

Transaction, Savings and Investment Accounts

Interest Rates at a glance (variable and subject to change)



St. George Bank Limited ABN 92 055 513 070 AFS Licence No. 240997

- Retirement Access Plus account rates effective 2 February 2009
- All other rates effective 8 December 2008
- All rates subject to change. Rates available VIC, QLD, WA & TAS

This document contains the interest rates for the Transaction, Savings and Investment accounts listed in this interest rate brochure. It forms part of the Terms and Conditions for those accounts.

Information provided in this document is subject to change. Where there is a change to information that is not materially adverse to an account holder (such as a short-term increase in applicable interest rates, or a waiver or concession to fees and charges, which may be available elsewhere, such as only to certain accounts or at certain places or during particular times), we may make that information available elsewhere, such as through the St. George website stgeorge.com.au or in a brochure available at the specific branch to which the changes apply.

You can find out the interest rates that apply to your account at any time by calling 13 33 30 between 8am to 9pm (AEST), 7 days a week or by email: stgeorge@stgeorge.com.au or by visiting our website: stgeorge.com.au

You may contact us:

- by calling 13 33 30 between 8am to 9pm (AEST), 7 days a week;
- by emailing: stgeorge@stgeorge.com.au or by visiting our website: stgeorge.com.au;
- by visiting any of our branches or agencies;
- by writing to us at Locked Bag 1 Kogarah NSW 1485; or
- by facsimile to (02) 9952 2995.

Transaction Accounts			
	Freedom Account ^	Retirement Access Plus	
Interest calculated	Daily - Interest rate applies to the full Account balance	Daily - interest rates applied to portions of the Account balance as set out below	
Interest paid	Quarterly (Mar, Jun, Sept, Dec)	Monthly	
Balances up to \$4,999.99	0.01%p.a.	Balances up to \$1,999.99	1.25%p.a.
From \$5,000 up to \$19,999.99	0.01%p.a.	from \$2,000 to \$39,399.99	2.00%p.a.
From \$20,000 up to \$49,999.99	0.01%p.a.	\$39,400 and over	4.00%p.a.
From \$50,000 up to \$99,999.99	0.01%p.a.		
\$100,000 and over	0.01%p.a.		

No interest is payable on the following accounts:

- Complete Freedom
- Express Freedom
- Simply Freedom
- Complete Freedom Student
- Concession Account

Savings Accounts					
	Incentive Saver Account		Power Saver Account including Power Plus	Power Saver Promotion** January to September 2008	Power Saver Promotion# 29 October 2008 - 31 January 2009
Interest calculated	Daily - Interest rate applies to the full Account balance		Daily - Interest rate applies to the full Account balance	Daily - Interest rate applies to the full Account balance	Daily - Interest rate applies to the full Account balance
Interest paid	Monthly		Monthly	Monthly	Monthly
	<i>Without Bonus</i>	<i>With Bonus*</i>			Eligible accounts opened from 27 October 2008 - 31 January 2009 in QLD, VIC, TAS and WA
From \$0 up to \$0.99	0.01%p.a.	0.01%p.a.	3.90%p.a.	4.75%p.a.**	4.75%p.a.#
From \$1 up to \$499.99	0.01%p.a.	2.01%p.a.	3.90%p.a.	4.75%p.a.**	4.75%p.a.#
From \$500 up to \$4,999.99	0.01%p.a.	2.01%p.a.	3.90%p.a.	4.75%p.a.**	4.75%p.a.#
From \$5,000 up to \$9,999.99	0.01%p.a.	2.01%p.a.	3.90%p.a.	4.75%p.a.**	4.75%p.a.#
From \$10,000 up to \$19,999.99	0.01%p.a.	2.01%p.a.	3.90%p.a.	4.75%p.a.**	4.75%p.a.#
From \$20,000 up to \$49,999.99	0.01%p.a.	2.01%p.a.	3.90%p.a.	4.75%p.a.**	4.75%p.a.#
From \$50,000 up to \$99,999.99	1.01%p.a.	3.01%p.a.	3.90%p.a.	4.75%p.a.**	4.75%p.a.#
From \$100,000 up to \$249,999.99	1.01%p.a.	3.01%p.a.	3.90%p.a.	4.75%p.a.**	4.75%p.a.#
\$250,000 and over	1.01%p.a.	3.01%p.a.	4.20%p.a.	4.75%p.a.**	4.75%p.a.#

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	Investment Accounts		Loan Accounts	
	Investment Cash Account	Portfolio Loan	Get Set Loan	
Interest calculated	Daily - Interest rate applies to the full Account balance	Daily - Interest rate applies to the full Account balance	No interest is accrued	
Interest paid	Monthly	Quarterly (Mar, Jun, Sep, Dec)		
Balances up to \$999.99	0.00%p.a.	0.01%p.a.	0.00%p.a.	
From \$1,000 up to \$4,999.99	0.00%p.a.	0.01%p.a.	0.00%p.a.	
From \$5,000 up to \$9,999.99	0.00%p.a.	0.01%p.a.	0.00%p.a.	
From \$10,000 up to \$19,999.99	1.00%p.a.	0.01%p.a.	0.00%p.a.	
From \$20,000 up to \$49,999.99	1.00%p.a.	0.01%p.a.	0.00%p.a.	
From \$50,000 up to \$99,999.99	2.00%p.a.	0.01%p.a.	0.00%p.a.	
From \$100,000 up to \$249,999.99	4.00%p.a.	0.01%p.a.	0.00%p.a.	
From \$250,000 up to \$499,999.99	4.00%p.a.	0.01%p.a.	0.00%p.a.	
\$500,000 and over	4.35%p.a.	0.01%p.a.	0.00%p.a.	

Society Cheque Account				
	Society Cheque Account - Charity	Society Cheque Account - Community and Sporting Groups	Society Cheque Account - Schools	Society Cheque Account - Government
Interest calculated	Daily - interest rates applied to portions of the Account balance as set out below	Daily - interest rates applied to portions of the Account balance as set out below	Daily - interest rates applied to portions of the Account balance as set out below	Daily - interest rates applied to portions of the Account balance as set out below
Interest paid	Annually (May)	Annually (May)	Quarterly (Mar, Jun, Sep, Dec)	Annually (May)
From \$500 to \$999.99	0.10%p.a.	0.01%p.a.	0.00%p.a.	0.01%p.a.
From \$1,000 to \$3,999.99	0.10%p.a.	0.01%p.a.	0.10%p.a.	0.01%p.a.
From \$4,000 to \$4,999.99	0.40%p.a.	0.01%p.a.	0.10%p.a.	0.01%p.a.
From \$5,000 to \$9,999.99	0.40%p.a.	0.01%p.a.	0.40%p.a.	0.01%p.a.
\$10,000 and over	0.40%p.a.	0.01%p.a.	0.50%p.a.	0.01%p.a.

For further information, ask at any branch or call St.George Direct on 13 33 30, 8am to 9pm (AEST) 7 days a week.

Terms, conditions, fees and charges apply to the products cited above. Full details of all applicable terms are available upon request.

^We do not calculate interest on an Account if the account is linked to a loan account under an interest offset facility. The interest offset facility may be a "loan offset" (partial interest offset) or a "mortgage equaliser" (full interest offset). At the effective date of this brochure shown at the top of this page, the interest offset rate for a loan offset facility (partial interest offset) is 0.70%p.a. Please refer to the Transaction, Savings and Investment accounts terms and conditions and general information booklet for more information on interest offset facilities.

*2.00%p.a. bonus interest is payable on the Incentive Saver account where there are no withdrawals and at least one deposit per month. A minimum monthly balance of \$1 must also be maintained to receive bonus interest.

** The variable Power Saver Promotional Rate will apply to new Power Saver Accounts opened during the Promotional Period with funds from a non-St.George Bank/BankSA source. The Promotional Period is 2 January 2008 - 30 September 2008 for residents of VIC, QLD and TAS, and 2 July 2007 to 30 September 2008 for residents of WA. For residents of VIC, QLD and TAS, the variable Promotional Rate will apply to your account for 6 months. For residents of WA, the variable Promotional Rate will apply to your account for 12 months. The variable Promotional Rate will apply from 10 March 2008 or the day your Power Saver Account is opened, whichever is later (for residents of WA, the variable Promotional Rate may apply from the next business day). While the variable Promotional Rate does not apply to your Power Saver Account, the standard Power Saver Account rate will apply.

#The variable promotional rate applies to Power Saver accounts opened during 29 October 2008 to 31 January 2009 where the customer resides in QLD, VIC, TAS and WA and the account has been funded with funds from a non-St.George Bank/BankSA source.

- The variable promotional rate is not fixed and is subject to change at any time
- The variable promotional rate will apply for 6 months post account opening, however may change during this period.