

# Business Accounts

## Interest Rates at a glance

**Effective date 1 September 2017 (Subject to change)**

This Interest Rates flyer is part of the Terms and Conditions for St. George Bank Business Transaction and Savings Accounts, Investment Accounts and Land Agents/Brokers and Valuer's Trust Account, Solicitor's Trust Account and Other Trust Accounts (Accounts) listed in this Interest Rates flyer.

There are three parts to the Business Accounts and Payment Services Terms and Conditions. This Interest Rates flyer sets out the interest rates, current at the effective date of this flyer, for the Accounts. The other two documents that make up the Terms and Conditions for the Accounts and Payment Services are the current versions of our:

- Business Accounts and Payment Services Terms and Conditions and General Information booklet, and
- Business Accounts and Payment Services Fees and Charges and how to minimise them booklet.

For Business Access Saver please refer to the Business Access Saver and Internet and Phone Banking Terms and Conditions and Fees and Charges booklet.

Please read the Terms and Conditions carefully, as it will help you to:

- Decide whether a St. George Account will meet your needs, and
- Compare St. George Accounts to other bank accounts you may be considering.

For the latest version of this flyer you may contact us:

- by calling **133 800**. Call 8.00am to 6.00pm, 5 days a week,
- by email: **stgeorge@stgeorge.com.au**;
- by visiting our website: **stgeorge.com.au**;
- by visiting any of our branches or agencies;
- by writing to us at Locked bag 1, Kogarah NSW 1485; or
- by faxing us at 02 9952 1081.

## Business Transaction and Savings Accounts

Business Cheque Account Plus <sup>1</sup>		Business Access Saver
Interest calculated daily on the full balance and paid monthly		Interest calculated daily on the full balance and paid monthly
Balances \$0 to \$1,999.99	0.00% p.a.	0.60% p.a.
From \$2,000 to \$4,999.99	0.00% p.a.	0.60% p.a.
From \$5,000 to \$9,999.99	0.01% p.a.	0.60% p.a.
From \$10,000 to \$19,999.99	0.01% p.a.	0.60% p.a.
From \$20,000 to \$49,999.99	0.01% p.a.	0.60% p.a.
From \$50,000 to \$99,999.99	0.01% p.a.	0.60% p.a.
From \$100,000 to \$249,999.99	0.01% p.a.	0.60% p.a.
From \$250,000 to \$499,999.99	0.05% p.a.	0.60% p.a.
From \$500,000 to \$999,999.99	0.10% p.a.	0.60% p.a.
From \$1,000,000 and over	0.15% p.a.	0.60% p.a.

1. These rates also apply to Business Maximiser, Business Maximiser with Overdraft, Commercial Overdraft and Commercial Line of Credit Accounts.

No interest is paid on the Freedom Business Account.

Society Cheque Account	
	Interest calculated daily on the account balance and paid monthly
Up to \$499.99	0.00% p.a.
From \$500 to \$3,999.99	0.10% p.a.
From \$4,000 to \$4,999.99	0.10% p.a.
From \$5,000 to \$9,999.99	0.10% p.a.
\$10,000 and over	0.10% p.a.

## Land Agents/Brokers and Valuer's Trust Account, Solicitor's Trust Account

No interest is paid to you. Any interest paid on the Account will be paid to the appropriate governing body at the prescribed rate.

## Accounts no longer offered to customers

No interest is paid on the Other Trust Account.

GST Provision Account		Commercial Money Market Account	
Interest calculated daily on the full balance and paid quarterly at the end of March, June, September and December		Interest calculated daily on the full balance and paid monthly	
Balances \$0 to \$4,999.99	0.00% p.a.	Balances \$0 to \$49,999.99	0.00% p.a.
From \$5,000 to \$9,999.99	0.01% p.a.	From \$50,000 to \$249,999.99	0.05% p.a.
From \$10,000 to \$19,999.99	0.01% p.a.	From \$250,000 to \$499,999.99	0.40% p.a.
From \$20,000 to \$49,999.99	0.01% p.a.	From \$500,000 to \$999,999.99	0.65% p.a.
From \$50,000 to \$99,999.99	0.01% p.a.	From \$1,000,000 and over	0.80% p.a.
From \$100,000 to \$249,999.99	0.01% p.a.		
From \$250,000 to \$499,999.99	0.01% p.a.		
From \$500,000 to \$999,999.99	0.01% p.a.		
From \$1,000,000 and over	0.01% p.a.		

Standard Business Cheque Account		Stand-by Account	
Interest calculated daily on the full balance and paid monthly		Interest calculated daily on the full balance and paid monthly	
Balances \$0 to \$4,999.99	0.01% p.a.	Balances \$0 to \$4,999.99	0.01% p.a.
From \$5,000 to \$9,999.99	0.01% p.a.	From \$5,000 to \$9,999.99	0.01% p.a.
From \$10,000 to \$19,999.99	0.01% p.a.	From \$10,000 to \$19,999.99	0.01% p.a.
From \$20,000 to \$49,999.99	0.01% p.a.	From \$20,000 to \$49,999.99	0.01% p.a.
From \$50,000 to \$99,999.99	0.01% p.a.	From \$50,000 to \$99,999.99	0.01% p.a.
From \$100,000 to \$249,999.99	0.01% p.a.	From \$100,000 to \$249,999.99	0.01% p.a.
From \$250,000 to \$499,999.99	0.01% p.a.	From \$250,000 to \$499,999.99	0.01% p.a.
From \$500,000 to \$999,999.99	0.01% p.a.	From \$500,000 to \$999,999.99	0.01% p.a.
From \$1,000,000 and over	0.01% p.a.	From \$1,000,000 and over	0.01% p.a.

Express Saver Account for Business	
Interest calculated daily on full balance and paid monthly	
Balances of \$0 to less than \$250,000	0.65% p.a.
Balances of \$250,000 and above	0.80% p.a.

Business Umbrella Investment Loan	
Interest calculated	Daily
Interest paid	Quarterly (Mar, June, Sept, and Dec)
Balances up to \$4,999.99	0.01% p.a.
From \$5,000 to \$9,999.99	0.01% p.a.
From \$10,000 to \$19,999.99	0.01% p.a.
From \$20,000 to \$49,999.99	0.01% p.a.
From \$50,000 to \$99,999.99	0.01% p.a.
From \$100,000 to \$249,999.99	0.01% p.a.
From \$250,000 and over	0.01% p.a.