

Important Information about transaction account fees and charges

Please read this important notice in conjunction with the document *St.George Transaction, Savings and Investment Accounts: Fees and charges and how to minimise them (Fees and Charges)*. Effective **1 November 2017**, the following changes will be made to these Fees and Charges:

Section	Changes
<p>Part A – Account fees and charges</p> <p>Table 1 – Summary of fees: Transaction, Savings and Investment Accounts</p> <p>Pages 4-5</p>	<p>Reduce the ‘Account service fee per month’ for the Freedom Account to \$5.</p> <p>The following transaction fees are removed and become ‘Free’ for the Freedom Account (balances less than \$5,000):</p> <ul style="list-style-type: none"> • St.George/BankSA/Bank of Melbourne/Westpac ATM (in Australia); • eftpos; • Electronic Agency; • Cheque; • Staff-assisted; • Bank@Post; and • Direct Debit. <p>Add the following text in the sixth row with the sub-heading commencing ‘Everyday Banking Transaction fees’ at the end of the text:</p> <ul style="list-style-type: none"> • (excluding additional fees that may apply for international payments or transactions despite any transaction allowance) <p>The following transaction allowances are increased to ‘Unlimited’ for the Freedom Account (balances less than \$5,000):</p> <ul style="list-style-type: none"> • Free monthly withdrawal allowance (for eligible transaction fees); and • Maximum number of Staff-assisted or Bank@Post transactions. <p>For the Freedom Account, delete the ‘Less than \$5,000’ and ‘\$5,000 and over’ and replace with ‘N/A’ in the following two rows:</p> <ul style="list-style-type: none"> • Applicable minimum monthly balance for fees set out below; and • Applicable minimum monthly balance for transaction allowances set out below. <p>Merge the two columns for the Freedom Account into one consolidated column under the following sub-headings:</p> <ul style="list-style-type: none"> • Everyday Banking Transaction fees; and • Transaction allowances. <p>Remove the St.George/BankSA/Bank of Melbourne/Westpac ATM (in Australia) fees for the Incentive Saver Account, Investment Cash Account, Get Set Loan and Portfolio Loan and replace with ‘Free’.</p> <p>Table 1 is amended accordingly.</p>

Section	Changes
<p>Part A – Account fees and charges</p> <p>Table 3 – Summary of fees: Complete Freedom Student Accounts, Retirement Access Plus Accounts, Concession Accounts</p> <p>Page 8</p>	<p>The following transaction fees are removed and become 'Free' for the Retirement Access Plus Account (balances less than \$20,000):</p> <ul style="list-style-type: none"> • St.George/BankSA/Bank of Melbourne/Westpac ATM (in Australia); • Cheque; • eftpos; • Electronic Agency; • Staff-assisted; and • Bank@Post. <p>Add the following text in the fifth row with the sub-heading commencing 'Everyday Banking Transaction fees' at the end of the text:</p> <ul style="list-style-type: none"> • (excluding additional fees that may apply for international payments or transactions despite any transaction allowance) <p>The following transaction allowances are increased to 'Unlimited' for the Retirement Access Plus Account (balances less than \$20,000):</p> <ul style="list-style-type: none"> • Free monthly withdrawal allowance (for eligible transaction fees); and • Maximum number of Staff-assisted withdrawals or Bank@Post withdrawals. <p>For the Retirement Access Plus Account, delete the 'Less than \$20,000' and '\$20,000 and over' and replace with 'N/A' in the following two rows:</p> <ul style="list-style-type: none"> • Applicable minimum monthly balance for fees set out below; and • Applicable minimum monthly balance for transaction allowances set out below. <p>Merge the two columns for the Retirement Access Plus Account into one consolidated column under the following sub-headings:</p> <ul style="list-style-type: none"> • Everyday Banking Transaction fees; and • Transaction allowances. <p>Table 3 is amended accordingly.</p>



Important Information regarding St.George Society Cheque accounts

Please read this Important Information flyer in conjunction with the following booklets:

- Transaction, Savings and Investment Accounts Banking Services Terms and Conditions and General Information (**Terms and Conditions**); and
- Transaction, Savings and Investment Accounts Fees and Charges and how to minimise them (**Fees and Charges**).

Effective **1 September 2017**, the following changes will be made to the terms and conditions affecting Society Cheque accounts.

Products Impacted	Changes
<p>All Society Cheque accounts</p>	<p>Account name</p> <p>All Society Cheque accounts (including Charity, Community and Sporting Groups, Schools, and Government) will now be known simply as ‘Society Cheque’ accounts.</p> <p>Table 2 in Part A of the Terms and Conditions is amended by merging the four columns for Charity, Community and Sporting Groups, Schools, and Government and titling the consolidated column ‘Society Cheque Account’. A similar consolidated merged column will be created in Table 4 contained in Part A of the Fees and Charges booklet.</p> <p>Interest</p> <p>Society Cheque accounts will accrue interest on a tiered basis and pay interest monthly.</p> <p>Table 2 in Part A of the Terms and Conditions booklet is amended by replacing the value of the ‘Tiered interest rates’ row in the consolidated ‘Society Cheque Account’ column with a tick and the ‘Interest paid’ row with ‘Monthly’.</p>

Products Impacted	Changes
<p>Society Cheque accounts - Community and Sporting Groups, and Government</p>	<p>Fees and Charges</p> <p>The following fees are reduced to nil:</p> <ul style="list-style-type: none"> • Express deposit; • Direct debit/credit; • Cheque; • Staff-assisted; • Collection item; and • Bank@Post. <p>The following free transaction allowances are increased to unlimited:</p> <ul style="list-style-type: none"> • Free monthly transaction allowance (for eligible transaction fees); and • Free collection items each month. <p>Table 4 in Part A of the Fees and Charges booklet is amended accordingly.</p>
<p>Society Cheque accounts - Government</p>	<p>Fees and Charges</p> <p>The account service fee per month is reduced to nil and there is no longer a minimum monthly balance required to avoid the service fee.</p> <p>Table 4 in Part A of the Fees and Charges booklet is amended accordingly.</p>

A full copy of the latest terms and conditions is available from stgeorge.com.au or by calling us on 133 800.



St. George Transaction, Savings and Investment Accounts

Fees and charges
and how to minimise them.

Effective: 3 June 2017

Important notes:

Information in this booklet is current as at the date of this booklet but may change from time to time. We will give you notice of changes as set out in the Terms and Conditions applying to your Account.

Nearly all financial services provided by us 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 we provide which will be subject to GST of 10%. In these circumstances, GST of 10% has been included in the fees and charges for these services. Where applicable, the fees stated are GST inclusive.

Introduction

This booklet sets out the fees and charges that apply to the accounts listed in Part A, as well as the special services listed in Part B. We may introduce new fees and change existing fees from time to time. Where the new or changed fees relate to an Account, we will give you notice in accordance with the Terms and Conditions of your Account.

This booklet does not contain all of the Terms and Conditions that apply to you. Further Terms and Conditions (including the meaning of defined terms) are set out in:

- the booklet “St.George Transaction, Savings and Investment Accounts. Banking Services Terms and Conditions and General Information”; and
- any notice we give you about current interest rates that apply to your Account.

Further information about our products and services is available by visiting our website stgeorge.com.au

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Part A - Account fees and charges

Table 1 - Summary of fees: Transaction, Savings and Investment Accounts

Fee description These fees are payable to St.George	Further details	Complete Freedom Account	Incentive Saver Account	Maxi Saver	DIY Super Saver	Investment Cash Account	Freedom Account	Portfolio Loan	Get Set Loan	
Account fees										
Account service fee per month	Clause 2.1	\$5	Nil	Nil	Nil	Nil	\$7	N/A**	N/A**	
Minimum monthly balance required to avoid the Account service fee		N/A	N/A	N/A	N/A	N/A	\$3,000	N/A	N/A	
Minimum total monthly deposits to avoid the Account service fee [^]		\$2,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Everyday Banking Transaction fees - where a relevant Free monthly withdrawal allowance applies, these transaction fees are payable per transaction after the allowance has been exceeded										
Applicable minimum monthly balance for fees set out below		N/A	N/A	N/A	N/A	N/A	Less than \$5,000	\$5,000 and over	N/A	N/A
Internet Banking	Clause 2.2	Free	Free	Free	Free	Free	Free	Free	Free	\$0.20
Phone Banking	Clause 2.3	Free	Free	Free	Free	Free	Free	Free	Free	\$0.20
Visa Debit transactions ^{^^}	Clause 2.4	Free*	Free*	N/A	N/A	N/A	Free*	Free*	Free*	Free*
St.George/BankSA/Bank of Melbourne/Westpac ATM (in Australia) ^{^^}	Clause 2.5	Free	\$0.60	N/A	N/A	\$0.60	\$0.60	Free	\$0.60	\$0.60
eftpos ^{^^}	Clause 2.6	Free	\$0.60	N/A	N/A	\$0.60	\$0.60	Free	\$0.60	\$0.60
Electronic Agency ^{^^}	Clause 2.7	Free	\$0.60	N/A	N/A	\$0.60	\$0.60	Free	\$0.60	\$0.60
Cheque ^{^^}	Clause 2.8	Free	N/A	N/A	N/A	\$1	\$0.60	Free	\$0.60	\$0.60
Staff-assisted	Clause 2.9	Free	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	Free	\$2.50	\$2.50
Bank@Post ^{^^}	Clause 2.10	Free	\$2.50	N/A	N/A	\$2.50	\$2.50	Free	\$2.50	\$2.50
Transaction allowances (transaction fees are charged when Free monthly transaction allowances are exceeded)										
Applicable minimum monthly balance for transaction allowances set out below		N/A	N/A	N/A	N/A	N/A	Less than \$5,000	\$5,000 and over	N/A	N/A
Free monthly withdrawal allowance (for eligible transaction fees)										
Free Internet Banking, Phone Banking, Visa Debit transactions may be counted towards your Free monthly withdrawal allowance	Clauses 3.1 to 3.3	Unlimited	1 [#]	Unlimited	Unlimited	5	10	Unlimited	10	8
Maximum number of Staff-assisted or Bank@Post transactions included in Free monthly withdrawal allowance	Clause 3.4	Unlimited	1	Nil	Nil	2	2	Unlimited	2	2
Free Collection items each month	Clause 3.1	Unlimited	Unlimited	Unlimited	Unlimited	10	Unlimited	Unlimited	Unlimited	Unlimited
Transaction fees - Free monthly withdrawal allowances do not apply to these fees										
Applicable minimum monthly balance for fees set out below		N/A	N/A	N/A	N/A	N/A	Less than \$5,000	\$5,000 and over	N/A	N/A
Direct Debit	Clause 2.11	Free	\$0.20	N/A	N/A	\$0.20	\$0.20	Free	\$0.20	\$0.20
Periodical Payment	Clause 2.13	\$4	\$4	N/A	N/A	\$4	\$4	\$4	\$4	\$4
Overseas Cash Withdrawal (including overseas ATM withdrawal) ^{^^}	Clause 2.14	\$5	\$5	N/A	N/A	\$5	\$5	\$5	\$5	\$5

*Merchants may charge a fee for Visa Debit transactions.

**Monthly administration fee may be payable (see your credit contract).

[^] Any deposits made after the last business day of the month will be included in the minimum total monthly deposits, calculation for the next month.

^{^^} Not applicable for Get Set Loans approved after 16 March 2015

[#] Any withdrawals made after the last business day of the month will be included in the total number of withdrawals for the next month.

Fee description These fees are payable to St.George	Further details	Complete Freedom Account	Incentive Saver Account	Maxi Saver	DIY Super Saver	Investment Cash Account	Freedom Account		Portfolio Loan	Get Set Loan
St.George/BankSA/Bank of Melbourne ATM Mini transaction history request ^{^^}	Clause 2.16	\$0.20	\$0.20	N/A	N/A	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20
Frequent Statement (per month)	Clause 2.15	\$2	\$2	\$2	\$2	\$2	\$2	\$2	Free	\$2
Foreign Currency Conversion ^{^^}	Clause 2.17	3.0%	3.0%	N/A	N/A	3.0%	3.0%	3.0%	3.0%	3.0%
Collection item	Clause 2.19	Free	Free	Free	Free	\$0.60	Free	Free	Free	Free

^{^^} Not applicable for Get Set Loans approved after 16 March 2015

Table 2 - Fee exemptions: Transaction, Savings and Investment Accounts

Description	Further details	Complete Freedom Account	Incentive Saver Account	Maxi Saver	DIY Super Saver	Investment Cash Account	Freedom Account		Complete Freedom Student Account	Retirement Access Plus Account	Concession Account	Portfolio Loan	Get Set Loan	
Fee exemptions														
Applicable minimum monthly balance for fee allowances set out below		N/A	N/A	N/A	N/A	N/A	Less than \$5,000	\$5,000 and over	N/A	Less than \$20,000	\$20,000 and over	N/A	N/A	N/A
Account service fee exemptions apply if St.George home loan repayments are deducted automatically from this account in a month	Clauses 3.5, 3.6	✓	x	x	x	x	✓	✓	x	x	x	x	x	x
Transaction fee exemptions apply if St.George home loan repayments are deducted automatically from this account in a month	Clause 3.5	x	x	x	x	x	✓	✓	x	x	x	x	x	x
Exemptions available on a single account for customers with a disability	Clause 3.7	✓	x	x	x	x	✓	✓	x	✓	✓	x	x	x
Free periodical payments between St.George/BankSA/Bank of Melbourne accounts	Clause 2.13	✓	✓	x	x	✓	✓	✓	✓	✓	✓	✓	✓	✓

Note: Freedom Account is only available to customers who meet eligibility criteria

Table 3 – Summary of fees: Complete Freedom Student Accounts, Retirement Access Plus Accounts, Concession Accounts

Fee description These fees are payable to St.George	Further details	Complete Freedom Student Account	Retirement Access Plus Account		Concession Account
Account fees					
Account service fee per month	Clause 2.1	Nil	Nil		Nil
Minimum monthly balance required to avoid the Account service fee		N/A	N/A		N/A
Everyday Banking Transaction fees – where a relevant Free monthly withdrawal allowance applies, these transaction fees are payable per transaction after the allowance has been exceeded					
Applicable minimum monthly balance for fees set out below		N/A	Less than \$20,000	\$20,000 and over	
Internet Banking	Clause 2.2	Free	Free	Free	Free
Phone Banking	Clause 2.3	Free	Free	Free	Free
Visa Debit transactions	Clause 2.4	Free*	Free*	Free*	Free*
St.George/BankSA/Bank of Melbourne/Westpac ATM (in Australia)	Clause 2.5	Free	\$0.50	Free	Free
Cheque	Clause 2.8	N/A	\$0.50	Free	N/A
EFTPOS	Clause 2.6	Free	\$0.50	Free	Free
Electronic Agency	Clause 2.7	Free	\$ 0.50	Free	Free
Staff-assisted	Clause 2.9	Free	\$1	Free	Free
Bank@Post™	Clause 2.10	Free	\$1	Free	Free
Transaction allowances (transaction fees are charged when Free monthly withdrawal allowances are exceeded)					
Applicable minimum monthly balance for transaction allowances set out below		N/A	Less than \$20,000	\$20,000 and over	
Free monthly withdrawal allowance (for eligible transaction fees) Free Internet Banking and Phone Banking, withdrawals are counted towards your Free monthly withdrawal allowance	Clauses 3.1 to 3.3	Unlimited	8	Unlimited	Unlimited
Maximum number of Staff-assisted withdrawals or Bank@Post withdrawals included in Free monthly withdrawal allowance	Clause 3.4	Unlimited	8	Unlimited	Unlimited
Free Collection items each month	Clause 3.1	Unlimited	Unlimited		Unlimited
Transaction fees – Free monthly withdrawal allowances do not apply to these fees					
Applicable minimum monthly balance for fees set out below		N/A	N/A		
Direct Debit	Clause 2.11	Free	Free		Free
Periodical payment	Clause 2.13	\$4	\$4		Free
Overseas Cash Withdrawal (including overseas ATM withdrawal)	Clause 2.14	\$5	\$5		\$5
St.George/BankSA/Bank of Melbourne ATM Mini transaction history request	Clause 2.16	\$0.20	Free		\$0.20
Frequent Statement (per month)	Clause 2.15	\$2	\$2		\$2
Foreign Currency Conversion	Clause 2.17	3.0%	3.0%		3.0%
Collection item	Clause 2.19	Free	Free		Free

Table 4 - Summary of fees: Society Cheque Accounts

Fee description These fees are payable to St.George	Further details	Charity	Community and Sporting Groups	Schools	Government
Account fees					
Account service fee per month	Clause 2.1	Nil	Nil	Nil	\$6
Minimum monthly balance required to avoid the Account service fee		N/A	N/A	N/A	\$10,000
Everyday Banking Transaction fees - where a relevant Free monthly withdrawal allowance applies, these transaction fees are payable per transaction after the allowance has been exceeded					
Internet Banking	Clause 2.2	Free	Free	Free	Free
Phone Banking	Clause 2.3	Free	Free	Free	Free
St.George/BankSA/Bank of Melbourne/Westpac ATM (in Australia)	Clause 2.5	N/A	N/A	N/A	N/A
Electronic Agency	Clause 2.7	N/A	N/A	N/A	N/A
Express deposit	Clause 2.18	Free	\$0.45	Free	\$0.45
Direct debit/credit	Clauses 2.11 and 2.12	Free	\$0.35	Free	\$0.35
Cheque	Clause 2.8	Free	\$0.45	Free	\$0.45
Staff-assisted	Clause 2.9	Free	\$0.95	Free	\$0.95
Collection item	Clause 2.19	Free	\$0.45	Free	\$0.45
Bank@Post™	Clause 2.10	Free	\$0.95	Free	\$0.95
Transaction allowances (transaction fees are charged when Free monthly transaction allowances are exceeded)					
Free monthly transaction allowance (for eligible transaction fees)	Clauses 3.1 to 3.3	Unlimited	20	Unlimited	20
Free Collection items each month	Clause 3.1	Unlimited	10	Unlimited	10
Transaction fees - Free monthly transaction allowances do not apply to these fees					
Periodical payment	Clause 2.13	\$4	\$4	\$4	\$4
Frequent Statement (per month)	Clause 2.15	\$2	\$2	\$2	\$2

1 General

- 1.1 Where you have an Account listed in Tables 1 to 4 at the front of this booklet, Part A of this booklet forms part of the Terms and Conditions applying to your Account.
- 1.2 From time to time, we may waive fees normally payable on your Account. We usually tell you the period for which any fee waiver applies.
- 1.3 Where we do not charge a fee that we are entitled to charge, this will not constitute a waiver of our right to charge that fee.

2 Further details about our Account fees and charges

2.1 Account service fee

The Account service fee is charged once in each month and is debited to your Account on the last day of each month.

Where a minimum monthly balance to avoid the Account service fee applies to your Account, the Account service fee will not be charged for each month in which the balance of your Account does not fall below the minimum required to avoid the Account service fee.

Where a requirement for a minimum total monthly deposits applies to your Account to avoid the Account service fee, the Account service fee will not be charged for each

month in which the minimum total of customer initiated deposits is made by the last business day of the month. Any deposits made after the last business day of the month will be included in the minimum total monthly deposits' calculation for the next month.

Customer initiated deposits are any deposits made by or at your request. Examples include a deposit of money by way of salary, pension, cash or cheque. It does not include certain amounts credited by us such as interest, rebates and adjustments.

If your Account is a Get Set Loan, Portfolio Loan, or if there is an overdraft facility on your Account, additional account administration or service fees may be payable under your credit contract and charged to your Account. Please refer to your credit contract for further information about these fees.

2.2 Internet Banking

If the Internet Banking transaction fee is payable, it is charged for transfer withdrawals, including BPAY® transactions. The fee is charged on the last day of the month in which the transaction occurred.

For accounts where Internet Banking transactions are fee-free, they will count towards your Free

monthly withdrawal allowances. If the Free monthly withdrawal allowance is exceeded, a fee will be charged for each Internet Banking transaction in excess of the allowance.

2.3 *Phone Banking*

If the Phone Banking transaction fee is payable, it is charged for transfer withdrawals, including BPAY® transactions, but excluding Staff-assisted transactions. The fee is charged on the last day of the month in which the transaction occurred.

For accounts where Phone Banking transactions are fee-free, they will count towards your Free monthly withdrawal allowances. If the Free monthly withdrawal allowance is exceeded, a fee will be charged for each Phone Banking transaction in excess of the allowance.

2.4 *Visa Debit transactions*

A Visa Debit transaction is:

- a purchase transaction made using your Visa Debit Card where you press the "credit" or "Visa Debit" option at a point-of-sale terminal or you make a Contactless transaction otherwise, 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.

Visa Debit transactions are free, but count towards your Free monthly withdrawal allowance.

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

2.5 *St.George/BankSA/Bank of Melbourne/Westpac ATM*

Where the St.George/BankSA/Bank of Melbourne/Westpac ATM transaction fee is payable, it is charged for:

- a withdrawal or balance enquiry using a St.George/BankSA/Bank of Melbourne/Westpac branded ATM in Australia;
- a transfer using a St.George/BankSA/Bank of Melbourne branded ATM; and
- for Society Cheque accounts, a deposit using a St.George/BankSA/Bank of Melbourne branded ATM in Australia.

St.George/BankSA/Bank of Melbourne/Westpac ATM transaction fees are charged on the last day of the month in which the transaction occurred.

2.6 *EFTPOS*

Where the EFTPOS transaction fee is payable, it is charged for an EFTPOS transaction other than transactions undertaken on an EFT Terminal at an Electronic Agency.

The fee is charged on the last day of the month in which the transaction occurred.

2.7 *Electronic Agency*

Where the Electronic Agency transaction fee is payable, it is charged for:

- a withdrawal or transfer using an EFT Terminal at an Electronic Agency; and
- for Society Cheque accounts, a deposit made using a deposit only card at an Electronic Agency.

The Electronic Agency transaction fee is charged on the last day of the month in which the transaction occurred.

2.8 *Cheque*

Where the Cheque fee is payable, it is charged for each withdrawal relating to a cheque drawn on your Account. The fee is charged on the last day of the month in which the cheque withdrawal is debited to your Account.

2.9 *Staff-assisted*

Where the Staff-assisted transaction fee is payable, it is charged for:

- a withdrawal or transfer conducted through St.George/BankSA/Bank of Melbourne staff, or staff of a branch agency;
- cashing a personal cheque at a St.George/BankSA/Bank

of Melbourne branch or branch agency (including cashing a cheque at a branch or branch agency); and

- for Society Cheque Accounts, a deposit conducted through St.George/BankSA/Bank of Melbourne staff, or staff of a branch agency.

The Staff-assisted transaction fee is charged on the last day of the month in which the transaction occurred.

2.10 *Bank@Post™*

Where the Bank@Post™ transaction fee is payable, it is charged for a withdrawal conducted via Bank@Post™. The fee is charged on the last day of the month in which the transaction occurred. Bank@Post™ is an agency banking service offered at Australia Post outlets which display the Bank@Post™ sign.

2.11 *Direct Debit*

Where the Direct Debit fee is payable, it is charged for a transfer of funds from your Account drawn under a direct debit request you gave another person. The fee is charged on the last day of the month in which the transaction occurred.

2.12 *Direct Credit*

The Direct Credit fee is payable for a deposit to your Account by direct credit. The fee is charged on the last day of the month in which

the transaction occurred.

2.13 *Periodical Payment*

The Periodical Payment fee is payable for a transfer of funds that we make on a regular basis at your request from your Account to another specific account. The fee is charged at the time the transaction occurs.

Periodical Payments to another account held with St. George or BankSA or Bank of Melbourne are free.

2.14 *Overseas Cash Withdrawal*

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).

2.15 *Frequent Statement*

Where the Frequent Statement fee is payable, it is charged for each additional statement provided to you in a month. The fee is charged on the last day of the month in which the additional statement is provided.

2.16 *ATM Mini Transaction history request*

Where the ATM Mini Transaction history request fee is payable, it is

charged for obtaining a list of recent transactions using a St. George/ BankSA/ Bank of Melbourne branded ATM or electronic agency. The fee is charged at the time the transaction occurs.

2.17 *Foreign Currency Conversion*

The Foreign currency conversion fee is payable for any transaction that involves the conversion of an amount of foreign currency into Australian Dollars. The fee is charged at the time the transaction is processed to your Account.

The fee will be shown on your Account statement separately to the transaction amount.

2.18 *Express Deposit*

Where the Express Deposit fee is payable, it is charged for cash and non-cash deposits to be made to your Account by use of:

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

The Express Deposit fee is charged on the last day of the month in which the transaction occurred.

2.19 Collection item

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.

3 Further details about our transaction allowances and fee exemptions

Transaction allowances

- 3.1 Many Accounts have a Free monthly withdrawal allowance or Free monthly transaction allowance.

These transaction allowances may include a limit on the number of Staff-assisted transactions that can be included in the allowance. The Staff-assisted transaction limit is not in addition to your Free monthly withdrawal

or transaction allowance. The limit is part of the allowance.

- 3.2 You are charged a fee for each transaction that is not included in your Free monthly withdrawal or transaction allowance, or that is in excess of your allowance.
- 3.3 The tables in this booklet set out the transactions that count towards the Free withdrawal/transaction allowance on your Account. Each month we examine the transactions made on your Account in sequential order to work out the transactions that are covered by your Free withdrawal or transaction allowance for that month.
- 3.4 Some Accounts have limits on the number of free Staff-assisted or Bank@Post™ transactions in the Free monthly withdrawal or transaction allowance. You may use up the Free monthly withdrawal or transaction allowance on your Account before you make any Staff-assisted or Bank@Post™ transactions. If so, a fee will be charged for each Staff-assisted or Bank@Post™ transaction on your Account in that month.

If you have a St.George Home Loan (other than a Portfolio Loan)

- 3.5 If you have at least one St.George Home Loan (other than a Portfolio Loan) repayment deducted automatically from your Freedom Account in any month, in that

month your Freedom Account is not charged:

- (a) the monthly Account service fee;
- (b) any St.George/BankSA/Bank of Melbourne/Westpac ATM in Australia, EFTPOS, Electronic Agency or Cheque fees;
- (c) any Staff-assisted transaction fees; or
- (d) any Direct Debit fees.

This benefit does not apply to Freedom Accounts from which you are making Portfolio Loan repayments.

- 3.6 If you have at least one St.George Home Loan (other than a Portfolio Loan) repayment deducted automatically from your Complete Freedom Account in any month, in that month your Complete Freedom Account is not charged the monthly Account service fee.

Customers with a disability

- 3.7 Customers who rely on branch services because a disability prevents them from using electronic services may apply to be exempt from paying certain transaction fees on:
- one Complete Freedom; or
 - one Complete Freedom Student Account; or
 - one Freedom Account; or

- one Retirement Access Plus Account.

At any one time, a customer can only have one account with transaction fees waived on this basis.

Customers who feel that they meet this criteria must apply at a St.George branch and provide proof of eligibility (for example, a Disability Support Pension card).

4 Government charges on accounts

- 4.1 Statutory government charges may apply to your Account from time to time.
- 4.2 If any government charges apply to your Account, they are charged directly to your Account in accordance with the Terms and Conditions applying to the Account.
- 4.3 If you do not provide your Tax File Number, St.George is required to deduct withholding tax from any interest payable to you and forward it to the Australian Government.

5 Fees for services relating to Accounts

Unless noted otherwise, all fees and charges for the following account services are debited to your Account at the time the transaction or event occurs.

Account service	Amount
Bank Cheque ▪ Requested using Internet Banking	\$6.00
Overseas telegraphic transfer (<i>plus overseas bank charges</i>) ▪ Requested using Internet Banking	\$20.00
Cancellation and return of funds (<i>plus overseas bank charges</i>) ▪ Requested using Internet Banking	\$25.00
Trace on telegraphic transfer (<i>plus overseas bank charges</i>) ▪ Requested using Internet Banking	\$25.00
Periodical payment, direct debit or outward cheque dishonour fee: ▪ Concession Account ▪ Get Set Loan and Portfolio Loan ▪ Other Accounts	Free \$9.00 \$5.00
Payment honour fee – payable for each transaction that: ▪ overdraws your Account or increases the amount already overdrawn; ▪ is a withdrawal against uncleared funds; or ▪ exceeds the available funds in the account at the time of the transaction. The fee is debited to your Account on the first business day after the event occurs: ▪ Concession Account ▪ Get Set Loan and Portfolio Loan ▪ Other Accounts	Free \$9.00 \$15.00
Stopping payment on a cheque at your request (single cheques, or multiple cheques in the same sequence) ▪ Staff-assisted ▪ Requested using Internet Banking or Phone Banking	\$15.00 \$8.00
Alerts Services ▪ SMS Alert Fee (Usage Fee applying per SMS to all SMS Alert Services) ▪ Email Alert Fee	Free Free
Trace and Recall fee payable per trace or recall when you request a trace or recall on an electronic third party transfer or BPAY® transaction	\$16.00
Inward telegraphic transfer (<i>plus overseas bank charges</i>) ▪ Pension paid to a nominated Retirement Access Plus account ▪ Otherwise credited to an Account ▪ All other Inward telegraphic transfers	Free \$15.00 \$38.00
Garnishee fee ▪ Supreme Court ▪ District ▪ Local Court	\$20.50 \$20.50 \$14.00
Multiple credits (includes payroll credits). Payable per credit: ▪ Cheque drawn on St. George account ▪ Cheque drawn on other institution per credit	\$1.50 \$5.00

Part B - Charges for special services

Fees for general banking services

The following fees and charges are payable for banking services that are not related to your account. This Part B does not form part of the Terms and Conditions of your Account or any Payment Service. Unless noted otherwise, all fees and charges for the following special services are debited to your Account at the time the transaction or event occurs.

Payment Services	
Bank Cheque (staff-assisted)	
<ul style="list-style-type: none"> ▪ Issue (other than a bank cheque requested using Internet Banking, see Fees for services relating to Account above) 	\$10.00
<i>(Fee does not apply when cheque is drawn directly from a Fixed Term account in customer's name within 14 days of the account maturing)</i>	
<ul style="list-style-type: none"> ▪ Bank Cheque Repurchase ▪ Bank Cheque Replacement ▪ St. George cheque encashment fee (non-customer) 	\$15.00 \$25.00 \$6.00
Deposit/transfer to another financial institution other than a direct debit (you must provide a deposit slip provided by the other financial institution)	
<ul style="list-style-type: none"> ▪ Customer ▪ Non-customer 	\$5.40 \$10.50
Real Time Gross Settlement (RTGS) fee per successful transfer	\$35.00
Trace on Real Time Gross Settlements	\$27.00
Bill Payment/transfer to other account when request made by phone or fax	\$5.40
Bills for Collection – closing an account on advice from other bank	\$5.40
Coin Handling fee	
Customers:	
<ul style="list-style-type: none"> ▪ Sorted and Bagged ▪ Unsorted and Unbagged 	Nil not accepted
Non-Customers:	
<ul style="list-style-type: none"> ▪ Sorted and Bagged ▪ Unsorted and Unbagged 	6% of amount not accepted
Change supplied (per bag/roll)	\$0.50 (min \$2.00)

Cheque Services	
Special clearance on a deposited cheque	\$16.00
Card Services	
Card replacement (within Australia) ▪ All replacements	\$15.00
Card replacement (outside Australia) ▪ All replacements (<i>includes courier cost</i>)	\$52.50
Document Requests (Charged per voucher request)	
Search Fee <i>A search fee applies to all businesses, trading names or companies opening an account, or to confirm any changes in name, directorship or structure. Where multiple searches are required, then the fee is charged per search.</i>	\$50.00
Duplicate Visa voucher	\$10.50
Copy of deposit or withdrawal slip	\$15.00
Copy of personal or bank cheque after it has been presented	\$15.00
Duplicate account statement (Charge per statement cycle period) ▪ Staff-assisted ▪ Requested using Internet Banking and Phone Banking	\$7.50 \$4.00
Other Services	
Certificate of account balances (<i>per certificate</i>)	\$16.00
Audit Certificate ▪ (refer to Miscellaneous Service Fee)	
Bank Guarantee Maintenance fee (<i>charged half-yearly in advance - min \$60.00</i>)	0.75% of guaranteed amount
Miscellaneous Service fee Other than: ▪ Trace of personal or bank cheque after it has been presented (Cheque copy must be obtained first) ▪ Over-the-counter statement	\$65.00/hr (min \$32.50) \$35.00 per item \$7.00
Personalised deposit book	\$3.25/50 per book

Fees Applicable to Privacy Access Requests

Category On Access Request Form	Applicable Fee
Name/address personal details	▪ Free (No Charge)
Card personal details	▪ Free (No Charge)
Account information	▪ Any 1 category = \$15.00
Loan credit information details	▪ Any 2 categories = \$30.00
Personal correspondence details	▪ Combination of 3 or more categories = \$45.00
Other	(the maximum fee for an Access Request)

Bank Draft Services

Issue of bank draft (regardless of currency or amount)	\$25.00
Repurchase (when draft is presented over counter)	\$20.00
Replacement/stop payment/amendment/refund of bank draft (plus overseas bank charges)	\$38.00
Advise fate/trace on a bank draft (plus overseas bank charges)	\$27.00

Overseas Services

Overseas telegraphic transfer (plus overseas bank charges) ▪ Staff-assisted	\$32.00
Amendment to payment details (plus overseas bank charges) ▪ Staff-assisted ▪ Call centre Staff-assisted	\$21.00 \$15.00
Cancellation and return of funds (plus overseas bank charges) ▪ Staff-assisted	\$32.00
Trace on telegraphic transfer (plus overseas bank charges) ▪ Staff-assisted	\$27.00

Foreign Currency Services

Foreign currency cheque negotiated (funds held on a 20 business day hold)	
▪ Single lodgement	\$10.50
▪ Multiple lodgements (per item)	\$5.40
Pension cheques negotiated (funds held on a 20 business day hold)	Free
Foreign item dishonour fee (plus overseas bank charges)	\$32.50
Foreign item for collection (plus overseas bank charges)	\$40.00
Inward items for collection (items received from overseas bank for collection)	\$40.00
Travellers cheques encashments	
▪ AUD	\$10.00
▪ Foreign currency (per currency)	\$10.00
(fee does not apply when funds are deposited directly into customer's account)	
Encashment of foreign currency notes (per currency)	\$8.00

Advantage Package Annual Fee

<ul style="list-style-type: none"> ▪ A fee payable if you are eligible for a St.George Advantage Package and are receiving the package benefits ▪ The fee is electronically transferred from your Package Fee Paying account on an annual basis ▪ The first payment occurs on the day after settlement of your Advantage Package home loan and thereafter on each anniversary date 	\$395.00
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Suggestions on how to avoid or minimise fees

The amount of fees you incur depends largely on the way you bank. 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.

- **Plan your banking** – if fees for withdrawals apply to your Account, try to limit the number of withdrawals.
- **Use Internet Banking or Phone Banking.**
- **Take advantage of any transaction allowances or fee exemptions that apply to your Account.**

- **Maintain your minimum monthly balance.**
- **Swap your passbook for a card** – where practical, avoid conducting transactions in branches.
- **Simplify your banking** – avoid maintaining multiple accounts.
- **Make sure you're familiar with the fees that may apply.**
- **Check whether you have the most suitable Account for your needs.**
- **Ensure you deposit the required monthly amount.**

For further information about how to minimise or avoid fees, visit our website stgeorge.com.au

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For further information

-  Ask us today
-  13 33 30
-  stgeorge.com.au



stgeorge.com.au