

ISSUED BY: ST.GEORGE BANK
A DIVISION OF WESTPAC BANKING CORPORATION
ABN 33 007 457 141 AFSL 233714
EFFECTIVE DATE: 1 MARCH 2010

Foreign Exchange BOUGHT VANILLA CALL OPTION

IMPORTANT NOTICE

Transactions involve various risks including movements in currency rates and interest rates. You can make losses and that is a risk you take. If you do not understand the risks or are not willing to accept the risks or make losses, you should not enter into these transactions with us.

The information set out in this document is general in nature and does not and is not intended to take into account your particular needs, objectives or financial situation. By providing it, St.George does not intend to provide financial advice or any financial recommendations. You should read this Product Disclosure Document carefully and consider whether this product is appropriate to your particular needs, objectives and financial situations. You may also seek independent expert advice before making a decision about whether or not this product is suitable for you.

PRODUCT DISCLOSURE STATEMENT



st.george



This PDS for Bought Vanilla Call Option was prepared on 1st March 2010. However it is intended for use only for the financial products provided after the effective date shown on the cover.

Risk Overview

A Foreign Exchange Bought Vanilla Call Option (**FX Bought Vanilla Call Option**) is a product which may be used to protect yourself from unfavourable movements in a particular foreign exchange transaction. In return for receiving protection, you will pay St.George a non-refundable option *premium*.

St.George will only enter into an FX Bought Vanilla Call Option where you have an underlying corresponding foreign currency exposure.

Purpose

What are FX Bought Vanilla Call Options used for?

An FX Bought Vanilla Call Option serves to protect your future underlying exposure against any unfavourable movements in the value of the currency you wish to exchange. At the same time, you may participate in a favourable movement in your currency should it occur.

Suitability

Do I have sufficient knowledge about this product?

An FX Bought Vanilla Call Option may be suitable for you if you have an understanding of foreign exchange markets and the way that option products work. If you are not confident about your understanding of these things, we strongly suggest you seek independent advice before making a decision about this product.

Currency Quoting Conventions

The foreign exchange market quotes foreign exchange rates by quoting a base currency first ("*base currency*") and then a terms currency ("*terms currency*"). For example, it is market practice that when an exchange rate for Australian dollars with US dollars is quoted, Australian dollars is the *base currency* and US dollars is the *terms currency*.

The quoted rate means 1 dollar in the *base currency* can be exchanged for an amount (the rate) of the *terms currency*, eg an AUD/USD spot rate of 0.7000 means that 1 AUD can be exchanged for 0.7000 USD.

An FX Bought Vanilla Call Option can be set to buy either the *base currency* or the *terms currency*, which means you will be selling the contra currency as described in our Foreign Exchange Bought Vanilla Put Option Product Disclosure Statement

Description

What does an FX Bought Vanilla Call Option do?

An FX Bought Vanilla Call Option is an agreement between the buyer (you) and the seller (St.George) of the FX Bought Vanilla Call Option. As the buyer you obtain the right, but not the obligation, to buy an agreed amount of one currency for another currency at an agreed price (the *strike price*). The *strike price* is agreed at the time of entering into the contract.

The *strike price*, the *expiry date*, the *currency pair* and amount, may be nominated by you and will be tailored and fixed from the outset according to your needs. The foreign currency nominated by you must be acceptable to St.George – further details of which are available on request.

The two currencies in an FX Bought Vanilla Call Option are referred to as the “*currency pair*”.

European-style only

FX Bought Vanilla Call Options are *European-style options*. This means that the option can only be exercised on the *expiry date*.

When should I exercise my FX Bought Vanilla Call Option?

For FX Bought Vanilla Call Options, there are two possible scenarios on the *expiry date*:

1. If the *currency pair* exchange rate is less favourable to you than the *strike price*, it will be to your advantage to exercise your FX Bought Vanilla Call Option. Upon exercising your option, you will then be required to exchange currencies at the *strike price* two *business days* after the *expiry date*; or
2. If the current exchange rate for your *currency pair* is more favourable than the *strike price*, you will let your FX Bought Vanilla Call Option lapse because the current market rate of exchange would provide a better rate than the *strike price*.

Are there any St.George credit requirements prior to dealing?

Before entering into an FX Bought Vanilla Call Option, St.George will need to assess your financial position to determine whether or not your situation satisfies our normal credit requirements. St.George will advise you of the outcome of its review as soon as possible.

Our assessment of your financial position is made only to determine your credit worthiness. By doing this, we are not making any assessment of the suitability of this product for you.

If your application is successful, you may be required to sign St.George’s standard finance documentation. That documentation will set out the terms of the credit approval and other matters relevant to your application.

Cost of Product

In return for St.George selling you an FX Bought Vanilla Call Option, you pay St.George an option *premium*. We calculate the *premium* on a transaction by transaction basis. You will be advised of the *premium* payable for your FX Bought Vanilla Call Option before entering into the transaction.

To calculate the *premium*, we take into account several factors, which may include:

- the *strike price* selected;
- the *expiry date*;
- the amount of the option;
- the current market exchange rates;
- the volatility of the *currency pair* at that time; and
- the prevailing interest rates of the countries whose currency is being exchanged.

Premiums are generally payable within two *business days* of entering into the transaction. The *premium* can be paid in either Australian Dollars or in one of the currencies in the *currency pair*.

In addition to the *premium*, St.George will benefit from the FX Bought Vanilla Call Option by incorporating a margin into the *strike price*. The margin is the difference between the wholesale exchange rate we are able to obtain and the exchange rate offered to you. The margin may be described as an indirect cost.

Advantages/Benefits

- FX Bought Vanilla Call Options provide protection on your future underlying exposure against unfavourable movements in the exchange rate for your *currency pair* during the term of the option.
- FX Bought Vanilla Call Options are flexible. The *strike price*, the *expiry date* and amount can be tailored to suit your needs.
- FX Bought Vanilla Call Options can be terminated before their *expiry date*. (Note – you may incur a cost if you do so - see section on Early Termination)
- You know how much *premium* is payable when you enter into the FX Bought Vanilla Call Option. There are no other fees.
- Unless you exercise your FX Bought Vanilla Call Option, there is no commitment or obligation to exchange currencies.

Disadvantages/Risks

- The *premium* is not refundable in any circumstances, including if the FX Bought Vanilla Call Option lapses on the *expiry date* or is terminated before the *expiry date*.
- Depending on prevailing market rates and regardless of whether you *exercise* the FX Bought Vanilla Call Option, the total cost of the transaction, might be higher than if you had not entered into the FX Bought Vanilla Call Option (refer to examples indicating the "effective exchange rate").
- There is no cooling off period.
- If before the *expiry*, you fail to notify St.George, that you would like to exercise your FX Bought Vanilla Call Option, it will automatically lapse.

- At expiry or early termination, movements in market rates and the passage of time may result in your option having a reduced value or even no value (see section on Early Termination).
- St.George, as the counterparty to an FX Bought Vanilla Call Option, must fulfil its contractual obligations to you in the manner set out in the relevant contract. If St.George is unable to fulfil those obligations, you will be exposed to market fluctuations as if you had not entered into an FX Bought Vanilla Call Option. However, as an Australian Authorised Deposit-Taking Institution, we are subject to prudential regulation which is intended to reduce the likelihood of St.George not being able to fulfil its contractual obligations

Settlement

If you elect to *exercise* your FX Bought Vanilla Call Option, settlement will occur on the value date being two *business days* after the *expiry date*.

On this date, you will be required to deliver the currency to St.George either by telegraphic transfer or from a foreign currency account or St.George deposit. St.George will deliver the currency to you in accordance with your instructions.

Notification responsibility?

It is your responsibility as the buyer of the FX Bought Vanilla Call Option to notify St.George of whether you intend to *exercise* your FX Bought Vanilla Call Option before the *expiry time* on the *expiry date*.

Early Termination

Can I terminate the FX Bought Call Option prior to the expiry date?

You may ask us to terminate the FX Bought Vanilla Call Option at any time up to the *expiry date*, in which case St.George will then provide you with a quote for repurchasing (cancelling) the option.

What will be the value of the FX Bought Call Option on early termination?

Our quote will incorporate the same variables (being the *strike price*, *currency pair exchange rate*, amount, volatility, interest rates and *expiry date*) used when pricing the original option, but adjusted for prevailing market rates over the remaining term of the option.

In addition, it will generally be necessary to take into account the cost of reversing or offsetting your original transaction. St.George has regard to the current market rates that would apply to any such offsetting transactions when doing so.

It should be noted that the amount payable by St.George upon cancellation may not be the same as the amount of the original *premium* paid by you.

What happens if I accept?

If the amount quoted is acceptable to you, St.George will pay it to you and the option will be cancelled.

Documentation

You will be required to sign a dealing agreement with St.George. There are two types of agreements that are commonly used to document foreign exchange transactions:

- A facility agreement with St.George which incorporates either St.George's Standard Terms for Financial Markets Transactions or St.George's General Standard Terms (of which this product disclosure statement forms part); or
- An International Swaps and Derivatives Association Master Dealing Agreement (ISDA).

We will advise you which of these we will require, based on what is most suitable for you.

Each of the above documents governs the contractual relationship between you and us in relation to the FX Bought Vanilla Call Option. The terms of that document may also set out the terms and conditions that apply to other transactions that we enter into with you.

In particular, they document the situations where those transactions can be terminated and the way the amount payable following termination is calculated. A copy of the agreement is available on request and we strongly recommend that you fully consider its terms prior to entering into any transaction. You should obtain independent advice if you do not understand any aspect of the document.

Confirmation

Shortly after entering into an FX Bought Vanilla Call Option, St.George will send you a *confirmation* outlining the commercial terms of the transaction. This *confirmation* will need to be signed by you and returned to St.George.

Warning

It is extremely important that you check the *confirmation* to make sure that it accurately records the terms of the transaction. In the case of a discrepancy, you will need to inform your St.George representative as a matter of urgency.

Example

The examples below are indicative only and use rates and figures selected by us to demonstrate how the product works. In order to assess the merits of any particular option, you would need to use the actual rates and figures quoted to you at the relevant time. In addition, the examples do not take into account any funding costs associated with the payment of the premium. That is, borrowing costs (where the premium has been borrowed), or foregone interest entitlements.

Scenario

Assume you are an Australian based exporter who will receive payment of USD 100,000 United States dollars (USD) in 3 months. At that time you will need to convert into Australian dollars (AUD). Assume the current AUD/USD exchange rate is 0.5000.

If I do nothing, what exchange rate risks do I face?

If you did nothing, the amount of AUD you will receive in 3 months for your underlying exposure will depend on the exchange rate at that particular time.

If the AUD goes up, the USD will become less valuable and as a consequence you will receive less AUD when you exchange your USD. Assume in this example that the AUD rises to 0.5200, then you will receive:

$$\text{AUD } 192,307.69 \quad (\text{i.e. } \text{USD } 100,000 / 0.5200)$$

If the AUD goes down, the opposite occurs and you receive more AUD when you exchange your USD. Assume the AUD falls to 0.4800, then you will receive:

$$\text{AUD } 208,333.33 \quad (\text{i.e. } \text{USD } 100,000 / 0.4800)$$

How will the FX Bought Vanilla Call Option change this?

If for example you purchase an FX Bought Vanilla Call Option with an agreed *strike price* of 0.4998, you have the right, by exercising your option, to exchange your USD at this exchange rate at the *expiry date*. Assume the option *premium* cost is AUD 6,000.

If the AUD goes up, and the resulting exchange rate is above the *strike price*, you would *exercise* your FX Bought Vanilla Call Option and receive:

$$\text{AUD } 200,080.03 \quad (\text{i.e. } \text{USD } 100,000 / 0.4998)$$

This however is not the overall cost of the transaction as the AUD 6,000 *premium* paid for the option must be taken in to account. Adjusted for the option *premium*, your net proceeds will be:

$$\text{AUD } 194,080.03 \quad (\text{i.e. } \text{AUD } 200,080.03 - \text{AUD } 6,000)$$

This equates to an effective exchange rate of:

$$0.5153 \quad (\text{i.e. } \text{USD } 100,000 / \text{AUD } 194,080.03)$$

If, however the AUD goes down (for example to 0.4800) and the resulting exchange rate is below the *strike price* of 0.4998, you would allow the option to lapse and convert your USD 100,000 into AUD at the prevailing market exchange rate (0.4800). You will receive proceeds of:

$$\text{AUD } 208,333.33 \quad (\text{i.e. } \text{USD } 100,000 / 0.4800)$$

Once again however, this is not the overall cost of the transaction because the AUD 6,000 *premium* paid for the option must be taken into account. Adjusted for the option *premium*, your net proceeds would be:

$$\text{AUD } 202,333.33 \quad (\text{i.e. } \text{AUD } 208,333.33 - \text{AUD } 6,000)$$

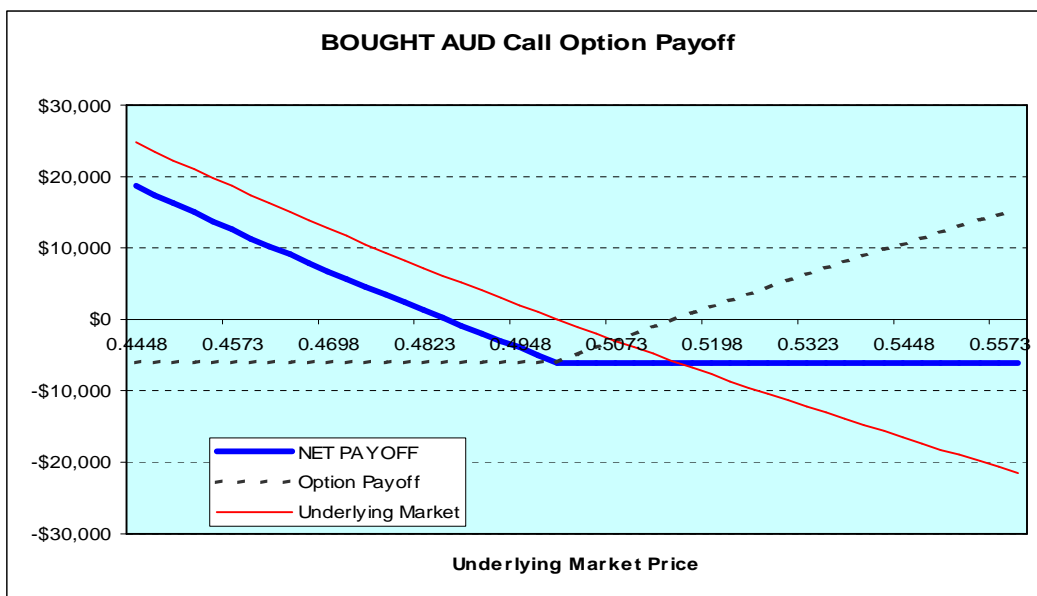
This equates to an effective exchange rate of:

$$0.4942 \quad (\text{i.e. } \text{USD } 100,000 / \text{AUD } 202,333.33)$$

It is important to note that the effective exchange rate is not the rate that the currencies will actually be exchanged upon *exercise* (currencies will be exchanged at the *strike price*). Rather, the effective rate is the *strike price* adjusted to reflect the amount of the *premium*.

Based on the example above, the graph below charts the profit or loss of the original underlying exposure for the following:

- prevailing rates at *expiry date* without option (Underlying Market line); and
- the profit or loss of the original underlying exposure overlaid with an FX Bought Vanilla Call Option



In what circumstances will the FX Bought Vanilla Call Option as described in the example, benefit you?

At the *expiry date*, if the AUD/USD exchange rate is higher than the effective exchange rate, the amount of AUD you receive is greater than the amount of AUD you would have received if you had not entered into an FX Bought Vanilla Call Option.

In what circumstances will the FX Bought Vanilla Call Option as described in the example, disadvantage you?

If, at the *expiry date*, the AUD/USD exchange rate is lower than the *strike price*, you are disadvantaged. In this case, you will not *exercise* your FX Bought Vanilla Call Option despite having paid the *premium*. If, at the *expiry date*, the AUD/USD exchange rate is lower than the effective exchange rate and higher than the *strike price*, you have the right to *exercise* your FX Bought Vanilla Call Option, however, because you will only recoup a portion of the *premium* you will still be disadvantaged.

Based on the example, between the *strike price* (0.4998) and the effective exchange rate (0.5153), there is partial recovery of the cost of the *premium* but not enough to fully offset the *premium* cost. Below 0.4998 however, there is no recovery of the option *premium* cost and you will always be AUD 6,000 worse off than if you did not purchase the FX Bought Vanilla Call Option. In other words, you will still be able to take advantage of a weakening AUD but you will not recoup the AUD 6,000 *premium* cost.

Code of Banking Practice compliance

If you are an individual or a *small business*, the relevant provisions of the Code of Banking Practice will apply to this product.

This PDS contains the general descriptive information we are required to make available to customers and potential customers under the Code of Banking Practice and it is advisable that you inform us promptly when you are in financial difficulty

Significant taxation implications

Taxation law is complex and its application will depend on each person's individual circumstances. When determining whether or not his product is suitable for you, you should consider the impact it will have on your own taxation position and we encourage you to seek independent tax advice on the tax implications it may have for you.

Factors that may influence our advice

This document has been designed to help you choose the right product for you. When you ask for a recommendation, please be assured that our staff members will always explain your choices and point you to the product that best suits your needs.

Sometimes our staff may be eligible for incentives, including cash incentives, for achieving or exceeding sales targets.

Your privacy

- (a) When you apply for this product from us, the application form contains a privacy statement which sets out in more detail how we use and when we disclose your personal information in relation to the product.
- (b) We handle your personal information in accordance with the privacy statement in the application form for the product applied for or our privacy brochure, entitled "Protecting Your Privacy". You can obtain a copy of the brochure by asking at any branch or by calling 13 33 30. Our privacy policy is also available by visiting our website at stgeorge.com.au
- (c) We acknowledge that, as well as our duties under legislation, we owe a general duty of confidentiality to you. However, in some cases we may disclose your personal information if:
 - (i) disclosure is compelled or permitted by law; or
 - (ii) there is a duty to the public to disclose; or
 - (iii) our interests require disclosure; or
 - (iv) disclosure is made with your express or implied consent.
- (d) You agree that we may disclose to a *related entity*:
 - (i) information about you that is necessary to enable an assessment to be made of your total liabilities (present and future) to us and that *related entity*; and
 - (ii) any other information concerning you, if the *related entity* provides financial services related or ancillary to those provided by us, unless you tell us not to in writing.
- (e) We, or any *related entity* to whom we disclose information pursuant to paragraph (d), may disclose information about or provided by you to employees or outside contractors for the

purpose of our or the *related entity's* businesses. Any outside contractor to whom we or a *related entity* disclose information will have access to that information only for the purpose of our or the *related entity's* business and will be strictly prohibited from using that information for any other purpose.

- (f) You agree that we may disclose information about you in those cases where the Privacy Act 1988 (Cth) permits disclosure of such information.
- (g) On a written request by you, we will provide you with our record of your address, occupation, marital status, age, sex, products or accounts you hold with us and statements relating to those products and accounts. We may charge you our reasonable costs of supplying this information. Any fee is shown in the "Fees and Charges and how to minimise them" booklet. You may request the correction of any of this information concerning you that we hold. We will deal with your request for access to information or correction of information within a reasonable time.
- (h) You must promptly inform us of any change of your name or address.
- (i) Unless you give us a written instruction not to do so, we may from time to time send you information concerning financial and other services offered by us or *related entities*.
- (j) You may from time to time be contacted by representatives of us or *related entities*. Those representatives may be either employees of, or contractors to us or the *related entity*. Any person who contacts you will have access to information about or provided by you only for the purpose of our or the *related entity's* business and will be strictly prohibited from using that information for any other purpose.

Appropriate use of our services

- (a) You warrant that your use of the services we provide will not breach any law of Australia or any other country.
- (b) Where we consider it necessary for us to meet our regulatory and compliance obligations:
 - (i) you must provide us with any information we reasonably request;
 - (ii) we will disclose information we hold to regulatory and law enforcement agencies, other financial institutions, third parties and members of the St George Group; and
 - (iii) we may delay, block or refuse to provide any of our services.

We will not be liable to you or any other person for any loss or damage of any kind that may be suffered as a result of us exercising our rights under this clause.

Problems, Disputes and Complaints

- (a) If you believe an error has been made, please notify us by contacting your nearest branch. We will, as soon as possible, correct any error that is found to be ours.
- (b) If you have a problem or complaint about a banking service, you should speak to our Customer Service personnel. You can do this by calling the General Customer Enquiries on 13 33 30.
- (c) To assist us in resolving your problem or complaint, you should:
 - (i) report it promptly;
 - (ii) state clearly the nature of the problem or your particular grievance; and
 - (iii) have available all documents and background information.

Disputes

- (a) If the matter is not resolved to your immediate satisfaction, you can follow the complaints procedures set out below. Please also refer to our “Customer Satisfaction” brochure for further information about disputes. It is available at any of our branches.

Complaints

- (a) You can lodge a complaint at any of our branches or telephone or write to the Senior Manager, Customer Relations at our head office in Sydney as follows:

Locked Bag 1

Kogarah NSW 1485

Telephone: (02) 9553 5173 (metropolitan) or
1800 804 728 (if outside metropolitan area)

- (b) If we do not immediately resolve your complaint to your satisfaction, we will advise you in writing of our procedures for investigating and handling complaints. We will notify you of the name and contact number of the person who is investigating your complaint.
- (d) If it is unclear whether you have contributed to any loss that is the subject of any complaint you make to us, we will consider all reasonable evidence, including all reasonable explanations for a transaction occurring.
- (c) Normally, we will complete the investigation of your complaint and inform you of the results of our investigation within 21 days of receiving a complaint. Unless there are exceptional circumstances, we will complete our investigation within 45 days.
- (d) Where an investigation continues beyond 45 days, we will inform you of the reasons for the delay, give you monthly updates on the progress of the investigation and a date when a decision can reasonably be expected. We will not do this if we have requested a response from you and we are waiting for that response.
- (e) The next available step is the Financial Ombudsman Service (FOS). This is a free, external and independent process for resolving disputes between banks and customers, provided the Financial Ombudsman Service has the power to deal with your dispute. In addition, if your complaint relates to the way we handle your personal information, then you have a right to complain to the Ombudsman. The contact details of the Financial Ombudsman Service are as follows:

GPO Box 3
Melbourne VIC 3001
Telephone: 1300 780 808
Facsimile: (03) 9613 6399
- (f) There are other external avenues for dealing with disputes. Your State or Territory Government has a consumer rights protection agency such as the Department of Consumer Affairs.

Electronic Communications

- (a) You will be requested to agree to us providing you with statements, notices and other information relating to your product either:
 - (i) by e-mail; and /or
 - (ii) by making the statement, notice or information available at our website, provided:
 - (i) we alert you by e-mail of the availability of this information; and
 - (ii) we provide you with the ability to readily retrieve and retain the information.

- (b) If you do agree to receive paper copies of the relevant statements, notices and other information relating to your product by e-mail or other electronic form:
- you will not receive a paper copy of the relevant statements, notices and other information relating to your product,
 - you will need to regularly check to see if you have received any e-mails from us;
 - you will need to maintain and check your electronic equipment through which you will receive e-mail and your e-mail address regularly to ensure it is always capable of receiving an e-mail; and
 - you will be responsible for printing and saving important information- and we strongly recommend that you do so.
- (c) You may cancel your authorisation to receive statements, notices or other information relating to your product by e-mail at any time by contacting us.
- (d) We will send you all statements and other notices and information to the most recent e-mail address you have supplied to us. You must ensure you notify us of any change in your e-mail as soon as possible. You may do this by contacting us at our Treasury Departments on the telephone number (between 8.00 am and 5.00 pm Monday to Friday), on the fax number or the address listed on the back of this booklet.
- (e) You may request a paper copy of any statement, notice or other information relating to your product provided to you by e-mail or electronic form within 6 months from the date of receipt of a statement or electronic communication. We will not charge you a fee for this.

Glossary

The following definitions apply in this PDS.

base currency means the foreign exchange deal currency against which another currency is measured.

business day means a day we are open in New South Wales unless otherwise specified in the *confirmation*. It does not include a public or bank holiday in New South Wales.

buyer means the party which is the owner of the FX Bought Vanilla Call Option.

call currency means the bought currency specified as such in the *confirmation*.

confirmation means the record of commercial terms of the relevant contract between you and St.George to be prepared by St.George following entry into of a contract.

currency pair means the two currencies which may be potentially exchanged on the *exercise* of an FX Bought Vanilla Call Option, one of which is the *put currency* and the other the *call currency*.

European-style option means a style of *foreign currency option* specified as such in the *confirmation* which the right or rights granted are exercisable only on the *expiry date* up to and including the *expiry time* unless the parties agree otherwise.

exercise means converting an option into its underlying product or transaction.

expiry date means the date specified on the *confirmation* which is the last date or the only date on which the FX Bought Vanilla Call Option can be *exercised*. If the *expiry date* is not a *business day*, the *expiry date* will be the first following day that is a *business day*.

expiry time means the time specified in the *confirmation* being the latest time in Sydney (unless otherwise agreed by the *buyer* and the *seller*) on the *expiration date* at which the *seller* must accept a *notice of exercise*.

notice of exercise means the irrevocable notice delivered by *buyer* to the *seller* before or at the *expiry time* of its exercise of the rights under the FX Bought Vanilla Call Option.

premium means an amount specified in the *confirmation*, being the amount payable in consideration for granting the FX Bought Vanilla Call Option. Premiums are generally payable within *two business days* of entering into the transaction.

put currency means the sold currency that is specified as such in the *confirmation*.

related entity means a company owned by us.

seller means the party granting the FX Bought Vanilla Call Option.

settlement date means the *spot date* of the *currency pair* on the *expiry date*, being the due date of the payment obligations resulting from the *exercise* of the FX Bought Vanilla Call Option.

small business means a business employing:

- (a) less than 100 full-time (or equivalent) people, if the business is or includes the manufacture of goods; or
- (b) in any other case, less than 20 full-time (or equivalent) people,

but does not include a business that obtains this product for use in connection with a business that does not meet the elements in (a) or (b) above.

spot date means the spot delivery day for the relevant *currency pair*.

strike price means the price specified as such in the *confirmation* being the rate at which the *currency pair* may be exchanged.

terms currency means the currency in a foreign exchange deal the amount of which is equated to one unit of the *base currency*.

Sydney:
Level 11, 55 Market Street
Sydney NSW 2000
GPO Box 4444 Sydney 2001
Telephone: (02) 9320 5555
Facsimile: (02) 9320 5589

Melbourne:
Level 8,
530 Collins Street
Melbourne VIC 3000
Telephone: (03) 9640 8666
Facsimile: (03) 9640 8633

Perth:
Level 11,
152-158 St. Georges Tce
Perth WA 6000
Telephone: (08) 9265 7553
Facsimile: (08) 9265 7556

Brisbane:
Level 4,
345 Queen Street,
Brisbane QLD 4000
Telephone: (07) 3232 8841
Facsimile: (07) 3232 8838

Adelaide:
Level 3,
97 King William St,
Adelaide SA 5000
Telephone: (08) 8424 5597
Facsimile: (08) 8424 4119

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