



Treasury Deposit Accounts

Interest Rates Sheet

Rates Effective 01 March, 2010 (Subject to change without notice)

This Interest Rates Sheet is part of a Product Disclosure Statement (*PDS*) for St.George's Australian Dollar At Call Deposit Account, Australian Dollar Term Deposit Account, Foreign Currency Account and Foreign Currency Term Deposit Account (together, the *Treasury Deposit Accounts*) listed in this Interest Rates Sheet. This Interest Rates Sheet was prepared on 1st March 2010. However, it is intended to be used only for financial products provided after the effective date shown.

There are 2 parts to the PDS for the Treasury Deposit Accounts. This Interest Rates Sheet sets out the interest rates that are current at the date of this Interest Rates Sheet for the Treasury Deposit Accounts. The other document that makes up the PDS for the Treasury Deposit Accounts is the current version of our St.George Treasury Deposit Accounts Terms and Conditions (incorporating Fees and Charges) booklet (*Terms and Conditions*).

Please let us know if you do not receive both parts of the PDS at the same time.

The PDS is an important document. Please read the PDS carefully as it will help you to:

- decide whether a Treasury Deposit Account will meet your needs; and
- compare Treasury Deposit Accounts to other bank accounts and other payment services you may be considering.

The products to which the PDS applies are financial products issued by **St.George Bank a Division of Westpac Banking Corporation** ABN 33 007 457 141 (*St.George*) AFSL 233714.

You may contact us by:

- calling one of our Treasury departments (between 8.00 am. and 5.00 pm. Monday to Friday) on the telephone number listed below;
- writing to us at Locked Bag 1, Kogarah, NSW 1485 or at one of our Treasury departments at the address below; or
- faxing to us at one of our Treasury departments on the fax number listed below.

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

Term Deposit Account rates available may change at any time. You can obtain the current rates by calling us on the numbers listed on the front page of this Interest Rates Sheet.

If your negotiated rate applies to the Australian Dollar At Call Deposit Account or the Foreign Currency Account, you will be advised of changes to your interest rate in the manner set out in the terms and conditions.

Australian Dollar (AUD) Deposits

| Australian Dollar At-Call Deposit Account | | Australian Dollar Term Deposit Account | |
|---|-------------------|--|--------------------|
| At-Call | 0.00% p.a. | 1 week | 0.475% p.a. |
| | | 1 month | 0.50% p.a. |
| | | 2 months | 0.50% p.a. |
| | | 3 months | 0.50% p.a. |
| | | 6 months | 0.50% p.a. |
| | | 9 months | 0.50% p.a. |
| | | 12 months | 0.50% p.a. |

Notes:

1. Interest on Australian Dollar At-Call Deposit Accounts and Australian Dollar Term Deposit Accounts is calculated daily.

United States Dollar (USD) Deposits

| Foreign Currency Account (USD) | | Foreign Currency Term Deposit Account (USD) | |
|--------------------------------|-------------------|---|-------------------|
| At-Call | 0.00% p.a. | 1 week | 0.20% p.a. |
| | | 1 month | 0.20% p.a. |
| | | 2 months | 0.20% p.a. |
| | | 3 months | 0.20% p.a. |
| | | 6 months | 0.20% p.a. |
| | | 9 months | 0.20% p.a. |
| | | 12 months | 0.60% p.a. |

Notes:

1. Interest does not accrue on Foreign Currency Accounts and Foreign Currency Term Deposit Accounts if your closing daily balance is less than AUD10,000 equivalent.
2. Interest on Foreign Currency Accounts and Foreign Currency Term Deposit Accounts is calculated daily.

Canadian Dollar (CAD) Deposits

| Foreign Currency Account (CAD) | | Foreign Currency Term Deposit Account (CAD) | |
|--------------------------------|-------------------|---|-------------------|
| At-Call | 0.00% p.a. | 1 week | 0.80% p.a. |
| | | 1 month | 0.80% p.a. |
| | | 2 months | 0.80% p.a. |
| | | 3 months | 0.80% p.a. |
| | | 6 months | 0.80% p.a. |
| | | 9 months | 0.80% p.a. |
| | | 12 months | 0.80% p.a. |

Notes:

1. Interest does not accrue on Foreign Currency Accounts and Foreign Currency Term Deposit Accounts if your closing daily balance is less than AUD10,000 equivalent.
2. Interest on Foreign Currency Accounts and Foreign Currency Term Deposit Accounts is calculated daily.

Swiss Franc (CHF) Deposits

| Foreign Currency Account (CHF) | | Foreign Currency Term Deposit Account (CHF) | |
|--------------------------------|-------------------|---|-------------------|
| At-Call | 0.00% p.a. | 1 week | 0.00% p.a. |
| | | 1 month | 0.00% p.a. |
| | | 2 months | 0.00% p.a. |
| | | 3 months | 0.00% p.a. |
| | | 6 months | 0.00% p.a. |
| | | 9 months | 0.00% p.a. |
| | | 12 months | 0.00% p.a. |

Notes:

1. Interest does not accrue on Foreign Currency Accounts and Foreign Currency Term Deposit Accounts if your closing daily balance is less than AUD10,000 equivalent.
2. Interest on Foreign Currency Accounts and Foreign Currency Term Deposit Accounts is calculated daily.

Euro (EUR) Deposits

| Foreign Currency Account (EUR) | | Foreign Currency Term Deposit Account (EUR) | |
|--------------------------------|-------------------|---|-------------------|
| At-Call | 0.00% p.a. | 1 week | 0.70% p.a. |
| | | 1 month | 0.70% p.a. |
| | | 2 months | 0.70% p.a. |
| | | 3 months | 0.70% p.a. |
| | | 6 months | 0.70% p.a. |
| | | 9 months | 0.70% p.a. |
| | | 12 months | 0.70% p.a. |

Notes:

1. Interest does not accrue on Foreign Currency Accounts and Foreign Currency Term Deposit Accounts if your closing daily balance is less than AUD10,000 equivalent.
2. Interest on Foreign Currency Accounts and Foreign Currency Term Deposit Accounts is calculated daily.

Great British Pound (GBP) Deposits

| Foreign Currency Account (GBP) | | Foreign Currency Term Deposit Account (GBP) | |
|--------------------------------|-------------------|---|-------------------|
| At-Call | 0.00% p.a. | 1 week | 2.00% p.a. |
| | | 1 month | 2.50% p.a. |
| | | 2 months | 2.50% p.a. |
| | | 3 months | 2.50% p.a. |
| | | 6 months | 2.50% p.a. |
| | | 9 months | 2.90% p.a. |
| | | 12 months | 2.90% p.a. |

Notes:

1. Interest does not accrue on Foreign Currency Accounts and Foreign Currency Term Deposit Accounts if your closing daily balance is less than AUD10,000 equivalent.
2. Interest on Foreign Currency Accounts and Foreign Currency Term Deposit Accounts is calculated daily.

Hong Kong Dollar (HKD) Deposits

| Foreign Currency Account (HKD) | | Foreign Currency Term Deposit Account (HKD) | |
|--------------------------------|-------------------|---|-------------------|
| At-Call | 0.00% p.a. | 1 week | 0.00% p.a. |
| | | 1 month | 0.00% p.a. |
| | | 2 months | 0.00% p.a. |
| | | 3 months | 0.00% p.a. |
| | | 6 months | 0.00% p.a. |
| | | 9 months | 0.00% p.a. |
| | | 12 months | 0.00% p.a. |

Notes:

1. Interest does not accrue on Foreign Currency Accounts and Foreign Currency Term Deposit Accounts if your closing daily balance is less than AUD10,000 equivalent.
2. Interest on Foreign Currency Accounts and Foreign Currency Term Deposit Accounts is calculated daily.

Japanese Yen (JPY) Deposits

| Foreign Currency Account (JPY) | | Foreign Currency Term Deposit Account (JPY) | |
|--------------------------------|-------------------|---|-------------------|
| At-Call | 0.00% p.a. | 1 week | 0.00% p.a. |
| | | 1 month | 0.00% p.a. |
| | | 2 months | 0.00% p.a. |
| | | 3 months | 0.00% p.a. |
| | | 6 months | 0.00% p.a. |
| | | 9 months | 0.00% p.a. |
| | | 12 months | 0.00% p.a. |

Notes:

1. Interest does not accrue on Foreign Currency Accounts and Foreign Currency Term Deposit Accounts if your closing daily balance is less than AUD10,000 equivalent.
2. Interest on Foreign Currency Accounts and Foreign Currency Term Deposit Accounts is calculated daily.

New Zealand Dollar (NZD) Deposits

| Foreign Currency Account (NZD) | | Foreign Currency Term Deposit Account (NZD) | |
|--------------------------------|-------------------|---|-------------------|
| At-Call | 0.00% p.a. | 1 week | 3.50% p.a. |
| | | 1 month | 3.50% p.a. |
| | | 2 months | 3.50% p.a. |
| | | 3 months | 3.50% p.a. |
| | | 6 months | 3.50% p.a. |
| | | 9 months | 3.50% p.a. |
| | | 12 months | 3.50% p.a. |

Notes:

1. Interest does not accrue on Foreign Currency Accounts and Foreign Currency Term Deposit Accounts if your closing daily balance is less than AUD10,000 equivalent.
2. Interest on Foreign Currency Accounts and Foreign Currency Term Deposit Accounts is calculated daily.

Singapore Dollar (SGD) Deposits

| Foreign Currency Account (SGD) | | Foreign Currency Term Deposit Account (SGD) | |
|--------------------------------|-------------------|---|-------------------|
| At-Call | 0.00% p.a. | 1 week | 0.00% p.a. |
| | | 1 month | 0.00% p.a. |
| | | 2 months | 0.00% p.a. |
| | | 3 months | 0.00% p.a. |
| | | 6 months | 0.00% p.a. |
| | | 9 months | 0.00% p.a. |
| | | 12 months | 0.00% p.a. |

Notes:

1. Interest does not accrue on Foreign Currency Accounts and Foreign Currency Term Deposit Accounts if your closing daily balance is less than AUD10,000 equivalent.
2. Interest on Foreign Currency Accounts and Foreign Currency Term Deposit Accounts is calculated daily.

South African Rand (ZAR) Deposits

| Foreign Currency Account (ZAR) | | Foreign Currency Term Deposit Account (ZAR) | |
|--------------------------------|-------------------|---|-------------------|
| At-Call | 0.00% p.a. | 1 week | 0.00% p.a. |
| | | 1 month | 0.00% p.a. |
| | | 2 months | 0.00% p.a. |
| | | 3 months | 0.00% p.a. |
| | | 6 months | 0.00% p.a. |
| | | 9 months | 0.00% p.a. |
| | | 12 months | 0.00% p.a. |

Notes:

1. Interest does not accrue on Foreign Currency Accounts and Foreign Currency Term Deposit Accounts if your closing daily balance is less than AUD10,000 equivalent.
2. Interest on Foreign Currency Accounts and Foreign Currency Term Deposit Accounts is calculated daily.