

Corporate and Business Accounts

Interest Rates at a glance

Rates Effective 20 July 2017 (Subject to change)

This Interest Rates Brochure is part of a Product Disclosure Statement (PDS) for St. George Bank:

- Transaction, savings, investment and regulated trust accounts (**Accounts**) listed in this Interest Rates Brochure and referred to in the Corporate and Business Accounts and Payment Services Terms and Conditions and General Information booklet (**Account Terms and Conditions**); and
- Visa Cheque Account referred to in the Visa Cheque Account and Payment Services (No longer available sale) Terms and Conditions and General Information booklet (**Visa Cheque Account Terms and Conditions**).

This means that this Interest Rates Brochure is part of two different PDSs.

This Interest Rates Brochure was prepared on 12 July 2017. However, it is intended to be used only for services provided from the effective date shown above.

There are 3 parts to the PDS for Accounts. This Interest Rates Brochure sets out the interest rates, current at the date of this Brochure, for the Accounts. The other 2 documents that make up the PDS for the Accounts are the current versions of our:

- Account Terms and Conditions which sets out the features, benefits, risks, terms and conditions that will apply to your Accounts; and
- Corporate and Business Accounts and Payments Services Fees and Charges and how to minimise them booklet (**Fees and Charges Booklet**).

There are 3 parts to the PDS for the Visa Cheque Account. This Interest Rates Brochure sets out the interest rates, current at the date of the Brochure, for the Visa Cheque Account. The other 2 documents that make up the PDS for the Visa Cheque Account are the current versions of our:

- Visa Cheque Account Terms and Conditions which sets out the features, benefits, risks, terms and conditions that will apply to your Visa Cheque Account; and
- Fees and Charges Booklet.

Please let us know if you did not receive all 3 parts of the relevant PDS at the same time when:

- you opened your Account; or
- you requested a copy of the relevant PDS for St. George Accounts or Visa Cheque Account.

The Corporations Act does not require us to give customers a Product Disclosure Statement for accounts with credit facilities or accounts no longer offered (Business Cheque Account (Non-Interest), Visa Cheque Account, Cash Management Account (no cheque), Statement Savings Account and Personal Cheque Account in this interest rate brochure). However, for ease of reference, we use the term "Product Disclosure Statement" or "PDS" to refer to the terms and conditions, fees and charges and interest rate particulars for these accounts.

The PDS is an important document. Please read the PDS carefully, as it will help you to:

- decide whether a St. George Corporate and Business Account will meet your needs; and
- compare St. George Corporate and Business Accounts to other bank accounts you may be considering.

The products to which this Product Disclosure Statement applies are financial products 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**. Call 8am to 6pm, 5 days a week;
- by email: **stgeorge@stgeorge.com.au**;
- by visiting our website: **stgeorge.com.au**;
- by calling or visiting any of our Corporate & Business Bank branches or Private Bank branch listed on the inside back cover of the Terms and Conditions and Fees and Charges;
- by writing to us at; Locked Bag 1, Kogarah NSW 1485; or
- by faxing us at 02 9952 1081

Information in this Product Disclosure Statement

The law requires that the information in this PDS is up-to-date at the time it is given to you, except for any changes which may occur from time to time that are not materially adverse, provided we give you a means of finding out about these changes. You can find out about any changes by calling 133 800, 8am to 6pm Monday to Friday. You can also obtain paper copy of the updated information free of charge by contacting us at any Corporate & Business Bank branch.

Transaction Accounts

| Business Cheque Account | |
|--|------------|
| Interest calculated daily on the full balance and paid monthly | |
| Balances \$0 to \$1,999.99 | 0.00% p.a. |
| From \$2,000 to \$4,999.99 | 0.00% 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 to \$499,999.99 | 0.05% p.a. |
| From \$500,000 to \$999,999.99 | 0.10% p.a. |
| From \$1,000,000 and over | 0.15% p.a. |

Investment Accounts

| Cash Management Account | | Call Deposit Account | |
|--|------------|--|------------|
| 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. | Balances \$0 to \$1,999.99 | 0.01% p.a. |
| From \$2,000 to \$4,999.99 | 0.00% p.a. | From \$2,000 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 | 0.05% p.a. | From \$100,000 to \$249,999.99 | 0.05% p.a. |
| From \$250,000 to \$499,999.99 | 0.05% p.a. | From \$250,000 to \$499,999.99 | 0.10% p.a. |
| From \$500,000 to \$999,999.99 | 0.05% p.a. | From \$500,000 to \$999,999.99 | 0.10% p.a. |
| From \$1,000,000 and over | 0.10% p.a. | From \$1,000,000 and over | 0.10% p.a. |

Regulated Trust Accounts

No interest is paid to the account holder for Solicitors Trust Accounts and Real Estate Trust Accounts. Interest is, however, paid to the relevant regulatory authority at the required rate. No interest is paid on other types of Trust Accounts.

Accounts no longer offered to customers

No interest is paid on the Business Cheque Account (non-interest).

| Personal Cheque Account | | Statement Savings Account | |
|--|------------|--|------------|
| 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 | 0.01% p.a. | Balances \$0 to \$1,999.99 | 0.01% p.a. |
| From \$2,000 to \$4,999.99 | 0.01% p.a. | From \$2,000 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. |

| Visa Cheque Account | | Cash Management Account (no cheque) | |
|--|------------|--|------------|
| 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. | Balances \$0 to \$1,999.99 | 0.00% p.a. |
| From \$2,000 to \$4,999.99 | 0.00% p.a. | From \$2,000 to \$4,999.99 | 0.00% 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 | 0.05% p.a. |
| From \$250,000 to \$499,999.99 | 0.01% p.a. | From \$250,000 to \$499,999.99 | 0.05% p.a. |
| From \$500,000 to \$999,999.99 | 0.01% p.a. | From \$500,000 to \$999,999.99 | 0.05% p.a. |
| From \$1,000,000 and over | 0.01% p.a. | From \$1,000,000 and over | 0.10% p.a. |