

I'd like to know more about

eCASH

eCASH is an electronic style deposit account with St.George which utilises St.George Phone and Internet Banking facilities to deliver fast and easy access to your funds at your convenience.

With eCASH, you have the option of using either Phone or Internet Banking to access your funds, or using a combination of both facilities for maximum flexibility.

Phone Banking puts banking convenience in your hands from any touch-tone or mobile phone, saving you bank fees and placing you in control, with 24 hour, 7 days a week banking access.* And, anywhere there's a computer with Internet access, you can also do your banking online at www.cashonline.info, 24 hours a day, 7 days a week.* High security 128-bit encryption technology helps to ensure confidentiality and peace of mind. Keeping your logon details confidential will also help to ensure that your Account is secure.

Why choose eCASH?

24 hour, 7 days a week banking convenience and easy bill payment with BPAY®

eCASH makes banking available when you need it. Regardless of the time or day of the week** you have access to most Account functions including:

- your Account balance
- a transaction history or statement request
- confirmation of interest earned on your Accounts
- bank cheque request or cancellation
- overseas telegraphic transfer request or cancellation
- regular or one-off transfer of funds scheduling.

By using BPAY in conjunction with your eCASH Account and Phone and Internet Banking, you can quickly and easily pay your bills. You can schedule them to be paid automatically on specified dates or even set up a group payment to pay all your bills at once.

Help with Phone and Internet Banking and BPAY is available from St.George between 8am and 8pm (EST), Monday to Saturday on 1800 100 104.

Competitive interest rate

eCASH offers a competitive interest rate for funds held at call. For the latest rate, contact your financial adviser or the Contact Centre on 1800 731 812.

No transaction or Account keeping fees

There are no monthly Account keeping fees for holding an eCASH Account and St.George does not charge you any transaction fees when using Phone and Internet Banking to access your funds.

Fund transfers made easy

Using Internet Banking, you can easily move money from your eCASH Account to where you need it quickly and simply. Transfer funds to your Nominated Account or a Third Party Account, or schedule regular transfers to be made automatically to other bank accounts on specified dates or

* Subject to systems availability and maintenance.

**Subject to availability of Internet and telephone services.

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each week, fortnight or month.

You can also set up External Linked Accounts (other Financial Institution Accounts apart from your Nominated Account) which your financial adviser can transfer funds to electronically using AdviserNET. (If you want to transfer funds to these accounts using Phone and Internet Banking, simply set them up as Third Party Accounts using Internet Banking.)

Adviser Initiated Cash Transfers

To help with managing your eCASH Account, you have the option of giving your financial adviser an Authority to Transfer Cash. This means your financial adviser can initiate one-off or regular cash transfers from your eCASH Account to your Nominated Account, External Linked Accounts and any other Cash Accounts held under your client number, on your behalf using AdviserNET. The funds will generally be available within the recipient account within two business days.

Easy Switch Facility

Switching all your banking to your eCASH Account is easy with the online Easy Switch Facility. The Easy Switch Facility can speed up the time consuming process of notifying your new Account details to other parties like your employer, share registries or insurance companies. Once you've entered the necessary details through Investor *Online*, Easy Switch generates all the letters for you to print, sign and post.

eCASH features at a glance

Reference check	Not required
Minimum balance	\$1,000
Minimum deposit	No minimum deposit provided the minimum balance is maintained
Minimum withdrawal	No minimum withdrawal
Maximum daily withdrawal	<ul style="list-style-type: none"> • up to \$2,000,000 per day to your Nominated Account¹ • up to \$100,000 per day using BPAY² • up to \$5,000 to a Third Party Account³ up to a total of \$25,000 across all Third Party Accounts
Phone Banking[^]	Yes – phone 13 33 22
Internet Banking[^]	Yes – www.cashonline.info
Bpay withdrawal[^]	Yes
Interest	<ul style="list-style-type: none"> • calculated daily • paid monthly • current rate available from your financial adviser or the Contact Centre on 1800 731 812
Statements	Six monthly or more often if required
Fees and charges	<ul style="list-style-type: none"> • no monthly Account keeping fees • no transaction fees for Phone and Internet Banking transfers or BPAY • fees for special services

¹ Your Nominated Account is an Australian dollar denominated account with a Financial Institution. The account must be held in the same name as the Cash Account (certain exceptions/concessions apply).

² A \$15,000 maximum daily limit may apply to certain Billers.

³ Third Party Accounts are other Financial Institution accounts, apart from your Nominated Account, that you can transfer funds to electronically using Phone and Internet Banking. You can set up any number of Third Party Accounts through Internet Banking. These accounts are then accessible to you through Phone Banking.

[^] These facilities are only available if you have an eCASH Account with 'one to sign' as the method of operation.

Important Information

This publication was prepared by Asgard Capital Management Limited ABN 92 009 279 592, AFSL 240695 (Asgard). The information ('advice') provided in this publication does not take into account your personal objectives, financial situation or needs and, because of that, you should before acting on the advice, consider the appropriateness of the advice having regard to your personal objectives, financial situation or needs. In deciding whether to open, or to continue to hold a eCASH Account, which is a bank account offered by St. George Bank, a wholly-owned subsidiary of Westpac Banking Corporation ABN 33 007 457 141 (Westpac), you should consider the Cash Account Product Disclosure Statement which is available from Asgard or your financial adviser.

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