keeping fee	
• Monthly Account keeping fee	\$6.00
Monthly fee-free transactions allowance (deposits or withdrawals)	First 15
Transaction fees (charged per transaction when monthly fee-free transactions allowance is exceeded)	
• Electronic withdrawals [*]	\$0.20
• Cheque withdrawals	\$0.40
• Over-the-counter withdrawals	\$2.00
• Deposits including Express deposit and direct credit	\$0.10
Collection fees	
• Fee-free collection items [#] per month	First 15
• Each collection item thereafter	\$0.40

^{*} Availability depends on legal requirements

[#] Cheques and merchant envelopes

GST Provision Account

Account fee	
• Monthly Account keeping fee	Nil
Monthly fee-free transactions allowance	
• Electronic deposits and direct credit	Unlimited
• Deposits other than electronic deposits	5
• Withdrawals/direct debits/cheques	2
Transaction fees (charged per transaction when fee-free monthly transactions allowance is exceeded)	
• Electronic withdrawals	
• St.George/Bank of Melbourne/BankSA/Westpac ATM, EFTPOS, Electronic Agencies and cheque withdrawals; over-the-counter withdrawals	\$5.00
• Over-the-counter deposits, St.George ATM deposits and Express deposit	\$0.80
Collection fees	
• Fee-free collection items# per month	First 5
• Each collection item thereafter	\$0.50
Charge per item processed	
• Direct debit	\$5.00
• ATM mini transaction history	\$0.20
• Frequent statement fee	\$2.00/Mth

Cheques and merchant envelopes

Stand-By Account

Account keeping fee	
• Monthly Account keeping fee	\$6.00
• Minimum balance* to avoid monthly Account keeping fee	\$2,000.00
Transaction fees <i>(charged per transaction when monthly fee-free transactions allowance is exceeded)</i>	
• Fee-free deposits per month	All
• Fee-free Bank cheque withdrawals* per month	10
Charge per item processed	
Frequent statement fee	\$2.00/Mth

* Closing balance on every day of the calendar month

* Please note: A fee applies to each Bank cheque thereafter

Business Maximiser Account

Account keeping fee	Nil
• Free and unlimited ¹ transactions	
• Business Visa Debit Card transactions	
Transaction fees <i>(charged per transaction when monthly fee-free transactions allowance is exceeded)</i>	
• Monthly fee-free transactions (deposits or withdrawals)	First 5
• Electronic transactions and direct credit	\$1.00
• St.George/Bank of Melbourne/BankSA/Westpac ATM, EFTPOS and cheque transactions	\$1.00
• Over-the-counter withdrawals	\$1.50
• Over-the-counter deposits including Express deposit	\$1.00
Collection fees	
• Fee-free collection items ² per month	First 10
• Each collection item thereafter	\$1.00

1. Daily withdrawal limits apply

2. Cheques and merchant envelopes

Standard Business Cheque Account

Account keeping fee	
Monthly Account keeping fee	\$10.00
Transaction fees <i>(charged per transaction* when monthly fee-free transactions allowance is exceeded)</i>	
Monthly fee-free transactions allowance	20
Each transaction thereafter	\$0.50
Collection fees	
Fee-free collection items# per month	Nil
Each collection item	\$0.50
Charge per item processed	
Direct debit	\$0.20
ATM mini transaction history	\$0.20
Frequent statement fee	\$2.00/Mth

* Each debit and credit to the account (including each transfer deposited to the account) counts as one transaction

Cheques and merchant envelopes

Express Saver Account for Business

Account keeping fee	
• Monthly Account keeping fee	Nil
Charge per item processed	
• Frequent statement fee	\$2.00/Mth

Commercial Line of Credit

Free and unlimited ¹ transactions	
• Business Visa Debit Card transactions	
Transaction fees (charged per transaction when monthly fee-free transactions allowance is exceeded)	
• Monthly fee-free transactions allowance (deposits or withdrawals)	First 8
• Electronic transactions and direct credit	\$2.00
• St. George/Bank of Melbourne/BankSA/Westpac ATM, EFTPOS and cheque withdrawals	\$2.00
• Over-the-counter transactions including Express deposit	\$2.00
Collection fees	
• Fee-free collection items# per month	First 16
• Each collection item thereafter	\$2.00
Charge per item processed	
• Direct debit	\$2.00
• ATM mini transaction history	\$0.20
• Frequent statement fee	\$2.00/Mth

Cheques and merchant envelopes

1. Daily withdrawal limits apply

Business Umbrella Investment Loan Account[#]

Transaction Fees (charge per transaction when free monthly withdrawals are exceeded)	
• Total Free Monthly Withdrawals Inclusive of 2 maximum monthly free over-the-counter withdrawals	First 10
• Internet and Phone Banking and direct credit	Free
• St. George/Bank of Melbourne/BankSA/Westpac ATM, EFTPOS,	
• Electronic Agency and Cheques	\$0.60
• Over-the-counter Withdrawals (charge per transaction)	\$2.50
• Direct Debit	\$0.20
• ATM Mini Transaction history	\$0.20
• Frequent Statement Fee (statements issued monthly)	Free

This fees and charges booklet contains the transaction (withdrawal and payments) and enquiries fees and charges which apply to transactions on the Business Umbrella Investment Loan Account. Please refer to the terms and conditions for the credit fees and charges that apply to the account.

Part B – Charges for special services

11 Charges for special services

All fees and charges for the following special services are debited to your Account at the time the transaction occurs.

Payment Services	
Payment honour fee/unauthorised excess fee	\$15.00 per day
Outward Cheque dishonour fee	\$5.00 per item
Re-presentation of dishonoured Cheque (on a collection basis) and clean bills Each re-presentation	\$20.00
Certificate of balance of Account	\$16.00 per certificate
Certificate of interest paid or received	\$16.00 per certificate
Audit certificate	\$65.00 per hour or part there of
Interest recalculation fee (Customer request)	\$20.00 per recalculation
Special clearance of cheques at customer's request	\$16.00 per cheque
Telegraphic, telephone or mail advice of fate requested	Each item \$12.00 plus cost of message
Amendment to payment details on telegraphic transfer (Internet Banking only)	\$15.00
Collection of cheques not lodged for credit to an account	\$20.00 each
Transfer (Deposits) to Accounts at another Financial Institution	\$5.40 per transfer
Real Time Gross Settlement ("RTGS")	\$35.00 per settlement
Trace on RTGS Settlement	\$27.00 per trace
Inward RTGS	Nil

Stop payment of cheque	
Stopping payment on a cheque at your request - Staff assisted (Single or multiple items)	\$15.00
Stopping a payment on a cheque through Internet and Phone Banking/Business Banking Online	(Single item) \$8.00 (Multiple items) \$8.00

Statements

Multiple statement fee (for statements printed and issued simultaneously with the original)	\$3.00 per statement
Duplicate account statement (charge per statement cycle period) <ul style="list-style-type: none">• Mailed (requested through Internet and Phone Banking)• Faxed (requested through Phone Banking)• Staff assisted	\$4.00 per statement \$4.00 per statement \$7.50 per statement
Faxed statement	\$3.00/page (minimum \$5.00)
Over-the-counter statement	\$7.00 per statement

Coin handling

Bulk coins: <ul style="list-style-type: none">• Sorted and Bagged• Unsorted and Unbagged	Nil Not accepted
Change supplied	\$0.50 per bag/roll (minimum \$2.00)

Voucher enquiry fee (includes photocopying)

Copy of a personal or bank cheque after it has been presented (staff assisted)	\$15.00 per item
Copy of deposit or withdrawal slip	\$15.00 per copy
Copy of a personal cheque via Internet and Phone Banking	\$15.00 per copy
Trace of an item after it has been presented (cheque copy must be obtained first)	\$35.00 per item

Bank cheques

Bank Cheque (Staff assisted)	\$10.00 per cheque purchase
Bank Cheque via St.George	\$6.00 per cheque Internet Banking
Bank Cheque repurchase fee	\$15.00 per cheque
Bank Cheque replacement fee	\$25.00 per cheque

Photocopies

General photocopying	\$5.00 per sheet
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Periodical payments

Payment to St.George Accounts	Free
Payment to another Australian bank	\$4.00 per payment
Periodical payment/ Direct Debit dishonour fee	\$5.00 per item
Bills for collection	\$5.40 per item
Bill payment/transfer (instructions by phone/fax)	\$5.40 per instruction
Direct entry processing	\$15.00 per file

Opening an account

Search fee	\$50.00 per item
<p>A search fee applies to all businesses, trading names or companies opening an Account or to confirm any changes in name, directorship or structure.</p> <p>Where multiple searches are required, then the fee is charged per search.</p>	

Card Foreign Currency Transactions

Fees apply to foreign currency transactions by use of a Card on your Account: Foreign Currency Conversion Fee For foreign currency transactions made by use of a Card and processed by Visa International or MasterCard International, we charge a foreign currency conversion fee of 3.0% of the transaction amount.	
Overseas Cash Withdrawal Fee	\$5.00

Replacement Card

Card replacement (outside Australia) - all replacements (includes courier cost)	\$52.50 per replacement
Card replacement (within Australia) - all replacements	\$15.00 per replacement

12 Overseas services

Bank drafts issued	
Issue of bank draft (regardless of currency or amount)	\$25.00 per item
Replacement/stop payment/amendment/refund of bank draft (additional overseas bank charges may apply)	\$38.00 per item
Repurchase (when bank draft is presented over-the-counter)	\$20.00 per item
Advice of fate/trace (plus overseas bank charges)	\$27.00 per item

Foreign items purchased	
Foreign currency cheque negotiated (funds on hold for 20 Business Days)	
• Single lodgement	\$10.50
• Multiple lodgements (per item)	\$5.40
• Pension cheques negotiated	Free
Foreign item cheque dishonour fee	\$32.50 (plus overseas bank charges)
Foreign bills for collection	\$40.00 (plus overseas bank charges)
Inward bills for collection (items received from overseas bank for collection)	\$40.00

Foreign currency	
Foreign note sales	1.09% of AUD amount (minimum \$10.00 per transaction)
Encashment of foreign currency notes	\$10.00

Telegraphic transfers

Inward telegraphic transfer (\$A received or foreign currency received and converted to \$A, plus overseas bank charges)	
<ul style="list-style-type: none"> • Credited to an account with St.George • Paid to another Financial Institution • Representing a pension and credited to a nominated pension account held with St.George 	<p>\$15.00 per item</p> <p>\$38.00 per item</p> <p>Free</p>
Overseas telegraphic transfer (plus overseas bank charges)	
<ul style="list-style-type: none"> • Staff assisted • Via Business Banking Online or Internet Banking 	<p>\$32.00 per item</p> <p>\$20.00 per item</p>
Amendment to payment details (plus overseas bank charges)	
<ul style="list-style-type: none"> • Staff assisted • Where telegraphic transfer was purchased via Business Banking Online or Internet Banking 	<p>\$21.00 per item</p> <p>\$15.00 per item</p>
Cancellation and return of funds (plus overseas bank charges)	
<ul style="list-style-type: none"> • Staff assisted • Via Business Banking Online or Internet Banking 	<p>\$32.00 per item</p> <p>\$25.00 per item</p>
Trace on telegraphic transfer (plus overseas bank charges)	
<ul style="list-style-type: none"> • Staff assisted • Via Business Banking Online • Via Internet Banking 	<p>\$27.00 per item</p> <p>\$25.00 per item</p> <p>\$25.00 per item</p>

Travellers cheques

Issue of Australian dollar travellers cheques	1.09% of purchase value of cheques (minimum \$12.00)
Issue of foreign currency travellers cheques	1.09% of Australian dollar purchase value (minimum \$12.00)
Encashment of Australian dollar travellers cheques	\$10.00* per item
Encashment of foreign currency travellers cheques (per currency)	\$10.00* per item

* Fee does not apply when deposited directly into a St.George Account.

13 Other charges

Deposit books

Duplicate deposit books	\$4.50 per book
Agent deposit books	\$10.00 per book
Personalised deposit books	\$3.25/50 per book

Multiple credits (includes payroll credits)

Drawn on St.George	\$1.50 per credit
Drawn on another Financial Institution	\$5.00 per credit

Garnishee Fee

Supreme court	\$20.50 per item
District court	\$20.50 per item
Local court	\$14.00 per item

Alerts

SMS Alerts	
• Alert Fee (Usage fee applying per SMS to all SMS Alert Services and charged per statement cycle)	\$0.25
Email Alerts	
• Alert Fee (Usage fee applying per Email to all Email Alert Services and charged per statement cycle)	\$0.00

Fees Applicable to Privacy Access Requests

Name/Address personal details	Nil
Card personal details	Nil
Account information	Any one category = \$15.00
Loan credit information details	Any two categories = \$30.00
Personal correspondence details	Combination of three or detail more categories = \$45 (the maximum fee for an Access Request)
Verification of signature by fax	\$35.00
Miscellaneous service fee	\$65.00 (minimum \$32.50)
Trace and recall fee This is a flat fee that applies per trace or recall, when an account holder requests a trace or recall on an electronic third party transfer or BPAY® transaction	\$16
Courier deliveries when requested by customers	At cost
Cheque cashing authority	\$35.00 per annum

14 Trade Finance Fees

Fee Type	Amount
Import Irrevocable Documentary Letter of Credit (DLC) <ul style="list-style-type: none"> • Establishment Fee (per 180 days, or where the term is more than 180 days, the fee is calculated by multiplying the 0.375% by the number of additional periods[#] in the term) • Amendment Fee Increase in amount, extension Increase in amount, extension from original issuance date. • Amendment Fee – No value change/extension • Discrepancy Fee • Acceptance Commission value • Drawing Fee (1-3 drawings) • Drawing Fee (4th and subsequent drawings) 	<ul style="list-style-type: none"> 0.375% of maximum contingent liability (minimum \$100.00) 0.375% of face value (minimum \$100.00) \$60.00 \$60.00 1.50% p.a. of face (minimum \$75.00) Free 0.25% of amount drawn (minimum \$50.00) (maximum \$500.00)
Import Collection <ul style="list-style-type: none"> • Commission • Extension/Dishonour Fee 	<ul style="list-style-type: none"> 0.25% of face value (minimum \$65.00) (maximum \$600.00) \$65.00
Export Collection <ul style="list-style-type: none"> • Commission • Extension/re-presentation 	<ul style="list-style-type: none"> 0.20% of face value (minimum \$65.00) (maximum \$600.00) \$65.00
Export Documentary Letter of Credit (DLC) <ul style="list-style-type: none"> • Negotiation Commission • Letter of Assignment 	<ul style="list-style-type: none"> 0.20% of face value (minimum \$75.00) \$100.00

[#] An "additional period" is a period of 180 days (or if the letter of credit expires during a 180-day period, that shorter period).

Trade Finance Fees (continued)

Fee Type	Amount
Transferable (DLC) <ul style="list-style-type: none"> • Transfer 	0.40% of maximum transfer liability (minimum \$250.00)
<ul style="list-style-type: none"> • On Presentation under Head DLC 	0.20% of face value (minimum \$100.00) Fee
Export Negotiations Not Under DLC <ul style="list-style-type: none"> ▪ Negotiation Commission ▪ Extension/Re-presentation 	0.20% of face value (minimum \$65.00) \$65.00
Stand-by Letters of Credit <ul style="list-style-type: none"> ▪ Establishment Fee (per 180 days, or where the term is more than 180 days, the fee is calculated by applying the percentage by the number of additional periods# in the term) 2.50% of face value subject to negotiation with Trade Finance product specialists (minimum 0.75% of face value per 180 days or additional periods#, or \$250 whichever is the greater) 	
Bid/Performance Bonds <ul style="list-style-type: none"> ▪ Establishment Fee 2.50% of face value per 6 months or part thereof, subject to negotiation with Trade Finance product specialists (minimum 0.75% per 6 months of face value or part thereof, or \$250, whichever is the greater) 	
Pre-/Post-Shipment Finance <ul style="list-style-type: none"> • Establishment Fee (over-the-counter) • Rollover Fee 	\$50.00 \$50.00

Out-of-pocket expenses such as Swift messages, overseas bank charges, telegraphic transfer, courier costs, etc, may also be payable. These fees will vary and will be advised on an individual transaction basis.

#An "additional period" is a period of 180 days (or if the letter of credit expires during a 180-day period, that shorter period).

The legal fees detailed above are the bank's minimum charges which are in addition to any external costs incurred, such as your solicitor's fees, search costs, inspection fees, etc. Solicitor's costs are payable by the customer where St.George instructs a solicitor. GST will be payable on external legal fees. Government fees and charges have not been included and are payable by the customer.

15 Service charges for Non-clients

Negotiation of Bills	
Travellers cheques	\$15.00 per transaction
Clean bills, cheques and drafts	\$50.00
Issue of drafts	\$30.00
Refund/Repurchase of draft + out-of-pocket expenses	\$30.00
Replacement drafts + out-of-pocket expenses	\$30.00
Non-Customer cheque encashment fee	\$6.00

Part C – Cheque clearance times

16 Cheque clearance times

The following clearance times apply to cheques drawn on the Australian branches of Financial Institutions:

- Cheques deposited within the State in which they are drawn – 3 (three) clear Banking Business Days.
- Cheques deposited outside the State in which they are drawn – 3 (three) clear Banking Business Days.
- Cheques deposited into a St.George ATM – 4 (four) clear Banking Business Days.
- Cheques deposited through other Financial Institutions – 6 (six) clear Banking Business Days from the date St.George posts the cheque amount to your Account.

There are exceptions to the above usual times.

Also, we cannot tell you when a cheque drawn on an overseas branch of any Financial Institution (an “overseas cheque”) will be cleared. An overseas cheque can be dishonoured at any time, even after the proceeds have been made available.

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St.George Business Direct 133 800

Important

Should you lose your card, please immediately notify the 24-hour Card Service Centre on 1800 028 208, seven days a week (free call).

For General Customer Enquiries, please call 133 800, 24 hours a day, seven days.

Disputes

If your complaint is not immediately resolved to your satisfaction, contact:

Senior Manager, Customer Relations
Locked Bag 1
Kogarah NSW 1485
Telephone (metro): 1800 804 728
Telephone (non-metro): 1800 804 728

After this, if the matter is still not resolved to your satisfaction, contact:

Financial Ombudsman Service (FOS)
GPO Box 3
Melbourne VIC 3001
Telephone: 1300 780 808
www.fos.org.au

