

Effective Date: 1 December 2009

Business Accounts and Payment Services

Fees and Charges
and how to minimise them

This document contains the fees and charges for the accounts listed in Part A. It is part of a Product Disclosure Statement for those accounts.

The Corporations Act does not require us to give customers a Product Disclosure Statement for accounts with credit facilities or accounts no longer offered (Standby Account, Business Maximiser Account and Standard Business Cheque Account in Part A). However, for ease of reference, we use the term “Product Disclosure Statement” or “PDS” to refer to the terms and conditions, fees and charges and interest rate particulars for those accounts.

This “Business Accounts and Payment Services – Fees and Charges and how to minimise them booklet” (“Fees and Charges and how to minimise them booklet”) is part of a Product Disclosure Statement (“PDS”) for the St.George Bank:

- transaction accounts, savings accounts, trust accounts and investment accounts (“Accounts”) listed in Table 1 and Table 2 in Part A of this fees and charges booklet (see pages 10-13); and
- payment services (“Payment Services”) referred to in the Business Accounts and Payment Services Terms and Conditions and General Information booklet (“Terms and Conditions”).

This Fees and Charges and how to minimise them booklet was prepared on 16 November 2009. However, it is intended to be used only for services provided after the effective date shown on the cover.

There are 3 parts to the PDS for Accounts.

This Fees and Charges and how to minimise them booklet sets out the fees that we may charge you in relation to your Accounts. The other documents that make up the PDS for St.George Business Accounts are the current versions of our:

- Terms and Conditions which set out the features, benefits, terms and conditions that will apply to your St.George Business Accounts; and
- Business Accounts Interest Rates at a glance brochure (Interest Rates Brochure).

There are 2 parts to the PDS for Payment Services. This Fees and Charges and how to minimise them booklet sets out the fees that we may charge you in relation to the Payment Services you use. The other document that makes up the PDS for St.George Payment Services is the Terms and Conditions. This sets out the features, benefits, risks, terms and conditions that will apply to the St.George Payment Services you use.

Please let us know if you did not receive all parts of the PDS at the same time when:

- you opened your Account or first obtained a Payment Service; and
- you requested a copy of the PDS for St.George Business Accounts and Payment Services.

The PDS is an important document. Please read the PDS carefully as it will help you to:

- decide whether a St.George Business Account or Payment Service will meet your needs; and
- compare the St.George Business Accounts and Payment Services to other bank accounts and other payment services you may be considering.

The products to which this PDS applies are financial products issued by St.George Bank Limited ABN 92 055 513 070, AFS Licence No. 240997.

You may contact us:

- by calling 133 800.
Call 8.00am to 6.00pm,
Monday to Friday;
- by email: 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 faxing us at (02) 9952 1081.

Important Note:

Fees stated are current as at the date of this booklet but may change from time to time. We will notify you of changes as required under the Terms and Conditions.

Nearly all financial services provided by St.George 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 provided by the Bank which will be subject to GST of 10%. GST of 10% will be included in the Fees and Charges and how to minimise them booklet for these services after taking into account any cost savings arising from the introduction of the GST. Where applicable, the fees stated are GST inclusive.

Lending fees and charges, if you have an overdraft facility on your Account, are in the Business Lending and Finance Facilities Schedule of Fees and Charges.

You’ll find a quick reference guide to the transaction fees applicable to your Account on pages 10 to 13 of this booklet.

To assist you to understand this booklet, it is divided into the following sections:

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Part A – Account fees and charges

1 Introduction

1.1 This booklet outlines the fees and charges that apply to you, summarised as follows:

Types of fees and charges	Paid to	Further information
Fees and charges applicable to St.George transaction Accounts, savings Accounts, trust Accounts and investment Accounts	St.George	Part A
Fees and charges that may apply (irrespective of what account you hold) if you use the special services we provide	St.George	Part B

1.2 Part C sets out the usual time it takes to clear a cheque deposited to your Account.

1.3 By reading through this booklet, you will be able to understand what fees and charges apply to your Accounts and to determine how to minimise or avoid fees.

1.4 The amount of fees you incur depends on the way you choose to bank. For example, in relation to most Business Accounts the most cost-effective transactions are those made using St.George or Westpac's ATM network, EFTPOS, Electronic Agency, Internet Banking, Phone Banking, Business Banking Online or personal cheques as they attract lower fees than transactions made within a Branch or a branch agency.

1.5 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. You can minimise the fees and charges you will have to pay by:

- (a) being familiar with the fees that apply to your Account – the fee structure of different

Accounts varies, depending on the purpose for which the Account was designed. To avoid paying any more fees than necessary, it's important to be familiar with the fees that apply to your Account. This way you can best determine how these can be minimised - or avoided altogether;

- (b) checking whether you have the most suitable Account for your needs. If you don't, or you are unsure, please contact Business Banking direct on 133 800 (8am to 6pm, Monday to Friday). We will be happy to discuss which Account and optional features best suit you;
- (c) follow our suggestions to avoid or minimise fees in clause 8 of this booklet; and
- (d) taking advantage of the fee exemptions in section 17 of this booklet.

2 Table 1 – Summary of fees

Account features	Information	Freedom Business Account* (without overdraft)	Commercial Money Market Account	Land Agents/ Brokers, and Valuers Trust Account and Solicitor's Trust Account	Other Trust Account	GST Provision Account	Business Cheque Account Plus** and Freedom Business Account* With Overdraft	Commercial Line of Credit	Business Umbrella Investment Loan Account #
Minimum balance required to avoid monthly account keeping fee	Clause 4.2	\$5,000	N/A	N/A	N/A	N/A	\$10,000	N/A	N/A
Monthly Account keeping fee	Clause 4.2	\$10	Nil	\$6	\$6	Nil	\$10	Nil	Nil
Fee-free transaction allowance per month	Clause 7	10 (deposits or withdrawals)	10 (deposits or withdrawals and 20 bank cheques)	15 (deposits or withdrawals)	15 (deposits or withdrawals)	5 deposits (unlimited electronic deposits) and 2 withdrawals	15 (deposits or withdrawals)	8 (deposits or withdrawals)	10 (withdrawals including 2 over-the-counter)
Transaction Fees (charge per transaction when monthly fee-free transaction allowance is exceeded)									
Electronic transactions	Clause 7.3	\$0.00	\$6.50	\$0.20 (withdrawal) \$0.10 (deposits)	\$0.20 (withdrawal) \$0.10 (deposits)	\$5.00 (withdrawal) Deposits free	\$0.20	\$2.00	Free
Direct Credit		\$0.20	\$6.50	\$0.10	\$0.10	\$0.00	\$0.20	\$2.00	Free
St.George/BankSA/Westpac ATM, EFTPOS, electronic agency and cheque transactions	Clause 7.3	\$0.60	\$6.50	\$0.40 (withdrawal) \$0.10 (deposits) ATM N/A	\$0.40 (withdrawal) \$0.10 (deposits) ATM N/A	\$5.00 (withdrawal) \$0.80 (deposits)	\$0.40	\$2.00	\$0.60

* Formerly accelerator account and business cheque account.

** Formerly business cash management account.

Only available under a Residential Business Umbrella.

Account features	Information	Freedom Business Account* (without overdraft)	Commercial Money Market Account	Land Agents/ Brokers, and Valuers Trust Account and Solicitor's Trust Account	Other Trust Account	GST Provision Account	Business Cheque Account Plus** and Freedom Business Account* With Overdraft	Commercial Line of Credit	Business Umbrella Investment Loan Account#
Over-the-counter transactions including branch agencies and Express deposit	Clause 7.1	\$0.95	\$6.50	\$2.00 (withdrawal) \$0.10 (deposits)	\$2.00 (withdrawal) \$0.10 (deposits)	\$5.00 (withdrawal) \$0.80 (deposits)	\$0.80	\$2.00	\$2.50 (withdrawal)
Collection Fees									
Fee-free collection items per month	Clause 7.3	10	15	15	15	5	15	16	ALL
Each collection item thereafter	Clause 7.3	\$0.60	\$0.50	\$0.40	\$0.40	\$0.50	\$0.50	\$2.00	\$0.00
Charge per item processed									
Direct Debit	Clause 7.3	\$0.20	\$6.50	Free	Free	\$5.00	\$0.20	\$2.00	\$0.20
ATM Mini Transaction History		\$0.20	\$2.00	N/A	N/A	\$0.20	\$0.20	\$0.20	\$0.20
Frequent statement fee (per month)		\$2.00	\$2.00	N/A	N/A	\$2.00	\$2.00	\$2.00	Free

* Formerly accelerator account and business cheque account.

** Formerly business cash management account.

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3 Table 2 – Summary of fees for accounts that are no longer offered to customers

Account features	Information	Stand-by Account	Business Maximiser Account	Standard Business Cheque Account
Minimum balance required to avoid monthly account keeping fee	Clause 4.2	\$2,000	N/A	N/A
Monthly Account keeping fee	Clause 4.2	\$6.00	Nil	\$10.00
Fee-free transactions allowance per month		All deposits and 10 withdrawals	5 deposits or withdrawals	20 deposits or withdrawals
Transaction Fees (charge per transaction when monthly fee-free transaction allowance is exceeded)				
Electronic transactions	Clause 7.3	Free	\$1.00	\$0.50
Direct Credit		N/A	\$1.00	\$0.50
St.George/BankSA/Westpac ATM, EFTPOS ,electronic agency and cheque transactions	Clause 7.3	\$6.50 (per bank cheque)	\$1.00	\$0.50
Over-the-counter transaction including Express deposit	Clause 7.4	N/A	\$1.50 (withdrawals) \$1.00 (deposits)	\$0.50

Account features	Information	Stand-by Account	Business Maximiser Account	Standard Business Cheque Account
Collection Fees				
Fee-free collection items per month	Clause 7.3	N/A	10	N/A
Each collection item thereafter	Clause 7.3	N/A	\$1.00	\$0.50
Charge per item processed				
Direct Debit	Clause 7.3	N/A	\$0.20	\$0.20
ATM Mini Transaction History		N/A	\$0.20	\$0.20
Frequent statement fee (per month)		\$2.00	\$2.00	\$2.00

4 Explanation of our fees and charges

- 4.1 The fees that apply specifically to an Account are either a monthly Account keeping fee or a transaction fee.

Monthly Account keeping fee

- 4.2 The monthly Account keeping fee is a flat fee that applies to your Account in a month if you do not maintain the minimum monthly balance required to avoid the fee in that month. Please see Tables 1 and 2: Summary of fees on pages 10-13 of this booklet to see what Accounts have a monthly Account keeping fee, the amount of that monthly fee and the minimum monthly balance required to avoid the fee. The monthly Account keeping fee is charged once in each calendar month and is debited to your Account on the last day of each calendar month.

Transaction fees

- 4.3 The transaction fees are fees for certain transactions carried out on your Account. The transaction fees to be charged on your Account are based on the “user pays” concept. Transactions that are more costly incur a higher fee, so to minimise your cost of banking you should try to use the “least cost” transactions. When reviewing the transaction fees that apply to your Account, refer to the description of transaction fees in Part A to determine the transactions which will be charged.
- 4.4 A separate Product Disclosure Statement governs Business Banking Online. Please contact us on 133 800 (8am-6pm Monday-Friday) if you are interested in Business Banking Online.

5 Description of transaction fees

Transaction type	When charged to your account
<p>Electronic transactions include electronic debits and credits using:</p> <ul style="list-style-type: none"> - Internet Banking - Phone Banking - BPAY® - Business Banking Online. 	On the last day of the month in which the transaction occurred.
<p>Withdrawal transactions include:</p> <ul style="list-style-type: none"> - Card, EFTPOS and Cheque - Card purchases - POS debits - Cheque clearing. 	On the last day of the month in which the transaction occurred.
<p>Electronic agency includes all withdrawals or transfers using an EFT Terminal at an electronic agency.</p>	On the last day of the month in which the transaction occurred.
<p>St.George/BankSA/Westpac ATM means the following transactions (where available) using an ATM in Australia:</p> <ul style="list-style-type: none"> • deposits and withdrawals made at St.George or BankSA branded ATMs • withdrawals made at Westpac branded ATMs 	On the last day of the month in which the transaction occurred.
<p>Over-the-counter transactions include:</p> <ul style="list-style-type: none"> • all debits and credits, cash withdrawals and cashing of cheques. 	On the last day of the month in which the transaction occurred.
<p>Direct Credit means:</p> <ul style="list-style-type: none"> • a deposit to your account by direct credit. 	On the last day of the month in which the transaction occurred.
<p>Direct Debit means:</p> <ul style="list-style-type: none"> • any transfer of funds from your BankSA/St.George Account drawn under a direct debit request given to a third party. 	On the last day of the month in which the transaction occurred.
<p>Express Deposit means:</p> <p>A service that allows for a cash and/or non-cash deposit to be made to your Account by use of:</p> <ul style="list-style-type: none"> • a tamper evident bag St.George provides and which is deposited in an express deposit box located in selected St.George branches; or • an express deposit envelope which is deposited in an express deposit box located in selected St.George or BankSA branches. 	On the last day of the month in which the transaction occurred.
<p>Collection items:</p> <ul style="list-style-type: none"> • a cheque or merchant envelope deposit may incur a transaction fee • each cheque and merchant envelope deposit made at the one time is counted as a separate collection item 	On the last day of the month in which the transaction occurred.

Transaction type	When charged to your account
<ul style="list-style-type: none"> example – if you deposit to your Business Cheque Account – Plus five cheques in a Branch at the one time, you will incur a \$2.50 collection item fee per cheque (i.e. 5 x 50c) as well as an 80c transaction fee for the over-the-counter deposit. 	
<p>Overseas cash withdrawals mean month in which the:</p> <ul style="list-style-type: none"> overseas cash withdrawals on your account using an ATM outside Australia by the use of a Card linked to the Account. 	<p>On the last day of the month in which the transaction occurred.</p>
<p>Foreign currency conversion Fee means:</p> <ul style="list-style-type: none"> the fees charged in relation to converting foreign currency transactions on your Account to Australian dollars for foreign currency transactions processed by MasterCard International or Visa International which are shown on your account statement separately to the transaction amount. 	<p>At the time the transaction is processed to your Account.</p>

6 Enforcement expenses

If we incur any costs because we have to enforce our rights under the Terms and Conditions of your Account, you agree that we may deduct any reasonable expenses from your Account.

7 Making use of your monthly fee-free transactions allowance

7.1 Most Accounts have a monthly fee-free transactions allowance. This allowance may include a limit on the number of over-the-counter withdrawals that can be included in the allowance. The over-the-counter withdrawal limit is not extra to your monthly fee-free transactions allowance. The limit is part of the allowance.

7.2 You are charged a fee for each transaction you make in a month after you use up your monthly fee-free transactions allowance.

- 7.3 The monthly fee-free transactions allowance consists of any EFTPOS, electronic agency, personal cheques, St.George/BankSA/Westpac branded ATM transactions, over-the-counter transactions or over-the-counter transfers made on the Account each calendar month, in sequential order. Some Accounts have limits on the number of free over-the-counter (Branch/Branch Agency) withdrawals in any monthly fee-free transactions allowance for the Account. You may use up the free monthly fee-free transactions allowance on your Account before you make any over-the-counter withdrawal. If so, a fee will be charged for each over-the-counter withdrawal on your Account in that month.
- 7.4 If you have to make over-the-counter withdrawals on an Account in a month, try and make them before you make any other transactions on the Account that month.
- 7.5 Over-the-counter withdrawal fees are calculated immediately once:
- (a) the monthly fee-free transactions allowance is exceeded; or
 - (b) the over-the-counter withdrawal limit within the monthly fee-free transactions allowance is exceeded
- (whichever occurs first) in a month and is charged at the end of the month.

8 Suggestions on how to avoid or minimise fees

8.1 Plan your banking

All transaction fees are calculated on the transactions you make in a calendar month. Most Accounts have a monthly fee-free transactions allowance. To reduce your transaction fees, try limiting the number of withdrawals from your Account. If you currently withdraw small amounts nearly every day, try withdrawing slightly larger amounts once or twice a week. If you pay for shopping or petrol via EFTPOS, ask the retailer if you can withdraw extra cash. You will save time and money.

8.2 Maintain your minimum balance

To avoid a monthly Account keeping fee, ensure that each day your Account balance is greater than the minimum monthly balance as stated in this booklet. The monthly Account keeping fee is charged per full calendar month at the end of the month.

8.3 Internet and Phone Banking

For the cost of a local call*, you can check your Account balance, transfer funds and even pay bills. Internet and Phone Banking can also provide a list of your most recent transactions#.

By using this service, you can reduce your statement frequency and potentially minimise your fees. For further details about, or to register for, Internet and Phone Banking, simply call 1300 555 203, between 8am to 9pm 7 days, or call into any St. George Branch.

** Mobile phone calls may incur higher charges.*

Subject to systems availability and maintenance.

9 St. George Accounts designed to suit Business Banking needs

Freedom Business Account¹ (without overdraft)²

Account keeping fee

- Monthly Account keeping fee \$10.00
- Minimum balance* to avoid monthly Account keeping fee \$5,000.00

**Closing balance on every day of the calendar month*

Transaction fees

(charged per transaction when monthly fee-free transactions allowance is exceeded)

- Monthly fee-free transactions allowance (deposits or withdrawals) First 10
- Electronic transactions (excluding direct credits) \$0.00
- St. George/BankSA/Westpac ATM, EFTPOS, Electronic Agencies and cheque withdrawals \$0.60
- Over-the-counter transactions including Express deposit \$0.95
- Direct credit \$0.20

Collection fees

- Fee-free collection items[#] per month First 10
- Each collection item thereafter \$0.60

Cheques and merchant envelopes

Charge per item processed

- Direct debit \$0.20
- ATM mini transaction history \$0.20
- Frequent statement fee \$2.00/Mth

1. Formerly the Business Accelerator Account and Business Cheque Account.

2. Please note that if you attach an overdraft facility to your Freedom Business Account these fees will no longer apply to your Account. Rather the features, fees and charges applying to the Business Cheque Account Plus will apply to your Freedom Business Account With Overdraft.

Commercial Money Market Account

Minimum opening balance \$50,000.00

Account keeping fee

- Monthly Account keeping fee Nil

Monthly fee-free transactions allowance

- Deposits or withdrawals First 10
- Bank cheques 20

Transaction fees

(charged per transaction when monthly fee-free transactions allowance is exceeded)

- Electronic, over-the-counter transactions including Express deposit and direct credit \$6.50

Collection fees

- Fee-free collection items[#] per month First 15
- Each collection item thereafter \$0.50

[#] Cheques and merchant envelopes

Charge per item processed

- Frequent statement fee \$2.00/Mth

Trust Account¹

Account keeping fee

- Monthly Account keeping fee \$6.00

Transaction fees

(charged per transaction when monthly fee-free transactions allowance is exceeded)

- Monthly fee-free transactions allowance (deposits or withdrawals) First 15
- Electronic withdrawals* \$0.20
- Cheque withdrawals \$0.40
- Over-the-counter withdrawals \$2.00
- Deposits including Express deposit and direct credit \$0.10

* Availability depends on statutory requirements

Collection fees

- Fee-free collection items[#] per month First 15
- Each collection item thereafter \$0.40

[#] Cheques and merchant envelopes

1. Land Agents/Brokers, and Valuers Trust Account, and Solicitor's Trust and Other Trust Account.

GST Provision Account

Account fee

- Monthly Account keeping fee Nil

Monthly fee-free transactions allowance

- Electronic deposits and direct credit Unlimited
- Deposits other than electronic deposits 5
- Withdrawals/direct debits/cheques 2

Transaction fees

(charged per transaction when fee-free monthly transactions allowance is exceeded)

- Electronic withdrawals St.George/BankSA/Westpac ATM, EFTPOS, Electronic Agencies and cheque withdrawals; over-the-counter withdrawals \$5.00
- Over-the-counter deposits, St.George ATM deposits and Express deposit \$0.80

Collection fees

- Fee-free collection items[#] per month First 5
- Each collection item thereafter \$0.50

[#] *Cheques and merchant envelopes*

Charge per item processed

- Direct debit \$5.00
- ATM mini transaction history \$0.20
- Frequent statement fee \$2.00/Mth

Business Cheque Account-Plus and Freedom Business Account With Overdraft *(Previously Business Cash Management Account)*

Account keeping fee

- Monthly Account keeping fee \$10.00
- Minimum balance* to avoid monthly Account keeping fee \$10,000.00

* Closing balance on every day of the calendar month

Transaction fees

(charged per transaction when monthly fee-free transactions allowance is exceeded)

- Monthly fee-free transactions allowance (deposits or withdrawals) First 15
- Electronic transactions and direct credit \$0.20
- St.George/BankSA/Westpac ATM, EFTPOS, Electronic Agencies and cheque transactions \$0.40
- Over-the-counter transactions including Express deposit \$0.80

Collection fees

- Fee-free collection items# per month First 15
- Each collection item thereafter \$0.50

Cheques and merchant envelopes

Charge per item processed

- Direct debit \$0.20
- ATM mini transaction history \$0.20
- Frequent statement fee \$2.00/Mth

Commercial Line of Credit

Transaction fees

(charged per transaction when monthly fee-free transactions allowance is exceeded)

- Monthly fee-free transactions allowance (deposits or withdrawals) First 8
- Electronic transactions and direct credit \$2.00
- St.George/BankSA/Westpac ATM, EFTPOS and cheque withdrawals \$2.00
- Over-the-counter transactions including Express deposit \$2.00

Collection fees

- Fee-free collection items[#] per month First 16
- Each collection item thereafter \$2.00

[#] Cheques and merchant envelopes

Charge per item processed

- Direct debit \$2.00
- ATM mini transaction history \$0.20
- Frequent statement fee \$2.00/Mth

Business Umbrella Investment Loan Account[#]

Transaction Fees

(charge per transaction when free monthly withdrawals are exceeded)

- Total Free Monthly Withdrawals First 10
Inclusive of maximum monthly free over-the-counter withdrawals 2
- Internet and Phone Banking and direct credit Free
- St.George/BankSA/Westpac ATM, EFTPOS, Electronic Agency and Cheques \$0.60
- Over-the-counter Withdrawals \$2.50

(charge per transaction)

- Direct Debit \$0.20
- ATM Mini Transaction history \$0.20
- Frequent Statement Fee Free

(statements issued monthly)

This fees and charges booklet contains the transaction (withdrawal and payments) and enquiries fees and charges which apply to transactions on the Business Umbrella Investment Loan Account.

Please refer to the terms and conditions for the credit fees and charges that apply to the account.

10 St. George Accounts that are no longer offered to customers

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Stand-By Account

Account keeping fee

- Monthly Account keeping fee \$6.00
- Minimum balance* to avoid monthly Account keeping fee \$2,000.00

* Closing balance on every day of the calendar month

Transaction fees (charged per transaction when monthly fee-free transactions allowance is exceeded)

- Fee-free deposits per month All
- Fee-free Bank cheque withdrawals* per month 10

* Please note: A fee applies to each Bank cheque thereafter

Charge per item processed

- Frequent statement fee \$2.00/Mth

Business Maximiser Account

Account keeping fee Nil

Transaction fees
(charged per transaction when monthly fee-free transactions allowance is exceeded)

- Monthly fee-free transactions (deposits or withdrawals) First 5
- Electronic transactions and direct credit \$1.00
- St.George/BankSA/Westpac ATM, EFTPOS and cheque transactions \$1.00
- Over-the-counter withdrawals \$1.50
- Over-the-counter deposits including Express deposit \$1.00

Collection fees

- Fee-free collection items[#] per month First 10
- Each collection item thereafter \$1.00

[#] Cheques and merchant envelopes

Standard Business Cheque Account

Account keeping fee

- Monthly Account keeping fee \$10.00

Transaction fees

(charged per transaction* when monthly fee-free transactions allowance is exceeded)

- Monthly fee-free transactions allowance 20
- Each transaction thereafter \$0.50

** Each debit and credit to the account (including each transfer deposited to the account) counts as one transaction*

Collection fees

- Fee-free collection items# per month Nil
- Each collection item \$0.50

Cheques and merchant envelopes

Charge per item processed

- Direct debit \$0.20
- ATM mini transaction history \$0.20
- Frequent statement fee \$2.00/Mth

Part B – Charges for special services

11 Charges for special services

All fees and charges for the following special services are debited to your Account at the time the transaction occurs.

Payment Services

Payment honour fee/ unauthorised excess fee	\$9.00 per day
Outward Cheque dishonour fee	\$9.00 per item
Items dishonoured by drawee branch on each presentation Inward dishonour	\$9.00 per item
Re-presentation of dishonoured Cheque (on a collection basis) and clean bills Each re-presentation	\$20.00
Certificate of balance of Account	\$16.00 per certificate
Certificate of interest paid or received	\$16.00 per certificate
Audit certificate	\$65.00 per hour or part thereof
Interest recalculation fee (Customer request)	\$20.00 per recalculation
Special clearance of cheques at customer's request	\$16.00 per cheque
Telegraphic, telephone or mail advice of fate requested	Each item \$12.00 plus cost of message
Amendment to payment details on telegraphic transfer (Internet Banking only)	\$15.00
Collection of cheques not lodged for credit to an account	\$20.00 each
Transfer (Deposits) to Accounts at another Financial Institution	\$5.40 per transfer
Real Time Gross Settlement ("RTGS")	\$35.00 per settlement
Trace on RTGS Settlement	\$27.00 per trace
Inward RTGS	Nil

Stop payment of cheque

Stopping payment on a cheque at your request – Staff assisted (Single or multiple items)	\$15.00
Stopping a payment on a cheque through Internet and Phone Banking/Business Banking Online (Single item)	\$8.00
(Multiple items)	\$8.00

Statements

Multiple statement fee (for statements printed and issued simultaneously with the original)	\$3.00 per statement
Duplicate account statement (charge per statement cycle period)	
- Mailed (requested through Internet and Phone Banking)	\$4.00 per statement
- Faxed (requested through Phone Banking)	\$4.00 per statement
- Staff assisted	\$7.50 per statement
Faxed statement	\$3.00/page (minimum \$5.00)
Over-the-counter statement	\$7.00 per statement

Coin handling

Bulk coins - Sorted and Bagged	Nil
Unsorted and Unbagged	Not accepted
Change supplied	\$0.50 per bag/roll (minimum \$2.00)

Voucher enquiry fee (includes photocopying)

Copy of a personal or bank cheque after it has been presented (staff assisted)	\$15.00 per item
Copy of deposit or withdrawal slip	\$15.00 per copy
Copy of a personal cheque via Internet and Phone Banking	\$15.00 per copy
Trace of an item after it has been presented (cheque copy must be obtained first)	\$35.00 per item

Bank cheques

Bank Cheque (Staff assisted) purchase	\$10.00 per cheque
Bank Cheque via St. George Internet Banking	\$6.00 per cheque
Bank Cheque repurchase fee	\$15.00 per cheque
Bank Cheque replacement fee	\$25.00 per cheque

Photocopies

General photocopying	\$5.00 per sheet
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Periodical payments

Payment to St.George Accounts	Free
Payment to another Australian bank	\$4.00 per payment
Periodical payment/Direct Debit dishonour fee	\$9.00 per item
Periodical payment deferment fee	\$9.00 per item
Bills for collection	\$5.40 per item
Bill payment/transfer (instructions by phone/fax)	\$5.40 per instruction
Direct entry processing	\$15.00 per file

Opening an account

Search fee	\$50.00 per item
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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.

Card Foreign Currency Transactions

Fees apply to foreign currency transactions by use of a Card on your Account:

Foreign Currency Conversion Fee

For foreign currency transactions made by use of a FreedomCard or a Maestro/Cirrus ATM Card and processed by Visa International or MasterCard International, we charge a foreign currency conversion fee of 2.5% of the transaction amount.

Overseas Cash Withdrawal Fee	\$5.00
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Replacement Card

Card replacement (outside Australia)	
- all replacements (includes courier cost)	\$52.50 per replacement
Card replacement (within Australia)	
- all replacements	\$15.00 per replacement

12 Overseas services

Bank drafts issued

Issue of bank draft (regardless of currency or amount)	\$25.00 per item
Replacement/stop payment/amendment/ refund of bank draft (additional overseas bank charges may apply)	\$38.00 per item
Repurchase (when bank draft is presented over-the-counter)	\$20.00 per item
Advice of fate/trace (plus overseas bank charges)	\$27.00 per item

Foreign items purchased

Foreign currency cheque negotiated (funds on hold for 20 Business Days)	
- Single lodgement	\$10.50
- Multiple lodgements (per item)	\$5.40
- Pension cheques negotiated	Free
Foreign item cheque dishonour fee (plus overseas bank charges)	\$32.50
Foreign bills for collection (plus overseas bank charges)	\$40.00
Inward bills for collection (items received from overseas bank for collection)	\$40.00

Foreign currency

Foreign note sales	1.09% of AUD amount (minimum \$10.00 per transaction)
Encashment of foreign currency notes	\$10.00

Telegraphic transfers

Inward telegraphic transfer (\$A received or foreign currency received and converted to \$A, plus overseas bank charges)	
- Credited to an account with St.George	\$15.00 per item
- Paid to another Financial Institution	\$38.00 per item
- Representing a pension and credited to a nominated pension account held with St.George	Free
Overseas telegraphic transfer (plus overseas bank charges)	
- Staff assisted	\$32.00 per item
- Via Business Banking Online or Internet Banking	\$20.00 per item
Amendment to payment details (plus overseas bank charges)	
- Staff assisted	\$21.00 per item
- Where telegraphic transfer was purchased via Business Banking Online or Internet Banking	\$15.00 per item
Cancellation and return of funds (plus overseas bank charges)	
- Staff assisted	\$32.00 per item
- Via Business Banking Online or Internet Banking	\$25.00 per item
Trace on telegraphic transfer (plus overseas bank charges)	
- Staff assisted	\$27.00 per item
- Via Business Banking Online	\$25.00 per item
- Via Internet Banking	\$25.00 per item

Travellers cheques

Issue of Australian dollar travellers cheques	1.09% of purchase value of cheques (minimum \$12.00)
Issue of foreign currency travellers cheques	1.09% of Australian dollar purchase value (minimum \$12.00)
Encashment of Australian dollar travellers cheques	\$10.00* per item
Encashment of foreign currency travellers cheques (per currency)	\$10.00* per item

* Fee does not apply when deposited directly into a St.George Account.

13 Other charges

Deposit books

Duplicate deposit books	\$4.50 per book
Agent deposit books	\$10.00 per book
Personalised deposit books	\$3.25/50 per book

Multiple credits (includes payroll credits)

Drawn on St.George	\$1.50 per credit
Drawn on another Financial Institution	\$5.00 per credit

Garnishee Fee

Supreme court	\$20.50 per item
District court	\$20.50 per item
Local court	\$14.00 per item

Alerts

SMS Alerts Alert Fee (Usage fee applying per SMS to all SMS Alert Services and charged per statement cycle)	\$0.25
Email Alerts Alert Fee (Usage fee applying per Email to all Email Alert Services and charged per statement cycle)	\$0.00

Fees Applicable to Privacy Access Requests

Name/Address personal details	Nil
Card personal details	Nil
Account information	Any one category = \$15.00
Loan credit information details	Any two categories = \$30.00
Personal correspondence details	Combination of three or more categories = \$45 (the maximum fee for an Access Request)

Verification of signature by fax	\$35.00
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Miscellaneous service fee	\$65 per hour (minimum \$32.50)
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Trace and recall fee	\$16
This is a flat fee that applies per trace or recall, when an account holder requests a trace or recall on an electronic third party transfer or BPAY® transaction	

Courier deliveries when requested by customers	At cost
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Cheque cashing authority	\$35.00 per annum
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14 Trade Finance Fees

Fee Type	Amount
Import Irrevocable Documentary Letter of Credit (DLC)	
Establishment Fee (per 180 days, or where the term is more than 180 days, the fee is calculated by multiplying the 0.375% by the number of additional periods* in the term)	0.375% of maximum contingent liability (minimum \$100.00)
Amendment Fee Increase in amount, extension of expiry date past 6 months from original issuance date.	0.375% of face value (minimum \$100.00)
Amendment Fee - No value change/extension	\$60.00
Discrepancy Fee	\$60.00
Acceptance Commission	1.50% p.a. of face value (minimum \$75.00)
Drawing Fee (1-3 drawings)	Free
Drawing Fee (4th and subsequent drawings)	0.25% of amount drawn (minimum \$50.00) (maximum \$500.00)
Import Collection	
Commission	0.25% of face value (minimum \$65.00) (maximum \$600.00)
Extension/Dishonour Fee	\$65.00
Export Collection	
Commission	0.20% of face value (minimum \$65.00)
Extension/re-presentation	\$65.00
Export Documentary Letter of Credit (DLC)	
Negotiation Commission	0.20% of face value (minimum \$75.00)
Letter of Assignment	\$100.00
Transferable (DLC)	
Transfer	0.40% of maximum transfer liability (minimum \$250.00)
On Presentation under Head DLC	0.20% of face value (minimum \$100.00)

14 Trade Finance Fees (continued)

Fee Type	Amount
Export Negotiations Not Under DLC	
Negotiation Commission	0.20% of face value (minimum \$65.00)
Extension/Re-presentation	\$65.00
Stand-by Letters of Credit Establishment Fee	(per 180 days, or where the term is more than 180 days, the fee is calculated by applying the percentage by the number of additional periods [#] in the term) 2.50% of face value subject to negotiation with Trade Finance product specialists (minimum 0.75% of face value per 180 days or additional periods [#] , or \$250 whichever is the greater)
Bid/Performance Bonds Establishment Fee	2.50% of face value per 6 months or part thereof, subject to negotiation with Trade Finance product specialists (minimum 0.75% per 6 months of face value or part thereof, or \$250, whichever is the greater)
Pre-/Post-Shipment Finance	
Establishment Fee (over-the-counter)	\$50.00
Rollover Fee	\$50.00

Out-of-pocket expenses such as Swift messages, overseas bank charges, telegraphic transfer, courier costs, etc, may also be payable. These fees will vary and will be advised on an individual transaction basis.

[#] An "additional period" is a period of 180 days (or if the letter of credit expires during a 180-day period, that shorter period).

The legal fees detailed above are the bank's minimum charges which are in addition to any external costs incurred, such as your solicitor's fees, search costs, inspection fees, etc. Solicitor's costs are payable by the customer where St. George instructs a solicitor. GST will be payable on external legal fees. Government fees and charges have not been included and are payable by the customer.

15 Service charges for Non-clients

Negotiation of Bills

Travellers cheques	\$15.00 per transaction
Clean bills, cheques and drafts	\$50.00
Issue of drafts	\$30.00
Refund/Repurchase of draft	\$30.00 + out-of-pocket expenses
Replacement drafts	\$30.00 + out-of-pocket expenses
Non-Customer cheque encashment fee	\$6.00

Part C – Cheque clearance times

16 Cheque clearance times

The following clearance times apply to cheques drawn on the Australian branches of Financial Institutions:

- Cheques deposited within the State in which they are drawn – 3 (three) clear Banking Business Days.
- Cheques deposited outside the State in which they are drawn – 3 (three) clear Banking Business Days.
- Cheques deposited into a St.George ATM – 4 (four) clear Banking Business Days.
- Cheques deposited through other Financial Institutions – 6 (six) clear Banking Business Days from the date St.George posts the cheque amount to your Account.

There are exceptions to the above usual times.

Also, we cannot tell you when a cheque drawn on an overseas branch of any Financial Institution (an “overseas cheque”) will be cleared. An overseas cheque can be dishonoured at any time, even after the proceeds have been made available.

17 Fee Exemptions

St.George offers exemptions from our transaction fees for customers meeting special criteria. Some exemptions are provided automatically, but for some you are required to apply by either asking at your local St.George Branch or calling Business Banking direct on 133 800 – 8am to 6pm, Monday to Friday.

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Important

Should you lose your card, please immediately notify the 24-hour card service centre on **1800 028 208** 7 days a week (free call).

For account enquiries, please call St.George Business Direct on **133 800** 8am to 6pm, Monday to Friday.