



# news release

October 14, 2005

## 7<sup>TH</sup> CONSECUTIVE FIVE STAR CANNEX RATING FOR ST.GEORGE MARGIN LENDING

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

The margin lending star rating by CANNEX is awarded to a short list of margin lending product providers that have been independently assessed and ranked by CANNEX financial services research group. CANNEX ranks the margin lending products based on value for money measures and then awards a star rating according to rank. Five star products are considered to offer superior value for money.

The CANNEX methodology compares all types of margin lending products on the following characteristics: Interest Rates; Fees and charges; Loan to Value Ratio (LVR); Features and number of shares/funds available.

“Achieving this Five Star rating from CANNEX supports St.George Margin Lending’s position as a market leader with arguably the most consistently flexible and competitive products in the market,” said Head of St.George Margin Lending, Mr Andrew Black.

Two distinctive features of St.George Margin Lending’s offerings include the St George Asset Access™ facility and the online Gearing College.

### St.George Asset Access™:

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 key 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.

St.George Margin Lending Gearing College:

St.George has made a 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 3 consecutive years (2003,2004 & 2005), 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 the St.George Bank Ltd, Australia's fifth-largest banking group with over \$70 billion in assets and 2.8 million customers Australia-wide.

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**St.George Margin Lending is a member  
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