

St.George Sense provides a number of tools to help you track your expenditure and savings.

This information is contained on your monthly statement and the following pages explain the various features.



Statement of Account
St.George Sense

JOHN CITIZEN
12 SM. PARAM.

Account Summary

Sense Everyday		Sense Savings	
Opening Balance	\$2,900.00	Opening Balance	\$5,346.00
+ All Deposits	\$1,293.69	+ All Deposits	\$514.93
- All Withdrawals	\$3,390.00	- All Withdrawals	\$25.46
= Closing Balance	\$803.69	= Closing Balance	\$5,835.47

Sense Everyday Spending

Sense Savings Progress

Hints & Tips: Did You Know?*

DO YOU KNOW YOU CAN SET UP A REGULAR DEPOSIT PLAN FROM YOUR SENSE EVERYDAY ACCOUNT TO YOUR SAVINGS ACCOUNT? YOU CAN DO THIS QUICKLY AND EASILY BY USING THE SCHEDULED PAYMENTS FACILITY WITHIN INTERNET BANKING. PLEASE VISIT WWW.STGEORGE.COM.AU FOR MORE INFORMATION.

*Note that the breakdown of transactions is only a guide. It is not intended to be a substitute for your own budget or financial plan.
--This information does not take account of your financial circumstances. Please read the terms and conditions before making a decision.
pg 1 of 5

1 This chart displays your Sense Everyday spending in each category for the current month, last month and same month last year (if the account has been opened for at least a year). This information may be used to assist your understanding of your spending habits. For example you can see if you have spent more or less this month for a particular category compared to last month.

2 This chart shows how you are progressing towards your savings target in your Sense Savings account. If you have not set a savings target, or you would like to update an existing target, you can do so by contacting St.George. Conditions apply.

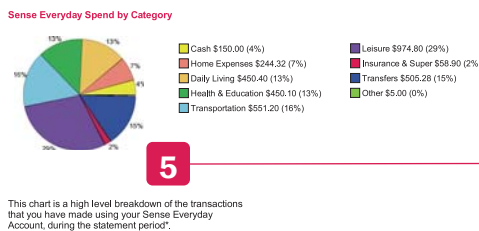
3 This is an example of a Rounding Contribution. This feature is designed to help you save by contributing to your Sense Savings account each time you make a purchase using BPAY® or your Visa Debit Card[^], FreedomCard, Maestro/Cirrus ATM Card*. Purchases made using one of the above cards or by BPAY are rounded **up** to the next dollar*. This rounding amount is transferred from your Sense Everyday account to your Sense Savings account. To track which payment the Rounding Contribution is for, the description contains the amount of the payment.

4 Every withdrawal made from your Sense Everyday account is automatically assigned to one of 10 predefined spending categories. The assignment is based on the type of business the item was bought from and not the type of item.

5 This pie chart is a high level breakdown, by spending category, of the withdrawals in your Sense Everyday account. The chart may assist you in determining your spending and, therefore, which expenses may be reduced. Note that due to rounding the % to the nearest whole %, the total may not add to 100%. All expenses however have been included.

Date	Description	+ Deposits - Withdrawals	= Balance \$	Category
	SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE		125.16	
15 Apr	HR PAYROLL 04857 1148	-1,268.23	1,393.69	
16 Apr	PP	-0.70	1,392.69	Transfers
17	17APR	-100.00	1,292.69	Cash
20 Apr	TRF WOL BPAY INTERNET20APR 12:45 TO NRMA 21487	-68.90	1,233.79	Insurance&Super
20 Apr	VISA PURCHASE 20/04/09 HOLIDAY INN EFFECTIVE DATE 20APR	-298.00	935.79	Leisure
21 Apr	ROUNDING FOR \$58.90 EFFECTIVE DATE 20APR	-0.10	935.69	Transfers
25 Apr	ATM WITHDRAWAL 25APR 11:49 PIBS 1072 TCPIP SAT SYVADELAIDE IAU	-50.00	885.69	Cash
27 Apr	EFTPOS PURCHASE 27APR 12:22 COLES CHATSWOOD IAU	-76.52	809.17	Daily Living
28 Apr	ROUNDING FOR \$76.52 EFFECTIVE DATE 27APR	-0.48	808.69	Transfers
30 Apr	ACCOUNT SERVICE FEE	-5.00	803.69	Other
30 Apr	Closing Balance		803.69	

Rounding Contributions processed near the end of the month may appear on your next statement.



[^] Visa Debit Card available to customers who have an Australian residential address and who are over the age of 18.

For further information, please read the Terms and Conditions. Available at any branch or stgeorge.com.au

* Purchases refers to those made in Australian dollars to a merchant in Australia. We also round withdrawals using your Visa Debit Card when you press the credit button at an ATM, withdrawals from an Electronic Agency and through Bank@Post, and purchases made overseas using your Maestro/Cirrus ATM Card. Conditions apply.

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BSB No. 111-111
 Account No. 22222222

Sense Savings

Date	Description	+ Deposits	- Withdrawals	= Balance \$
01 Apr	Opening Balance			5,346.00
03 Apr	ROUNDING FOR EFFECTIVE DATE 03APR	0.88		5,346.88
03 Apr	ROUNDING FOR EFFECTIVE DATE 03APR	0.67		5,347.35
06 Apr	ROUNDING FOR EFFECTIVE DATE 06APR	0.45		5,347.80
11 Apr	ROUNDING FOR EFFECTIVE DATE 10APR	0.90		5,348.70
12 Apr	ROUNDING FOR EFFECTIVE DATE 11APR	0.80		5,349.50
12 Apr	ROUNDING FOR EFFECTIVE DATE 11APR	0.50		5,350.00
14 Apr	ATM TFR TO 9000145460340 PIBS 1072 TCPAP SAT SYADELAIDE VAU 14APR 11:49		-25.46	5,324.54
15 Apr	ATM TFR FROM 9000145460340 PIBS 1072 TCPAP SAT SYADELAIDE VAU 15APR 11:48	500.00		5,824.54
16 Apr	ROUNDING FOR EFFECTIVE DATE 15APR	0.70		5,825.24
21 Apr	ROUNDING FOR EFFECTIVE DATE 20APR	0.10		5,825.34
28 Apr	ROUNDING FOR EFFECTIVE DATE 27APR	0.48		5,825.82
30 Apr	CREDIT INTEREST	9.65		5,835.47
30 Apr	Closing Balance			5,835.47

Note: You may only deposit or withdraw amounts to and from your Sense Savings Account by transferring amounts to and from your Sense Everyday Account. This means you may not use your Sense Savings Account for transactions such as direct debit.

000002 pg 4 of 6

6 This is the corresponding Rounding Contribution that has been transferred from your Sense Everyday account (see point 3). The date, description and amount will be the same as in your Sense Everyday account.

Interest Details

Sense Everyday		Sense Savings	
Year to Date	Interest Earned	Year to Date	Interest Charged
Previous Year to Date	\$0.00	\$26.12	\$0.00
Year to Date	\$0.00	\$0.00	\$0.00

*Includes interest earned on your Sense Savings account and Matching Contributions paid.

Rounding Contributions

Your Rounding Contributions
Total Rounding Contributions transferred to your Sense Savings Account for last 12 months: \$87.24

Summary of Withholding Charges

Sense Savings-	
Year to Date	Previous Year to Date
TFN Withholding Tax	\$473.00

Information

- For more information on how to read your statement please visit stgeorge.com.au/sense
- Please check all entries on this statement and inform the bank promptly of any error or unauthorised transactions.
- If your card is lost or stolen please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- You can find out the termination value of your account by phoning the customer enquiries number on this statement.
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.
- For more information on your St.George Sense, please refer to the terms and conditions available at stgeorge.com.au/sense or by calling the customer enquiries number on this statement.

000003 pg 5 of 6

7 This is the interest you have earned and/or paid on the Sense Savings account. Once any Matching Contribution is paid, it is included in the Interest Earned value.

8 This chart shows the accumulation of your Rounding Contributions since the first month on the chart.

9 If you have not given us your Tax File Number (or qualify for an exemption), we are required to withhold tax from your interest payments. This section shows the amount that has been deducted. Contact St.George or 13 33 30 for further information.

Disclaimer

This information does not take account of your financial circumstances. Because of this you should, before acting on this information, consider its appropriateness, having regard to your objectives, financial situation and needs.

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