

When you receive your statement

Your statement shows transactions in order of when they are processed by St.George. If the effective date (the date the Visa transaction was made) differs from the date St.George processes the transaction, the effective date will also be printed. For example, a Visa purchase for \$100 made on 2 June, and processed by St.George on 5 June, will appear on your statement similar to the following:

Date	Transaction Description	Debit	Credit	Balance \$
05 Jun	Visa Purchase 02 Jun ABC Books Sydney	100.00		200.00

Tips to maximise your available balance

Some merchants (such as car rental agencies and hotels) may request confirmation that your account has sufficient funds to meet the estimated cost of the goods or services they will supply. When this happens, the Bank puts a hold on these funds and your available balance will be reduced by this amount.

When the goods and services have been supplied (for example, when you check out of a hotel or return a rental vehicle), the merchant may request a separate authorisation for the actual costs. As a result, the available funds on your account could be reduced by the sum of both authorisation amounts. To avoid this occurring, you should request that the merchant cancels the original authorisation at the time of finalising the transaction.

Your fee-free transactions

Your Visa transactions will be counted towards any fee-free transaction limit that may apply to your account in the month the bank processes the transaction. For example, if you purchase goods on 31 March but the bank does not process the transaction until 2 April, the transaction will count towards your April transaction count.

Example

The example below shows how your Available Balance could be different to your Current Balance.

Let's say that as at 1 June, an account had a current and available balance of \$200. On 2 June, a Visa purchase transaction (pressed "credit" button) for \$100 was made, reducing the available balance to \$100 (but not impacting the current balance which remains at \$200, as the Bank will not have processed the transaction).

Date	Transaction Description	Amount	Current Balance <i>(Balance appearing on statement)</i>	Available Balance <i>(Does not appear on statement)</i>
	<i>Carried forward</i>		\$200	\$100
3/6	Direct debit	\$150	\$50	-\$50
3/6	Honour fee	\$9	\$41	-\$59
4/6	Deposit	\$100	\$141	\$41
5/6	Visa Purchase on 2/6	\$100	\$41	\$41

As can be seen above, the Bank receives a direct debit request for \$150 on 3 June that exceeds the **available balance** of the account, which is \$100. The Bank decides to honour the transaction, and the total of the direct debit plus the honour fee reduces the available balance to -\$59.

A deposit is made on the following day, bringing the available balance to \$41. When the Bank receives and processes the Visa purchase on 5 June, the current and available balances are once again aligned at \$41.

The alternative to the bank honouring the \$150 direct debit transaction is to dishonour or not effect the transaction, resulting in the payment not being made on your behalf and you will be charged a dishonour fee.

The bank account statements always reflect the **current balance**, and will not include pending transactions not yet received or posted. The available balance can be easily obtained via Internet and phone banking or an ATM enquiry.

For tips on how to reduce bank fees,
visit our website.

 stgeorge.com.au



Using Visa Debit.

Important Information

 **st.george**
Big enough. Small enough.

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Big enough. Small enough.

Information provided in this brochure does not take into account what you currently have or your future financial needs. It is general only and not intended to act as advice. Advice should be sought in respect of individual circumstances.
Before acquiring or deciding to hold a Visa Debit Card, you should read the Product Disclosure Statement or Governing Document Terms and Conditions available on request at any branch or by phoning 13 33 30, 24 hours a day, seven days and ensure that the product is appropriate. Issued by St.George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714. ST07963 06/10



Congratulations on choosing the St.George Visa Debit Card.

Your new Visa Debit Card gives you freedom to access your money when you want, wherever you are in Australia or around the world. In fact, your St.George Visa Debit Card is accepted at over 29 million locations and over 1 million ATMs worldwide. Just look for the Visa logo.

You can use your new Card to access your cash, to pay bills or to go shopping in stores, online or over the phone. And because you use your own cash, you'll have complete control of exactly what you spend.


Enjoy the freedom and flexibility of your new St.George Visa Debit Card.

Getting started

Before you start making the most of your new St.George Visa Debit Card, please make sure you take every precaution to protect your security.

- Sign your card as soon as you receive it.
- Check that any telephone system you use does not record your PIN or Phone Banking Security Number.
- Prevent anyone seeing you enter your PIN.
- Ensure your PIN is not on your card or any item that could be lost or stolen with your card.
- Ensure you do not permit any other person to use your card, your Customer Access Number, your Internet and Phone Banking Security Number or Internet Banking Password.
- Watch out for fraudulent or hoax emails, and use firewall and antivirus softwares.
- Inform us promptly if you wish to dispute a transaction.

Using your Card for shopping

You can use your St.George Visa Debit Card to purchase goods and services at retail outlets anywhere in Australia and overseas where the Visa logo is displayed (by pressing the  button and providing your signature or by entering your PIN on a PINpad). You can also use it online or over the phone (quoting your card number, expiry date and card or account name).

Using your Card to withdraw cash

You can withdraw cash from your linked deposit account at ATMs in Australia and around the world. Just press either the Cheque (CHQ) or Savings (SAV) button and enter your PIN.

Additional Security when you press 'CREDIT'.

You can enjoy Visa Debit Card's extra security when accessing your money for purchases, including:

- **Falcon™ Fraud Manager** - 24/7 monitoring and detection of any unusual transactions.
- **Internet Shopping Guarantee*** - covers you against fraudulent online transactions.
- **Verified by Visa*** - a personal password that ensures only you can use your Visa Debit Card online.
- **Chargeback rights** on fraudulent transactions and on other things such as services not rendered or goods not delivered. Just be sure to notify St.George as soon as possible if anything appears incorrect on your statement.



* Visa International is the provider of both services - Internet Shopping Guarantee and Verified.

Understanding your account balance

Your deposit account has a Current Balance and an Available Balance.

- **Available Balance indicates the funds that are available for use.** The available balance takes into account:
 - a) Pending transactions (such as Visa purchases) that have been authorised by the Bank, but have not yet been received and processed;
 - b) Cheques deposited but not yet cleared by the Bank; and
 - c) ATM deposits not yet verified.
- **Current Balance only factors in transactions processed by St.George.** It indicates the Available Balance plus cheques deposited but not yet cleared by the Bank, but does not deduct pending Visa purchases.

Checking your balance

You can obtain your Available Balance and Current Balance from your ATM receipt or by checking your balance on Internet or phone banking.

Why would my Available Balance be different to my Current Balance?

When you use your St.George Visa Debit Card as a Visa card by pressing the "credit" button to make a purchase, the bank reduces the amount of the transaction from your available balance. The current balance of your account will not reflect the purchase amount until the bank processes the transaction. This usually takes 2-3 days, but can take longer, depending on when the bank receives the transaction.

When you use your Visa Debit Card for an ATM or EFTPOS transaction by pressing the Savings or Cheque button, the bank processes the transaction immediately, and both the available and current balances are updated simultaneously.

An example of how this works is shown on the second last page of this brochure.

Can my account be overdrawn when I use my Visa Debit Card?

Yes, it can. If you make a purchase or authorise a transaction that exceeds the available balance of your account, there are certain circumstances in which the transaction will be authorised and your account may be overdrawn.

For example, if you quote your Visa Debit Card number when establishing an ongoing direct debit arrangement with a third party, you are authorising that third party to periodically debit your account. If this occurs when you have insufficient funds in your account, it may cause your account to be overdrawn. Current fee details are available in the bank's governing terms and conditions and fees and charges documents.

If your account is overdrawn, you will be charged a fee. You can avoid this by ensuring you take into account every transaction that will affect your available balance, including periodical direct debits, uncleared funds and funds on hold.

Of course, you can always visit our website at stgeorge.com.au for tips and handy hints on how you can avoid bank fees.

