

# St. George Advantage Package

Terms and conditions

Effective: 31 October 2018



Parts A, B and C of this booklet comprise the terms and conditions that apply to the *package*.

**Part A** - Summary of Package Features and Benefits

**Part B** - More Detail - Package Features and Benefits

**Part C** - Specific Package Terms and Conditions

Words in *italics* are defined in Clause 18 of Part C

# Part A: Summary of Package Features and Benefits

Eligible Products	Available benefits
Standard Variable Rate and Discount Variable Rate Home or Investment Loan	<ul style="list-style-type: none"> <li>• No “establishment fee”</li> <li>• No monthly “loan administration fee”</li> <li>• No “increase home loan fee”</li> <li>• No “conversion/switching fee” excludes conversion to products other than package loan products</li> <li>• No fee for redraw requests via Internet and Phone Banking</li> <li>• Interest rate discount based on package owner’s total loan amount. For latest rates please refer to our website at: <a href="http://stgeorge.com.au/interest-rates">stgeorge.com.au/interest rates</a>.</li> <li>• No “security substitution fee”</li> </ul>
Fixed Rate and One Year Introductory Fixed Rate Home or Investment Loan OR Fixed Rate and One Year Introductory Fixed Rate Home or Investment Loan	<ul style="list-style-type: none"> <li>• No “establishment fee”</li> <li>• No monthly “loan administration fee”</li> <li>• No “increase home loan fee”</li> <li>• No “conversion/switching fee” excludes conversion to products other than package loan products.</li> <li>• No “security substitution fee”</li> </ul>
Portfolio Loan OR Portfolio Loan AND	<ul style="list-style-type: none"> <li>• No “establishment fee”</li> <li>• No “additional sub-account fee”</li> <li>• No “monthly administration fee” for sub-accounts</li> <li>• No “increase credit limit request” fee</li> <li>• No “switching fee” for change of interest rate or interest rate option or payment requirement</li> <li>• Interest rate discount is based on package owner’s total loan amount. For latest rates refer to our website at: <a href="http://stgeorge.com.au/interest-rates">stgeorge.com.au/interest rates</a>.</li> <li>• No “security substitution fee”</li> </ul>
Full interest offset (Mortgage Equaliser Offset and Repayment Offset) facilities AND	<ul style="list-style-type: none"> <li>• No monthly “full offset service fee”.</li> </ul>

Eligible Products	Available benefits
Credit Cards <ul style="list-style-type: none"> <li>• Amplify</li> <li>• Amplify Platinum</li> <li>• Amplify Signature</li> <li>• Vertigo</li> <li>• Vertigo Platinum (previously known as Platinum Visa)</li> <li>• Gold Low Rate (no longer for sale effective 24 June 2014)</li> <li>• Starts Low, Stays Low (no longer for sale effective 10 July 2009)</li> <li>• Platinum (no longer for sale effective 24 June 2014)</li> </ul> AND	<ul style="list-style-type: none"> <li>• No “annual card fee”</li> <li>• One existing credit card can be included in a package and the next and subsequent annual card fees will be waived.</li> </ul>
Transaction Accounts <ul style="list-style-type: none"> <li>• Complete Freedom</li> <li>• Freedom</li> </ul> AND	No “monthly account service fee” One transaction account can be included in a package and the “monthly account service fee” will be waived.
Home and/or Content Insurance* Landlord Insurance*	Up to 10%** discount off the premium for Advantage Package customers.

This information and advice does not take into account your personal circumstances. You should read the relevant Product Disclosure Statement to see if these products are right for you. Visit [stgeorge.com.au](http://stgeorge.com.au).

\*Home and Contents Insurance and Landlord Insurance are issued by Westpac General Insurance Limited ABN 99 003 719 319 (except workers compensation cover where applicable). St. George Bank – a Division of Westpac Banking Corporation ABN 33 007 457 141 (the Bank) arranges the insurance, but does not guarantee the insurance. WGIL is a subsidiary of the Bank. This information does not take into account your personal circumstances. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement, to see if this insurance is right for you. Call 13 33 30 or visit [stgeorge.com.au](http://stgeorge.com.au).

\*\*If you are eligible for the Home and Contents or Landlord Building and Contents combined discount, we will apply the Advantage Package discount to any already discounted premium. Minimum premiums may apply. If you take out an Advantage Package after WGIL has issued you with a Home and Contents Insurance policy then the package benefit will only be applied at your next renewal.

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# Part B: More Detail – Package Features and Benefits

The details of the package features and benefits are as follows:

## Package loan products

You are allowed to have one Portfolio Loan (line of credit) or up to five sequence residential home or investment *loans* in a package.

### 1. Package residential home and investment loans

Residential home and investment loans eligible for inclusion in a package:

- Standard and negotiated variable rate loans;
- Standard and negotiated fixed rate loans;
- Discount Variable and One Year Introductory Fixed Rate home loans.

Subject to the Part C, St.George will not, during the term of the package, charge any of the following fees for a residential home or investment loan that is included in a *package*:

- “establishment fee”; or
- “increase home loan fee”; or
- “conversion/switch fee” excludes conversion to products other than *package loan products*; or
- monthly “administration fee”; or
- “security substitution fee”.

The following are not allowed in a *package*:

- any loan on which a borrower is a company
- any loan on which a borrower is a trustee
- any loan where a security property is company title
- building loan(s)
- Relocation loan(s)
- Loyalty loan(s).

There may be other special features or loan types which we are unable to include in a *package*. We will tell you if that is the case.

Subject to Part C, if your loan is included in a *package*, you may receive a discount to your interest rate depending on the type and size of your loan.

The details of any interest rate discount will be in our "*acknowledgement form*" (and on your Loan Offer Document for a new loan).

In addition to the terms and conditions set out in this document, the terms and conditions applying to a loan that is included in a *package* are set out in:

- "Residential Loan Agreement Offer"; and
- "Residential Loan Agreement General Terms and Conditions" booklet.

If a *package* loan product is at a fixed rate which, at the end of the fixed rate period, rolls over into a variable rate, no interest rate discount will apply to the variable rate loan at the end of the fixed rate period.

If a *package loan product* is at a fixed or introductory rate which rolls over into a variable rate and the fixed or introductory rate period commenced on or after 11 November, 2007 for new borrowings, at the end of the fixed or introductory rate period, the prevailing *Advantage Package* interest rate discount will apply. We will inform you of this discount before the end of the fixed or introductory rate period.

## **2. Package Portfolio Loan**

Subject to Part C, St.George will not, during the term of the *package*, charge any of the following fees for a Portfolio Loan that is included in a *package*:

- "establishment fee"; or
- "additional sub-account fee"; or
- "increase credit limit request fee"; or
- "switching fee" for change of interest rate or interest rate option or payment requirement fee; or
- "monthly administration fee" for sub-accounts; or
- "security substitution fee".

The following are not allowed in a *package*:

- any loan where a borrower is a company
- any loan where a borrower is a trustee
- any loan where a security property is under company title
- any loan where any sub-account was/is a construction sub-account.

There may be other special features or loan types which we are unable to include in a *package*. We will tell you if that is the case.

A Portfolio Loan will be considered a single loan for the purposes of a *package* regardless of the number of sub-accounts in any one Portfolio Loan.

If your Portfolio Loan is included in a *package*, you may receive a discount to your interest rate(s) on sub-accounts depending on the type and size of your Portfolio Loan.

The details of any interest rate discount will be disclosed in our loan offer document, and in our *"acknowledgement form"*. Any existing Portfolio Loan sub-accounts will not receive a rate discount.

In addition to the terms and conditions set in this document, the terms and conditions applying to a Portfolio Loan that is included in a *package* are set out in:

- "Portfolio Loan Agreement Offer"; and
- "Portfolio Loan Agreement General Terms and Conditions" booklet; and
- "St.George Transaction, Savings and Investment Accounts - Banking Services Terms and Conditions and General Information" booklet; and
- "St.George Transaction, Savings and Investment Accounts - Fees and charges and how to minimise them" booklet.

### **3. Package full interest offset facility**

You can only set up a mortgage equaliser offset or repayment offset facility on an eligible Standard or Negotiated Variable, Discount Variable or Investment Loan.

### **4. Package credit card**

You are allowed to have one credit card included in a *package*. Subject to Part C, St.George will not charge the "annual card fee" for that credit card account. Other fees and charges may apply.

Eligible credit cards that may be included in a *package* are: Amplify, Amplify Platinum, Amplify Signature, Platinum (no longer for sale effective 24 June 2014), Vertigo, Vertigo Platinum (previously known as Platinum Visa), Gold Low Rate (no longer for sale effective 24 June 2014) and Starts Low Stays Low (no longer for sale effective 10 July 2009). All other fees and charges are payable. A credit card that is in default is not eligible for inclusion in a *package*.

Their terms and conditions applying to a credit card facility are set out in:

- "Credit Card Offer"; and
- "Credit Card Conditions of Use".

## **5. Package transaction account**

You are allowed to have one Complete Freedom Account or Freedom Account in a *package*. Subject to Part C, St.George will not, during the term of the *package*, charge a “monthly account service fee” to the account.

All product features and other fees and charges are applicable as set in the “St.George Transaction, Savings and Investment Accounts – Fees and charges and how to minimise them” booklet and the “St.George Transaction, Savings and Investment Accounts Terms and Conditions and General Information” booklet.

## **6. Package Insurance**

If you are eligible for the Home and Contents or Landlord Building and Contents combined discount, we will apply the Advantage Package discount to any already discounted premium.

Conditions, limits and exclusions on cover apply and are explained in each insurance product’s PDS and policy wording.

Home and Contents Insurance and Landlord Insurance are issued by Westpac General Insurance Limited ABN 99 003 719 319 (except workers compensation cover where applicable). St.George Bank – a Division of Westpac Banking Corporation ABN 33 007 457 141 (the Bank) arranges the insurance, but does not guarantee the insurance. WGIL is a subsidiary of the Bank. This information does not take into account your personal circumstances. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement, to see if this insurance is right for you. Call 13 33 30 or visit [stgeorge.com.au](http://stgeorge.com.au).

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# Part C: Specific Package Terms and Conditions

## 1. Important information

- 1.1 Parts A, B and C of this document comprise the terms and conditions applying to the *package*. By signing the *acknowledgement* form you agree to be bound by these terms and conditions.
- 1.2 These terms and conditions should be read in conjunction with the terms and conditions applying to, as relevant, your *package loan product*, *package full interest offset facility*, *package credit card*, *package fee paying account* and *package transaction account*.

## 2. Package owner eligibility

- 2.1 In order to be a *package owner*, each applicant must:
  - (a) be a natural person (i.e. not a company, business, trust or any other body corporate);
  - (b) hold or have applied for and have been approved to be issued with an eligible *package loan product* with a loan amount or credit limit of at least \$50,000;
  - (c) complete the *acknowledgement form* and return the form to St.George;
  - (d) For new *package loans*, increases to an existing home or investment loan that is nominated to be a *package loan product*, complete the *acknowledgement form* and return it to St.George prior to settlement; and
  - (e) the *applicant*, or if there is more than one, any applicant must hold a:
    - (i) *package fee paying account*; and
    - (ii) unless the *package fee paying account* is also used to have the loan repayments of the *package loan product* deducted, another St.George account that is used to make monthly repayments of the *package loan product*.

## 3. Entitlement to package benefits

- 3.1 Subject to clauses 3.2, 3.3, 3.4 and 3.5 the *package benefits* will only be made available to a *package owner* if, at all times, the following conditions are satisfied:
  - (a) the *package owner*, or if there is more than one, a *package owner* holds and keeps open a *package fee paying account*;
  - (b) the annual *package fee* has been paid in accordance with clause 4;
  - (c) all loan repayments for the *package loan product* must be deducted from a St.George transaction account;

(d) no *package owner* is in default under any credit card or transaction account to which *package benefits* apply; and

(e) the *package* has not been cancelled in accordance with clause 6.

3.2 The *package benefits* listed in Part B only apply where the *package home loan, package full interest offset facility, package credit card, and package transaction account product* is:

(a) held by a *package owner* alone or jointly with another *package owner*; and

(b) not held jointly with any person who is not a *package owner*.

3.3 If the *package loan product* is discharged, the *package* will remain open and *package benefits* will apply until:

(a) the next anniversary date of the settlement of your *package loan product*; or

(b) on such earlier date that you inform us in writing that you wish to cancel your *package* in accordance with clause 6.

We will inform you before the anniversary date of your *package loan product* that your *package* will be cancelled on that date.

3.4 At any one time:

(a) only one *package Portfolio Loan* or up to five sequence residential home or investment loans can be included in a *package*. Every *package loan product* is subject to approval of the loan application under the bank's prevailing credit criteria. If you choose to *package* one sub-account of a Portfolio Loan, then all the other sub-accounts must also be included in the same *package*; and

(b) only one *package full interest offset facility* can be included in a *package*; and

(c) only one *package credit card* can be included in a *package*. An existing credit card can be nominated by a *package owner* to be a *package credit card*. The issuing of a new *package credit card* is subject to an application approved under our prevailing credit criteria; and

(d) only one *package transaction account* can be included in a *package*.

3.5 The *package benefits* are not available in conjunction with any other special offer or *package* issued by St. George.

3.6 Where *package benefits* apply to a *package home loan, package full interest offset facility, package credit card, and/or package transaction account* in respect of a *package*, those accounts cannot be attached to another *package* as *eligible products*. However, a *package fee paying account* may be used as such for more than one *package*.

#### 4. Annual package fee

- 4.1 You agree to pay us annually, in advance, a non-refundable *annual package fee* (as varied from time to time) for the amount stated in the “St.George Transactions, Savings and Investment Accounts – Fees and charges and how to minimise them” booklet and the “St.George Transaction, Savings and Investment Accounts – Banking Services Terms and Conditions and General Information” booklet.
- 4.2 The *annual package fee* will be deducted from the *package fee paying account* one day after settlement of the *package loan product* and thereafter on each anniversary of the settlement day. It is your responsibility to ensure there are sufficient funds in the *package fee paying account*.

Notwithstanding that your *annual package fee* is paid in advance for a year, if your *package* is cancelled because:

- you discharge your packaged loan at any time during the year; or
  - your loan repayments are no longer deducted from a St.George transaction account; or
  - you fail to pay your *annual package fee* from a *Package Fee Paying Account*, we do not refund any part of the annual package fee on a proportionate basis.
- 4.3 All owners of the *package fee paying account* are liable for the payment of the *annual package fee* notwithstanding that an owner of the account may not be a *package owner*.
- 4.4 If there are insufficient funds in the *package fee paying account*, we will set off the *annual package fee* against any credit balance in another of your deposit accounts with us. You acknowledge that we have such right of set off in the event of default. If we are unable to set off against another of your deposit accounts, you will be treated as being in default under these terms and conditions. We will cancel your *Advantage Package*, which may result in you losing your benefits. We will notify you before this occurs.

#### 5. Substitution and addition of eligible products

- 5.1 After your *package* has been set up and during the term of your *package*, you may, subject to clauses 2 and 3, remove and replace a *package transaction account*, *package home loan* or a *package credit card* with, as relevant, another *package transaction account*, *package home loan* or a *package credit card*, as relevant.

#### 6. Cancellation of the package

- 6.1 A *package owner* may cancel the package at any time by giving us **14 days’ advance notice** in writing. However, if there is more than one *package owner*, each *package owner* must agree, in writing, to the cancellation. If you cancel the *package*, you need not close any of your accounts with us, however, you will lose all of your *package benefits*.

- 6.2 We may cancel *your package* by providing you with **30 days' written notice** if:
- (a) *your package fee paying account* is closed; or
  - (b) your loan repayments are no longer deducted from your St.George transaction account; or
  - (c) you discharge your *package home loan*; or
  - (d) you are in default under your *package credit card*; or
  - (e) we decide, after giving you reasonable notice, not to provide the *package* anymore.

## **7. Effect of cancellation of package**

- 7.1 If you or we cancel your *package*, you will not receive any *package benefits* from the date of cancellation. You may keep all your accounts which will continue to be governed by the product terms and conditions that apply to them.

## **8. Changes to the terms and conditions**

- 8.1 We may, at any time, without your consent and at our discretion, change any of these terms and conditions, including (but not limited to):
- (a) the *annual package fee*; and
  - (b) any aspect of the *package benefits*.
- 8.2 We will notify *package owners* of changes as follows:
- (a) if we introduce a fee or charge, we will give *package owners* notice of the change at least 30 days before the change takes effect by writing to a *package owner*.
  - (b) if we make any other change we will give *package owners* notice of the change no later than the day on which it takes effect, by advertisement in the national or local media or by writing to a *package owner*.
- 8.3 Unless publicised by a government, government agency or representative body, we will notify *package owners* of the introduction or variation of a government charge payable directly or indirectly by a *package owner* in the national or local media or by writing to a *package owner*.
- 8.4 If we materially reduce the overall *package benefits*, you may request to cancel your *package* and we will provide you with a pro-rata refund of your *annual package fee*.

## **9. Government fees**

- 9.1 If any government taxes, duties or charges such as stamp duty become payable (whether by you or by us) on or in connection with the *package*, you authorise us to debit any such amount when due:
- (a) to your *package fee paying account*; or
  - (b) where there are insufficient funds in your *package fee paying account* to pay the amount when due, to any other deposit account with St.George held by any of you.
- 9.2 You remain responsible for all Government fees, taxes and charges which apply to the *package home loan*, *package full interest offset facility*, *package credit card*, and *package transaction account*. Generally, fees payable in connection with these products are not subject to GST. However, other St.George products (for example leasing and funds management) are subject to GST and GST will be added to the value of those supplies.

## **10. Privacy**

- 10.1 We handle your personal information in accordance with the Privacy Statement in the application form for the products or service(s) applied for and in our privacy policy. Our privacy policy, available at [stgeorge.com.au](http://stgeorge.com.au) or by calling 13 33 30, contains information about how we handle your personal information, including how to access your information, seek corrections and make complaints.

## **11. How we may exercise our rights**

- 11.1 We may exercise a right or remedy or give or refuse our consent in any way we consider appropriate including by imposing conditions. If we do not exercise a right or remedy fully or at a given time, we may still exercise it later.
- 11.2 Our rights and remedies under this agreement are in addition to other rights and remedies provided by law independently of it.
- 11.3 We are not liable for loss caused by the exercise or attempted exercise of, failure to exercise, or delay in exercising, a right or remedy.

## **12. Assignment**

- 12.1 Your rights are personal to you and may not be assigned without our written consent.
- 12.2 We may assign or deal with our rights under this agreement in any way we consider necessary. You agree that we may disclose any information or documents we consider desirable to help us exercise that right. You also agree that we may disclose information or documents at any time to a person to whom we assign our rights under this agreement.

### 13. Problems and Complaints

13.1 If you have a problem or a complaint about your package, you should contact our **Customer Relations Department**.

You can do this by:

- Writing to Customer Relations, Locked Bag 1, Kogarah, NSW 2217; or
- Faxing Customer Relations on 9952 1080; or
- Contacting our branch where the problem arose; or
- Phoning Customer Relations between 9.00am and 5.00pm 7 days a week on 1800 804 728 (outside the metro area) or (02) 9553 5173.

If you are not satisfied with our response or handling of your complaint, you may be able to lodge your complaint with (if lodged before 1 November 2018) the Financial Ombudsman Service or (if lodged on or after 1 November 2018) the Australian Financial Complaints Authority. The relevant details are set out on the back of this booklet.

13.2 To assist us in resolving your problem or complaint, you should:

- Report it promptly;
- State clearly the nature of the problem or your complaint;
- Have available all documents and background information.

### 14. Multiple package owners

14.1 If there is more than one *package owner*, the following applies:

- (a) each *package owner* must fully comply with these terms and conditions as if the *package* were in one name alone; and
- (b) we can send notices and other documents (including a notice of a change to these terms and conditions) by mailing them to any *package owner* we select at their last known address and they will be taken to have been given to all *package owners*.

### 15. Service of Notices

15.1 Where, by these terms and conditions, we have agreed to write to a *package owner* or send a *package owner* a notice, or should we otherwise seek to communicate with a *package owner*, the communication may be sent to the *package owner's* last known address. For joint *package owners*, see clause 14.1(b).

### 16. Changes in particulars

16.1 Each *package owner* must inform us immediately of a change in their name or address. This can be done by calling **13 33 30** or by writing to us.

16.2 We will not be responsible for any errors or losses associated with a change in particulars if we do not receive notice or adequate notice of the change.

## 17. Code of Banking Practice

17.1 The Code of Banking Practice applies to the *package*.

17.2 General descriptive information about our banking services is available on request in the form of our:

- the “St.George Transactions, Savings and Investment Accounts – Fees and charges and how to minimise them” booklet; and
- the “St.George Transaction, Savings and Investment Accounts – Banking Services Terms and Conditions and General Information” booklet.

## 18. Meaning of words

**acknowledgement form** means the form described as such that is completed by an applicant.

**annual package fee** means the fee that is described as such in the documents referred to in clause 4.1 as varied from time to time.

**applicant** means a person who has applied for the package using the *acknowledgement form*.

**eligible products** means the products to which *package benefits* can apply. Detailed information about those products are set out in Parts A and B.

**GST** means any tax imposed on the supply of any goods, services, real or personal property or other things or similar tax.

**package** means St.George Advantage Package or such other package that we may replace it with from time to time.

**package benefits** means the features and benefits detailed in Part B.

**package credit card** means any one of the following credit card products that is nominated as such in the *acknowledgement form*:

- Amplify
- Amplify Platinum
- Amplify Signature
- Platinum
- Vertigo
- Vertigo Platinum (previously known as Platinum Visa)
- Gold Low Rate
- Starts Low Stays Low.

**package fee paying account** means any one of the following deposit accounts that is nominated as such in the *acknowledgement form*:

- Complete Freedom Student
- Pensioner Account
- Sense Everyday
- Complete Freedom
- Portfolio Cash Management
- Freedom Plus
- Portfolio Loan sub-account
- Get Set Loan
- Low Doc Portfolio Loan sub-account
- Complete Freedom
- Investment cash account.

**package full interest offset facility** means one mortgage equaliser offset or repayment offset facility that is nominated as such in the *acknowledgement form* that is activated at or before settlement of, and relates to, your *package loan product*. This facility is only available in respect of a standard or negotiated variable rate residential home or investment loan.

**package loan product** means any one of the following residential home loan or investment loan products that is nominated as such in the *acknowledgement form*:

- Standard Variable Rate Loan
- Negotiated Variable Rate Loan
- Discount Variable Rate Loan
- Standard Fixed Rate Loan
- Negotiated Fixed Rate Loan
- One Year Introductory Fixed Rate Loan
- Standard Variable Portfolio Loan
- Negotiated Variable Portfolio Loan
- Standard Fixed Portfolio Loan
- Negotiated Fixed Portfolio Loan.

**package owner** means an *applicant* who satisfies clause 2. At any time there can be only up to a maximum of 14 co-package owners in a *package*.

**package transaction account** means any one of the following transaction accounts that is nominated as such in the *acknowledgement form*:

- Complete Freedom Account
- Freedom Account.



**person** means an individual and does not include a firm or a body corporate, an unincorporated association or an authority.

**sequence loan** means a residential home or investment loan with the same borrower(s) and it is secured by the same property or properties. At any one time it may have up to 5 multiple sequences belonging to the one loan. Each sequence may have the following options:

- Fixed interest rate or variable interest rate;
- principal and interest repayments or interest only repayments;
- interest in advance (available to investment loan only) or interest in arrears.

The sequences have the same account number except for the last two digits, e.g. first sequence ends with digits 00, second sequence 01 and so on.

**settlement date** means the first date we lend you any part or whole of a loan amount.

**we** or **us** or **St. George** or **St. George Bank** or **the Bank** means St. George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 and its successors and assigns.

**you** means the person named in the *acknowledgement form* as a *package owner*. If there is more than one person named, **you** means each of them separately and each of them jointly.

**you** includes your successors and assigns.

The singular includes the plural and vice versa.

A reference to:

- a document includes any variation or replacement of it; and
- law means common law, principles of equity and laws made by parliament; and
- anything includes the whole and each part of it.

## Important notices




Fees and discounts stated are current as at 1 June 2017 and can change at any time. We will notify you of changes as required. Information about the fees and discounts is available on request.

St. George Bank is the product issuer of a transaction account referred to in this booklet and any associated payment products. Any information in this document is prepared without consideration of your personal objectives, financial situation or needs. Before acting on the information, you should consider if it is appropriate to your objectives, financial situation or needs.

You can obtain a Terms and Conditions booklet for any of the products referred to in this document by phoning 13 33 30 or visiting your nearest St. George Bank branch. Please consider the Terms and Conditions booklet for a product before you decide whether to acquire or continue holding the product and ensure that the product is appropriate.



## For further information

-  Ask at any branch.
-  Call us on 13 33 30, 8.00am to 8.00pm  
Monday to Friday (Sydney time).
-  Visit [stgeorge.com.au](http://stgeorge.com.au)

### External dispute resolution

Financial Ombudsman Service Australia  
**if lodged before 1 November 2018:**

Online: [www.fos.org.au](http://www.fos.org.au)

Email: [info@fos.org.au](mailto:info@fos.org.au)

Phone: 1800 367 287

Mail: Financial Ombudsman Service Limited  
GPO Box 3 Melbourne VIC 3001; or

Australian Financial Complaints Authority  
**if lodged on or after 1 November 2018:**

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority  
GPO Box 3 Melbourne VIC 3001

