

## Descriptive transcript for St.George balance Plan&Pay how to video.

Invigorating music plays.

The screen is filled with a background of multi-tonal green triangles. Large white text appears reading 'Say hello to Plan and Pay.'

The background pattern moves towards the top left corner, revealing a kitchen backdrop as the pattern settles in the upper third of the screen. An animated Little Dragon appears standing on the kitchen bench wearing a chef's hat. The text 'Get on top of your credit card balance' animates in as he starts chopping a watermelon with a knife. Pieces of chopped melon fall off the screen as the words 'By slicing it into bite-sized pieces' flash up.

The pattern background sweeps across the whole screen from the bottom left corner with large text appearing that reads 'Pay off your balance'. The letters fall and are replaced by the words 'over 3-36 months', then 'at a lower interest rate?'. The words 'Sound like a plan?' appear in large, white text.

A smartphone appears on the right-hand side of the frame, filling up most of the height of the screen. The phone screen shows the St.George App.

Dynamically, the words '1. Go to your Account details page' flash up on the screen. A red circular cursor appears, guiding you through the app.

First the cursor selects 'Amplify Visa' credit card, then the words '2. Select the blue balance banner' appear as the cursor completes this action. The Plan and Pay instalment plan page appears on screen, followed by the words '3. Select your chosen balance and amount'.

The cursor selects 'Purchase Balance', and selects the 'change' button to specify the amount to charge to the instalment plan as the words '4. Pick a repayment schedule' appear as text.

The cursor scrolls through the monthly repayment options, confirms the 12-month plan and a confirmation sent screen appears. The text 'And that's it! You're done' flashes up.

The phone disappears and the green background takes over the full screen with the words 'Have up to eight active Plan and Pay plans'. The text 'For both your balance and purchases' then appears.

The patterned background is pushed out, replaced by the kitchen backdrop. The Little Dragon slides in, chillaxing in a bowl still dressed as a chef. The words 'Try Plan and Pay today' appear in large text on the screen.

The St.George logo appears on a plain white background. Underneath in small writing at the bottom of the screen are the words 'St. George - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

The invigorating music ends.