

Effective Date: 1 October 2009

Loan Accounts

Charges for specific services
and accounts

Fees stated are current as at the date of this brochure but may change from time to time. We will notify you of changes as required under the conditions of use for your account.

Nearly all financial services provided by the Bank 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 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.

Home Loan Accounts (including Portfolio Loan)

Home Loan and Portfolio Loan establishment fees:

Standard Home Loan	\$600 ¹
St.George Basic Home Loan	\$500 ¹
Portfolio Loan plus \$100 for each additional sub-account after the primary sub-account	\$700 ¹
St.George Low Doc Home Loan	\$750 ¹
St.George Low Doc Portfolio Loan plus \$100 for each additional sub-account after the primary sub-account	\$750 ¹
St.George No Deposit Home Loan	From \$750 ¹
St.George Seniors Access Home Loan	\$950 ¹
St.George Seniors Access Plus Home Loan	\$950 ¹
St.George Super Fund Home Loan	\$1500 ¹
Relocation Loan	
• With End loan	\$600 ¹
• With No End loan	\$1350 ¹
Increase home loan/credit limit application fee	\$500 ¹
Split loan fee	\$150 per request
Settlement processing fee	\$100

Loan extension fee – payable on selected No Deposit Home Loans where the Loan to Value Ratio (LVR) is greater than 80% as shown below:

Loan to Value Ratio (LVR)	Loan Extension Fee (percentage of approved loan amount)
For Loan Amounts up to \$300,000 and LVR is:	
Greater than 80% but less than or equal to 95%	1.97%
Greater than 95% but less than or equal to 96%	2.14%
Greater than 96% but less than or equal to 97%	2.31%
Greater than 97% but less than or equal to 98%	2.41%
Greater than 98% but less than or equal to 99%	2.48%
Greater than 99% but less than or equal to 100%	2.65%
Loan Amount greater than \$300,000 and up to \$500,000 and LVR is:	
Greater than 80% but less than or equal to 95%	2.20%
Greater than 95% but less than or equal to 96%	2.33%
Greater than 96% but less than or equal to 97%	2.54%
Greater than 97% but less than or equal to 98%	2.67%
Greater than 98% but less than or equal to 99%	2.86%
Greater than 99% but less than or equal to 100%	3.08%
For Loan Amounts greater than \$500,000 and up to \$750,000 and LVR is:	
Greater than 80% but less than or equal to 95%	2.85%
Greater than 95% but less than or equal to 96%	2.95%
Greater than 96% but less than or equal to 97%	3.08%
Greater than 97% but less than or equal to 98%	3.11%
Greater than 98% but less than or equal to 99%	3.34%
Greater than 99% but less than or equal to 100%	3.58%

Rate Lock fee – payable on fixed rate Home Loans and Portfolio Loan sub-accounts on which Rate Lock applies and on which the fixed rate is entered into on or after 21 July 2008, as follows:

Home loans the higher of 0.15% of the loan amount (to be at a fixed rate) and \$500

Existing Home Loans the higher of 0.15% of the balance owing on your loan account (to be at a fixed rate) and \$500

Portfolio Loans the higher of 0.15% of the sub-account credit limit (to be at a fixed rate) and \$500

Additional bank legal fees

When any of the security offered is: Qualified Title or Old Systems Title (NSW only)

\$205
per security

Company Title

\$205
per security

When any of the security offered involves a:

Guarantee

\$205
per guarantee

Trustee

\$205
per trustee

Priority agreement (a prior mortgage from another institution)

\$102.50
per agreement

For any loan which includes security under a Shared Equity arrangement

\$442.60
per loan

Additional property valuation, or market assessment/estimate fees

Valuation, external inspection, Market value assessment/estimate fees if we ask to have any mortgage property valued, externally inspected or on which a market value assessment/estimate is to be conducted by us:

Valuations (fee payable is dependent on location/value of security property(s))	from \$164
External property inspection	\$92.25
Electronic Property Market Value Estimate	\$10.25
Property Market Value Assessment	\$71.75
Valuer's travelling allowance (payable for each property on which an external inspection or valuation is to be conducted) (round trip from valuer's place of business)	
Up to 149km	\$Nil
150-499km	\$15.38/35km to \$153.75 max
Over 500km	\$153.75 plus \$20.50/50km over 500km

Building loan/building sub-account fees

Progress Payment Administration Fee	
- On loans where construction is under a Contract Builder	\$250
- On loans where construction is under an Owner Builder	\$350
Inspection fees - Building Loans, Contract Builder	\$102.50 per inspection
Additional Progress Payment Fee, for building loans for Owner Builders - payable for each additional advance after the first 6 advances	\$50 per additional advance

Fees for other services:

For all Home Loans and Portfolio Loans

Second mortgage consent, for allowing another financial institution to register a second mortgage behind the St. George mortgage (excludes production fee)	\$100 ¹
Production of certificate of title fee	\$100 ¹
Consent to sub-division, leases, easements, etc (excludes production fee)	\$350 ¹
Substituting securities on existing home loans	\$500 ^{1/2}
Additional Security Property Fee	\$100

For all Home Loans

Renegotiation fee - payable whenever we agree to renegotiate or vary conditions on a loan other than a conversion (switch) to a different interest rate or home loan type	\$500
Interest in advance fee - payable each time you request and pay interest in advance	\$150

For Portfolio Loans

Additional sub-account fee	\$100 per additional sub-account
Redistribution of limit fee	\$10 per request
Duplicate or interim sub-account statement	\$10 per statement
Change of primary sub-account fee	\$10 per request
Change of interest rate or interest rate option or payment requirement	\$500 per request per sub-account plus break costs if applicable

Break costs are an amount equal to the Bank's reasonable estimate of its loss due to breaking the fixed rate period

Administration / service fees: Home Loans

St. George Seniors Access Home Loan	\$10 per month
St. George Seniors Access Plus Home Loan	\$15 per month
St. George Low Doc Home Loan	\$12 per month
St. George No Deposit Home Loan	\$12 per month
St. George Super Fund Home Loan	\$12 per month
St. George Essential Home Loan	\$12 per month
St. George Great Australian Home Loan	\$12 per month
St. George Basic Home Loan	\$Nil per month
All other home loans (on which the fee is payable)	\$10 per month
Mortgage Equaliser service fee	\$5 per month

Portfolio Loans

Monthly fees

Portfolio Loan sub-account	\$14 per month per sub-account
St. George Low Doc Portfolio Loan sub-account	\$17 per month per sub-account

OR

Annual fees

Portfolio Loan annual fee	\$200 per annum
Low Doc Portfolio Loan annual fee	\$250 per annum

Home Loan and Portfolio Loans discharge processing fees:

Mortgage Discharge Fee (including partial discharge)	\$500 per mortgage
Partial discharge assessment fee – payable when you ask us to discharge part of a real property mortgage security	\$150
Discharge Settlement Processing Fee	\$100

Early repayment fees:

The calculation of early repayment fees is dependent on loan type and approval date. There are four types: early repayment fees, break costs, early termination fees and loan discharge fees. Please refer to the appropriate section that follows.

Fixed Rate loans

Approved from 1 November 1996

Break costs may be payable on early payout or partial prepayment (in excess of the limit set out in the loan terms and conditions) of a fixed rate loan.

Break costs are an amount equal to the Bank's reasonable estimate of its loss due to breaking of the Fixed Rate period or early repayment of a Fixed Rate Loan.

Portfolio Loan discharge fees

A loan discharge fee is payable when a Portfolio Loan or a Low Doc Portfolio Loan is discharged within 3 years of the settlement date and at any time during the first 3 years:

on Portfolio Loans Approved from 16 March 2003, where:

- A discounted or negotiated variable rate applied to any sub-account; or
- We made progress payments on a construction sub-account;

and

on Low Doc Portfolio Loans Approved from 14 April 2008, where:

- A negotiated variable rate applied to any sub-account

All other home loans

Approved from 22 February 2004
(not applicable to Portfolio Loan)

Fixed Rate Prepayment fee – payable if the loan is repaid in full during a fixed rate period

**\$150
plus break costs
if payable**

Early Repayment fee – payable on a loan where the interest rate is a negotiated variable rate or a negotiated fixed rate entered into on or after 20 February 2006, and the loan is repaid in full within 3 years of, or an increase to, the start of the negotiated rate
(not applicable to Portfolio loans)

**\$1,000
plus break costs
if payable**

Early Repayment Fee – payable on any St. George Basic Home Loan agreement or variation agreement entered into from 19 February 2007 and the loan is repaid in full within 3 years of the settlement date or the date on which the variation was effected

**\$1,000
plus break costs
if applicable**

Early Termination fees

Approved from 16 March 2003

An early termination fee is payable if the loan is discharged before the third anniversary of the settlement date. The fee is calculated as follows for home loans approved as:

- A Discount Variable Rate Loan; or
 - An Introductory Fixed Rate Loan; or
 - A loan on which an Interest Subsidy applies
- 0.9% of the balance
owing on your loan account
at the date of repayment**

- A St. George No Deposit Home Loan with:
 - Loan Extension Fee (approved before 22.2.2009); or
 - Flexible Deposit Option (approved before 26.11.2007)
- 1.5% of the balance
owing on your loan
account at the date of
repayment**

Approved from 1 March 2008

An early termination fee is payable if the loan is discharged before the fourth anniversary of the settlement date. The fee is calculated as follows for home loans approved as:

- A Discount Variable Rate Loan; or
- An Introductory Fixed Rate Loan; or

**0.9% of the balance
owing on your loan account
at the date of repayment**

An early termination fee is payable if the loan is discharged before the fourth anniversary of the settlement date and calculated on a loan approved as:

- No Deposit Home Loan with Quick Start Option (approved from 28.05.2007)
- No Deposit Home Loan with Flexible Deposit Option (approved from 26.11.2007)
- Super Fund Home Loan (approved from 23.11.2008)
- No Deposit Home Loan with Loan Extension Fee Option (approved from 22.2.2009)

**1.75% of the balance
owing on your loan
account at the date of
repayment**

Approved before 1 November 1996

A fee is payable if the loan is discharged before the end of the loan term. The fee is calculated as follows for home loans approved as:

- A Variable Rate loan
- Equal to 1 month's interest
on the loan balance at
time of discharge**

Home Loan Conversion (switch) fees:

All switches are subject to our prior approval.

Break costs may be payable when switching from any fixed rate loan and are in addition to the switch fee. Break costs are an amount equal to the Bank's reasonable estimate of its loss due to breaking of the fixed rate period or early repayment of a fixed rate loan.

The following conversion (switch) fees are applicable to:

- all loans approved before 15 March 2003; and
- all loans approved from 16 March 2003, other than as Introductory Fixed, Discount Variable or Interest Subsidy Loans; and
- all loans approved from 16 March 2003 as Introductory Fixed, Discount Variable or Interest Subsidy Loans when converting the loan more than 3 years after the settlement date:
 - When converting the loan to a different interest rate, repayment type (including Repayment Pause) or home loan type **\$500 plus break costs if applicable**
- all loans approved from 16 March 2003 as Introductory Fixed, Discount Variable or Interest Subsidy loans when converting the loan, within 3 years after the settlement date:
 - When converting the loan to a Basic Home Loan, Negotiated Variable Rate Home Loan, Negotiated Fixed Rate Home Loan or Portfolio Loan on which at least one sub-account has a negotiated variable rate or a negotiated fixed rate. **\$1,000 plus break costs if applicable**
- all loans approved from 22 December 2006 as Introductory Fixed, Discount Variable or Interest Subsidy loans when converting the loan:
 - When converting the loan to a Basic Home Loan, Negotiated Variable Rate Home Loan, Negotiated Fixed Rate Home Loan or Portfolio Loan on which at least one sub-account has a negotiated variable rate or a negotiated fixed rate. **\$500 plus break costs if applicable**
- all loans approved from 11 November 2007 as Introductory Fixed or Discount Variable loans when converting the loan:

- When converting the loan to a Basic Home Loan, Negotiated Variable Rate Home Loan, Negotiated Fixed Rate Home Loan or Portfolio Loan on which at least one sub-account has a negotiated variable rate or a negotiated fixed rate. **\$500 plus break costs if applicable**
- When converting an Essential Home Loan to a Basic Home Loan **\$500**

Repayment Pause (switch) fees:

All Repayment Pause (switch) requests are subject to our approval.

Home Loans:

All loans other than Building, Relocation, Seniors Access, Seniors Access Plus, Super Fund Home Loan, No Deposit (Investment) and Low Doc Loans where Repayment Pause is requested **\$500 per request**

Portfolio Loans:

All Portfolio sub-accounts **\$500 per request per sub-account**

¹ Does not include government charges such as stamp duty, registration fees, search fees or any other disbursements, such as owner builder inspection fees, a valuer's travelling fees, your legal fees and lender's mortgage insurance premiums, wherever these are applicable. Also excludes additional bank legal fees and any additional valuation fees.

Fees paid will not be refunded if the loan does not proceed for any reason. In some cases, however, the establishment fee you paid may be applied to another home loan application if made within 6 months of the original application. Special establishment fee offers may be available from time to time. Please refer to your nearest St. George Home Loan Centre or branch for details.

² Fees exclude valuation fee (if required). Simultaneous settlement is required for any substitution of securities.

Portfolio Loan transaction fees:

Payment honour fee (Overdrawn fee) – payable for each transaction we honour which exceeds available credit. **\$9**

Internet Banking and Phone Banking

Internet Banking and Phone Banking transfer withdrawals (including BPAY transactions) on all Portfolio Loan sub-accounts. **Free**

If you are not already registered for Internet Banking and Phone Banking, have your account details handy and call 1300 555 203, 8am – 9pm (EST), 7 days, or ask at your local branch, and we will arrange registration for you.

Transaction fees:

The first 10 monthly withdrawals from each sub-account by St.George/BankSA branded ATMs, EFTPOS, cheques or over the counter (maximum of 2 free over-the-counter withdrawals in the allowance) are free. Internet and Phone Banking transfer withdrawals are included in the fee-free monthly withdrawal allowance. All deposits and Internet Banking and Phone Banking transfer withdrawals (including BPAY transactions) on each sub-account are free.

Transaction fees are charged on all other transactions.

Refer to the “St.George Transaction, Savings and Investment Accounts. Fees and charges and how to minimise them” brochure for information on the amount of transaction fees and other fees applicable to operating a Portfolio Loan sub-account.

Personal Lending

Personal Loans:

Establishment fee

Secured Personal Loans	from \$195*
Unsecured Personal Loans	from \$150

*Excludes government charges such as stamp duty, search fees, REVS fees or any other disbursements, wherever these are applicable.

Monthly administration fee – for personal loans on which the fee is payable

Secured Personal Loans approved from 18 September 2005	\$7
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For Unsecured personal loans approved from 28 November 2005	\$9
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For Unsecured personal loans approved from 23 September 2002 to 27 November 2005	\$7
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For other personal loans	\$5
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For loans approved before 23 May 2005:

Personal Loan Discharge Processing fee – may be payable if a personal loan is repaid before the end of the loan term	\$60
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For loans approved from 23 May 2005 to 25 February 2006 (inclusive):

Personal Loan Discharge Processing fee – may be payable if a personal loan is repaid:	
- within the first 12 months of the loan term	\$150
- after the first 12 months and before the end of the loan term	\$60

For loans approved from 26 February 2006

Personal Loan Discharge Processing fee – may be payable if a personal loan is repaid:	
- within the first 12 months of the loan term	\$150
- after the first 12 months and before the end of the loan term	\$100

The following prepayment fees apply to loans-approved from 28 October 2000.

Break costs – payable on early payout or partial payment (in excess of the limit set out in the loan terms and conditions) of a fixed rate loan.

Break costs are an amount equal to the Bank’s reasonable estimate of its loss due to breaking of the fixed rate period or early repayment of a fixed rate personal loan.

Get Set Loans:

Establishment fee from \$150
Monthly administration fee – payable each month or part month in which you have a Get Set Loan \$9 per month

Payment honour fee – payable for each transaction we honour which exceeds available credit \$9

Unsecured Personal Overdraft:

Overdraft service fee – payable while you have an overdraft facility on your account \$10 per month

Payment honour fee (Overdrawn fee) – payable for each transaction we honour which exceeds available credit \$9

Refer to “St. George Transaction, Savings and Investment Accounts – Fees and Charges and how to minimise them” brochure for information on the fees applicable to transactions on a Get Set Loan or Unsecured Personal Overdraft.”

Other Charges

Document requests:

Photocopy of loan documents, such as survey, plans, title deeds, security documents \$10 per document

Copy of loan statement \$10 per statement period

Interim loan statement \$10 per statement period

Copy of withdrawal or deposit form \$10.50

Copy of personal or bank cheque, after it has been presented or deposited \$16

Miscellaneous fees:

Each bank cheque from home loan proceeds \$10 per cheque

Arrears letter fee – payable when we send you an arrears letter relating to an overdue amount

- for Residential and Portfolio Loans \$9
- for Personal Loans and Get Set Loans \$9

Payment dishonour fee – payable whenever a direct debit order for payment from another institution is dishonoured \$9

Special clearance on a deposited cheque \$16

Customer requested interest recalculation \$30 per recalculation

Safe custody of your title deeds \$30 per lodgement (inclusive of GST)

(The following fees do not apply to Portfolio Loans, Get Set Loans or Unsecured Personal Overdrafts.)

Processing fee – payable each time you make any repayment on your loan over the counter in a branch or by cash or cheque \$3 per transaction

Redraw fee

- For Great Australian, Essential and Basic Home Loans \$50 per withdrawal \$0 per withdrawal via Internet and Phone Banking
- For No Deposit Home Loans \$50 per withdrawal \$10 per withdrawal via Internet and Phone Banking

- All other Residential loans \$25
per withdrawal
\$10
per withdrawal
via Internet and Phone Banking

Minimum amount:

- \$500 - Personal Loans \$10
per withdrawal

Code of Banking Practice

More Information on Banking

A booklet called “St.George Transaction, Savings and Investment Accounts. Banking Services Terms and Conditions and General Information” is available from any St.George Bank branch. This booklet contains all types of information about banking services and the Code of Banking Practice which you may find helpful and is free of charge to all St.George Bank customers.

Privacy and Confidentiality

We have a duty to keep information about our customers confidential, except in certain circumstances which are detailed in the “St.George Transaction, Savings and Investment Accounts. Banking Services Terms and Conditions and General Information” booklet. For more information about privacy, ask for a copy of our policy “Protecting Your Privacy” .

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Joint borrowers:

If you and one or more other persons borrow money, you are known as joint borrowers. Each joint borrower is liable for the loan both on your own and together. This means one of you could be liable for the whole loan on your own.

For further information

Ask at any branch or call St.George 8.00am to 9.00pm (EST)

7 days a week on **13 33 30**

stgeorge.com.au

St.George Bank Limited
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AFS Licence No. 240997
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