

Accounts no longer offered

Interest Rates at a glance

St.George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141
AFSL and Australian credit licence 233714.



Rates Effective 31 August 2017 (Subject to change) Australia wide.

This document contains the interest rates for the accounts listed in this interest rate brochure.

Information provided in this document is subject to change. Where there is a change to information that is not materially adverse to an account holder (such as a short-term increase in applicable interest rates, or a waiver or concession to fees and charges, which may be available only to certain accounts or at certain places or during particular times), we may make that information available elsewhere, such as through the St.George website stgeorge.com.au or in a brochure available at the specific branch to which the changes apply.

You can find out the interest rates that apply to your account at any time by calling 13 33 30 between 8am to 9pm (AEST), 7 days a week or by email: stgeorge@stgeorge.com.au or by visiting our website: stgeorge.com.au.

You may contact us:

- by calling **13 33 30** between 8am to 9pm (AEST), 7 days a week;
- by emailing: stgeorge@stgeorge.com.au or 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 facsimile to **(02) 9952 2995**.

Transaction Account	
	Happy Dragon Account[#]
Interest calculated	Daily - Interest rate apply to the full account balance
Interest paid	Twice Yearly (Jun, Dec)
Balances up to \$19,999.99	0.01% p.a.
From \$20,000 up to \$49,999.99	0.10% p.a.
\$50,000 and over	0.15% p.a.
	Freedom Account^{^#} Effective 20/12/2004
Interest calculated	Daily - Interest rate apply to the full account balance
Interest paid	Quarterly (Mar, Jun, Sept, Dec)
Balances up to \$4,999.99	0.01% p.a.
From \$5,000 up to \$19,999.99	0.01% p.a.
From \$20,000 and over	0.01% p.a.

No Interest is payable on the following accounts: Simply Freedom, Freedom Plus, Express Freedom, Complete Freedom Student, St.George Sense Everyday (linked to the St.George Sense Savings account).

Savings Account				
	Investment Savings Account ^{#^}	Power Saver Account [#]	Direct Saver Account [#]	Sense Savings Account [#]
Interest calculated	Daily - Interest rate apply to the full account balance			
Interest paid	Quarterly (Mar, June, Sept, Dec)	Monthly	Monthly	Monthly
From \$0 up to \$4,999.99	0.00% p.a.	0.05% p.a.	0.25% p.a.	1.00% p.a.
From \$5,000 up to \$9,999.99	0.01% p.a.	0.05% p.a.	0.25% p.a.	1.00% p.a.
From \$10,000 up to \$49,999.99	0.01% p.a.	0.15% p.a.	0.25% p.a.	1.00% p.a.
From \$50,000 up to \$99,999.99	0.01% p.a.	0.25% p.a.	0.25% p.a.	1.00% p.a.
\$100,000 and over	0.01% p.a.	0.35% p.a.	0.25% p.a.	1.00% p.a.

Investment Accounts

	Portfolio Cash Management Account#	Gold Cash Management Account#	DIY Super Direct Saver Account#
Interest calculated	Daily - Interest rate apply to the full account balance		
Interest paid	Monthly	Monthly	Monthly
Balances up to \$4,999.99	0.00% p.a.	0.00% p.a.	0.25% p.a.
From \$5,000 up to \$99,999.99	0.01% p.a.	0.01% p.a.	0.25% p.a.
\$100,000 and over	0.10% p.a.	0.01% p.a.	0.25% p.a.

Loan Accounts

	Portfolio Loan Effective 07/03/2005
Interest calculated	Daily - Interest rate apply to the full account balance
Interest paid	Quarterly (Mar, Jun, Sep, Dec)
All Balances	0.01% p.a.

For further information, ask at any branch or call St.George Direct on 13 33 30, 8am to 9pm (AEST) 7 days a week.

Terms, conditions, fees and charges apply to the products cited above. Full details of all applicable terms are available upon request.

[^]We do not calculate interest on an Account if the account is linked to a loan account under an interest offset facility. The interest offset facility may be a "loan offset" (partial interest offset) or a "mortgage equaliser" (full interest offset). At the effective date of this brochure shown at the top of this page, the interest offset rate for a loan offset facility (partial interest offset) is 0.70% p.a. Please refer to the Transaction, Savings and Investment Accounts: Accounts no longer offered terms and conditions and general information booklet for more information on interest offset facilities.
[#]This account is no longer offered to customers. This information is for existing account holders only.