

Renewing your Term Deposit online

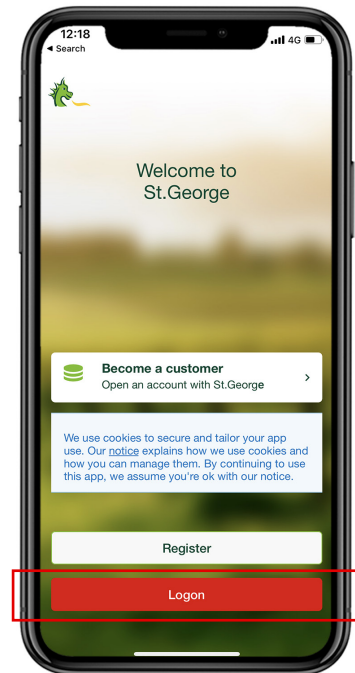
A St.George App how-to guide.

Renewing your Term Deposit online

Step 1

Open the St.George App on your phone and tap '**Logon**'.

If you're not registered for Internet Banking, simply download the St.George App and tap '**Register**'.

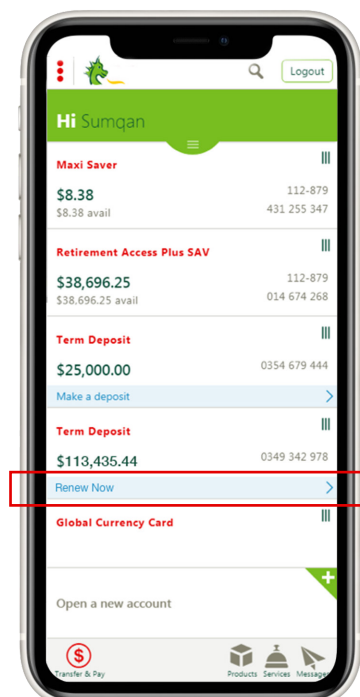


Step 2

If your Term Deposit has matured, you'll be able to tap the '**Renew Now**' option under Term Deposit.

You can also renew your Term Deposit by going to **Services>My Accounts>Term Deposit Management**.

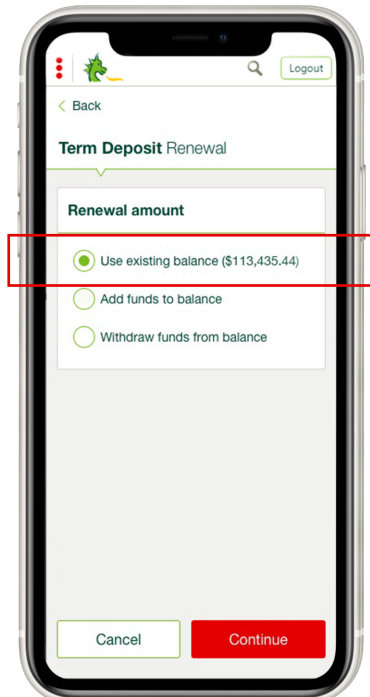
It's important that you provide your renewal instructions within the 14-day grace period. If they're not provided, your Term Deposit will automatically renew with default instructions.



Step 3

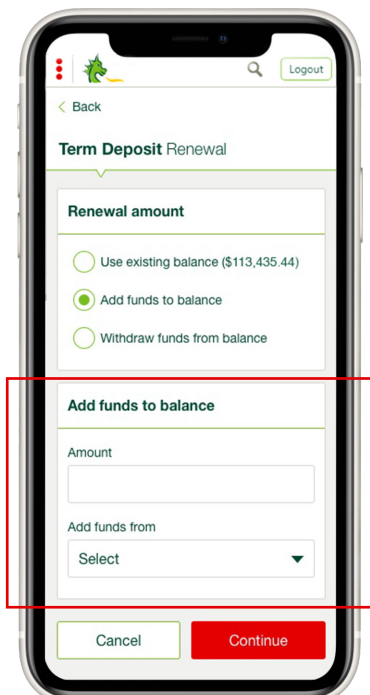
There are three ways to update your renewal amount:

1) Use existing balance



2) Add funds to balance

Enter in the amount you want to add and select which account the funds are coming from.



3) Withdraw funds from balance

Enter in the amount you want to withdraw (leaving a minimum \$1,000 balance in the Term Deposit), and select which account you want the funds deposited into.

Tap **'Continue'**.

The screenshot shows the 'Term Deposit Renewal' screen. Under the 'Renewal amount' section, three radio buttons are visible: 'Use existing balance (\$113,435.44)', 'Add funds to balance', and 'Withdraw funds from balance' (which is selected). Below this, the 'Withdraw funds from balance' section contains an 'Amount' input field and a 'Withdraw funds to' dropdown menu with 'Select' as the current choice. At the bottom, there are 'Cancel' and 'Continue' buttons. The 'Continue' button is highlighted with a red rectangle.

Step 4

Enter the Term Deposit renewal period, and when you would like the interest paid by tapping the drop-down arrow to view your options.

Tap **'Show interest rates'** to find your interest rate options.

The screenshot shows the 'Term Deposit Renewal' screen. Under the 'Renew your account' section, it displays 'I would like to deposit \$112,000.00'. Below this, there is a 'For a period of' section with a 'Maximum 60 months' input field and a 'Months' label. The 'Interest paid' section has a dropdown menu with 'At maturity' selected. At the bottom of this section, there is a 'Show interest rates' button, which is highlighted with a red rectangle. Below this, there are 'Cancel' and 'Continue' buttons.

Step 5

Select an interest rate

Select your preferred renewal option and tap 'Continue'.

The screenshot shows the 'Term Deposit Renewal' screen. At the top, there's a 'Back' button and a 'Logout' button. Below that, the title 'Term Deposit Renewal' is displayed. The main section is titled 'Renew your account'. It shows 'I would like to deposit' as '\$112,000.00'. Under 'For a period of', '6' is selected in a dropdown menu, with 'Months' to its right. Under 'Interest paid', 'At maturity' is selected in a dropdown menu. Below this is a 'Show interest rates' button. The 'Select an interest rate' section is highlighted with a red box. It contains three options:

- ☐ 2.80% p.a. over 18 months
1.60% standard rate + 1.20% bonus rate
Total interest earned: \$1,345.34*
- ☒ 2.75% p.a. over 28 months
1.85% standard rate + 0.90% bonus rate
Total interest earned: \$1,423.83*
- ☐ 2.85% p.a. over 34 months
1.75% standard rate + 1.10% bonus rate

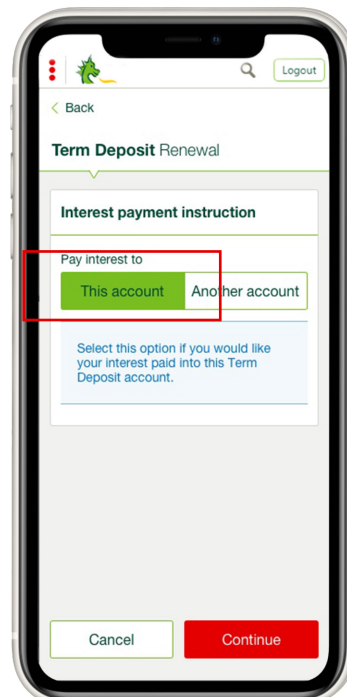
This screenshot shows the same 'Term Deposit Renewal' screen, but with the 'Continue' button highlighted with a red box. The 'Select an interest rate' section is no longer highlighted. Below the interest rate options, there is a 'Things you should know' section with a disclaimer: 'If you withdraw your funds prior to maturity, we may recalculate the interest at a reduced rate.' At the bottom, there are two buttons: 'Cancel' and 'Continue'.

Step 6

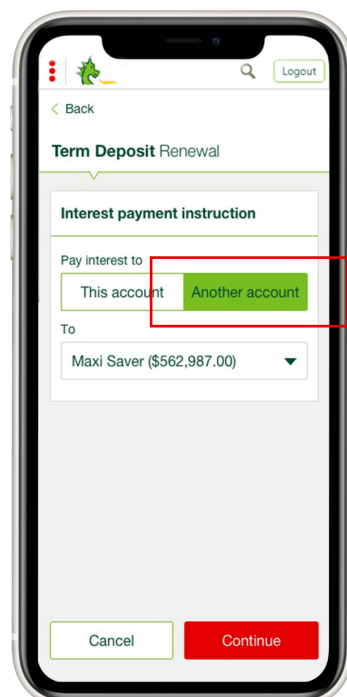
Interest payment instruction

Select where you would like your interest to be paid.

Tap **'This account'** if you want to reinvest the interest into the Term Deposit.



Tap **'Another account'** if you would like the interest paid into a different account.



Step 6

If you would like the interest to be paid into another financial institution account, select '**Add the new account**' and enter the BSB and account number of that account. It will then be added as an option on the drop-down menu.

Tap '**Continue**'.

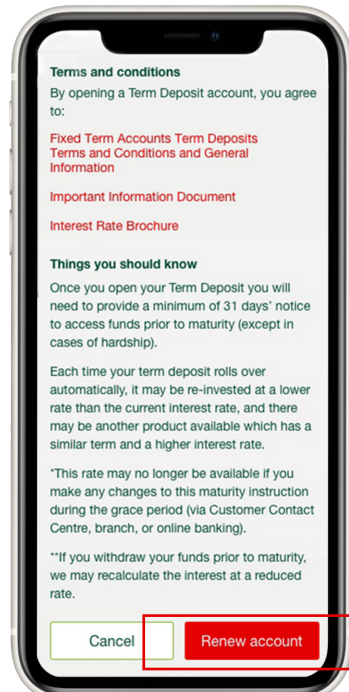
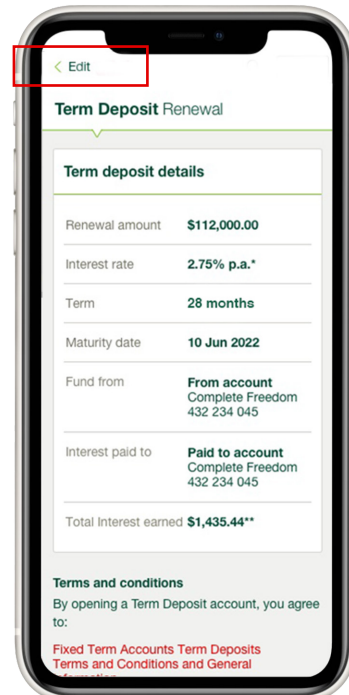
The screenshot shows a mobile application interface for 'Term Deposit Renewal'. At the top, there is a navigation bar with a 'Back' button on the left and a 'Logout' button on the right. Below this, the title 'Term Deposit Renewal' is displayed. The main section is titled 'Interest payment instruction' and contains a form. The form has a label 'Pay interest to account' followed by a dropdown menu with the word 'Select' and a downward arrow. Below the dropdown is a blue box with the text 'Want to deposit to another account? please add the new account'. At the bottom of the screen, there are two buttons: 'Cancel' and 'Continue'. The 'Continue' button is highlighted with a red rectangle.

Step 7

Review your renewal details.

Once you're happy to proceed, please ensure you have read the Terms & Conditions in **'Things you should know'**, then tap **'Renew account'**.

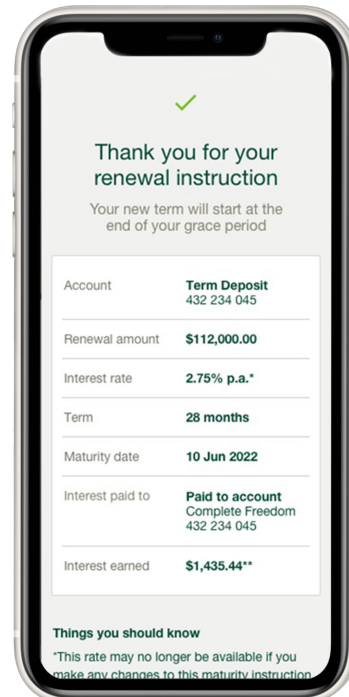
If you would like to make a change, tap **'Edit'** on the top left of the screen.



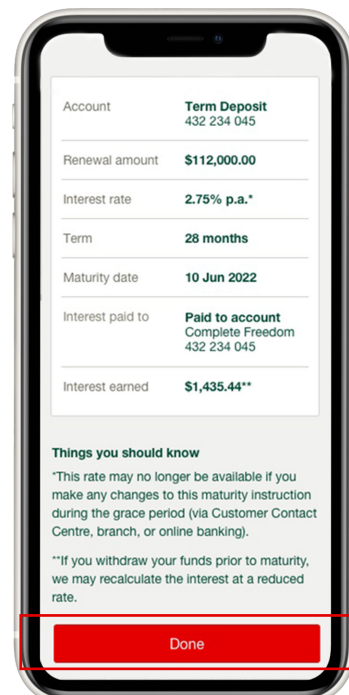
Step 8

Your Term Deposit rollover instructions have now been updated.

You can make as many changes as you would like to these instructions, up until the end of the Grace Period.



Tap 'Done' to take you back to the home screen.



Any questions? Just ask.



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