



n e w s r e l e a s e

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St.George Margin Lending named best in Australia

St.George Margin Lending has again been awarded a Five Star rating by independent research group CANNEX in their latest review of Australian financial services.

St.George Margin Lending has been awarded this enviable Five Star rating on six consecutive occasions since 2002.

“Achieving yet another Five Star rating from CANNEX is an important acknowledgement of St.George Margin Lending as one of the most consistently flexible and competitive products on the market,” said Head of St.George Margin Lending, Mr Andrew Black.

The CANNEX Five Star rating is recognition of the many product features and enhancements that have been developed by St.George Margin Lending.

During the last twelve months St.George Margin Lending has released a variety of product enhancements including the addition of the Asset Access facility: Utilising a St.George Portfolio Loan (a line of credit home loan from St.George), investors can now allocate a portion of their credit limit to be used as security for a St.George Margin Loan.

“The most important aspect of this feature is that as the credit limit amount is *not* actually drawn down, it attracts no interest payment on the Portfolio Loan unless it is later needed to meet a margin call. In the event of a margin call, the only amount claimed as security is the credit limit amount that has been nominated to be used for the St.George Asset Access™ feature. This means less risk for the property,” explained Black.

The Five Star CANNEX rating is also a resounding endorsement of St.George’s significant investment into adviser education with St.George Margin Lending’s online Gearing College. The Gearing College is part of St.George Margin Lending’s Planner Assist online adviser resource.

Other recent industry accolades bestowed on St.George Margin Lending include Personal Investor Magazine 'Margin Lender of the Year' title for both 2003 and 2004, Joint Margin Lender of the Year 2005 - Asset Innovation Awards and the 2005 Best Margin Lender from Money Magazine.

St.George Margin Lending is part of the Wealth Management and Retail Financial Services division of St.George Bank Ltd, Australia's fifth-largest banking group with \$70 billion in assets and 2.6 million customers nationally.

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**St.George Margin Lending is a member
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