



n e w s r e l e a s e

30 August 2004

St.George Margin Lending receives prestigious Personal Investor Margin Lender of the Year Award

St.George Margin Lending has been awarded Margin Lender of the Year for the second year running in the prestigious *Personal Investor Magazine Awards for Excellence in Financial Services*.

The *Personal Investor Awards for Excellence in Financial Services* recognise the successful balance between pricing and the kind of features that can add to a product's value for money. Financial services researcher CANNEX assesses products on behalf of *Personal Investor* according to those two factors in determining category winners. The assessment criteria include:

- ∞ Historical interest rates,
- ∞ Product features,
- ∞ Product fees; and
- ∞ Margin lending Loan-to-Value ratio.

CANNEX gave a 50% weighting to historical interest rates, 30% to product features and 20% for loan-to-value ratios. CANNEX was impressed by St.George Margin Lending's commitment to education, notably the online 'gearing college' for clients and financial planners. St.George Margin Lending has grown its business by 34% over the past year.

Andrew Black, Head of St.George Margin Lending, said, "It is a great honour, and a credit to both our products and services, that St.George Margin Lending has been awarded one of the industry's top accolades for the second year running in the *Personal Investor Magazine Awards for Excellence in Financial Services*."

Black also announced that St.George Margin Lending will shortly be adding an additional new feature to its highly regarded offerings "that will allow the unused equity in a St.George mortgage to be used as security for a margin loan".

St.George Margin Lending already has a five star CANNEX rating in recognition of its product features and enhancements, acknowledging St.George Margin Lending as one of the most flexible and competitive products in the market.

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