

Cash Account Flyer

Effective date 8 October 2019

This Cash Account Flyer ('Flyer') is Part 2 of the Cash Account eCASH and CASH Connect Product Disclosure Statement (PDS). The PDS covers:

- the eCASH Account and the CASH Connect Account (each a 'Cash Account'), and
- the Payment Services used in conjunction with the Cash Account.

The eCASH Account, CASH Connect Account and Payment Services offered under the Product Disclosure Statement ('PDS') are financial products issued by St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 ('the Bank' or 'St.George').

This Flyer was prepared on 8 October 2019. However, it's intended for use for services provided from the effective date shown above.

There are two parts to the PDS for the Cash Account and the Payment Services. This Flyer sets out the fees, charges and interest rates, current at the date of this Flyer for the Cash Account. The other document that makes up Part 1 of the PDS for the Cash Account and Payment Services is the current version of the Cash Account eCASH and CASH Connect PDS.

You must receive both parts of the PDS at the same time when:

- you open your Cash Account or first obtain a Payment Service, or
- you request a copy of the PDS for the Cash Account and Payment Services.

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

- *decide whether an eCASH Account or CASH Connect Account and the Payment Services will meet your needs; and*
- *compare the eCASH Account, CASH Connect Account and the Payment Services with other accounts and services you may be considering.*

In this PDS, references to 'Asgard', 'we', 'us' and 'our' are references to Asgard Capital Management Limited. Asgard is the administrator of the Cash Account.

Fees and charges

You should read all the information about fees and charges, as it's important to understand their impact on your Cash Account. St.George may change its fees and charges at any time, but will give you 30 days prior notice of any such change.

Fees applicable to the eCASH and CASH Connect Accounts are shown in the table below. Additionally, transfers to or from a Cash Account may incur fees on another account.

Enforcement expenses may become payable if you breach the Terms and Conditions for the Cash Account outlined in the Cash Account eCash and CASH Connect PDS.

The Bank will debit your Cash Account with any reasonable expenses it reasonably incurs in enforcing the Terms and conditions.

These fees and charges will be debited from your Cash Account.

Fees and charges which may apply to your Cash Account

Fees payable on your Cash Account

The following fees and charges are inclusive of GST (where applicable) and are deducted from your Cash Account on the last day of the month in which the transaction occurred.

| Fee | eCASH Account | CASH Connect Account |
|--|---------------|---|
| Monthly Account keeping fee | nil | nil |
| Internet and Phone Banking withdrawals | nil | 10 free per month (combined), thereafter \$0.35 per Phone and Internet Banking withdrawal and \$1.00 per cheque withdrawal. |
| Cheque withdrawal | n/a | |
| Cheque deposit | nil | nil |
| Over-the-counter withdrawals | n/a | \$2.00 per withdrawal |
| Agency Deposit Facility (including Bank@Post™ agency banking transactions) | n/a | \$2.00 per transaction |
| EFTPOS purchases and withdrawals | n/a | nil |
| St.George Bank, BankSA or Westpac branded ATM withdrawal or balance enquiry within Australia | n/a | nil |
| Direct debits | nil | nil |

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Fees for special services

The following fees and charges include GST and are deducted from your Cash Account at the time the relevant transaction occurs. Before requesting any of these services, you should check with our Customer Relations team whether they are currently offered on your Cash Account.

| Fee | eCASH Account | CASH Connect Account |
|---|----------------------------------|---|
| Payment services | | |
| Business Banking Online direct entry | \$0.13 per entry | \$0.13 per entry |
| Payment honour fee/unauthorised excess fee | \$9.00 per day | \$9.00 per day |
| Returned cheque charge | n/a | \$9.00 per item |
| Inward dishonour (items dishonoured by drawee branch on each presentation) | \$9.00 per item | \$9.00 per item |
| Re-presentation of dishonoured cheque (on a collection basis) and clean bills | n/a | \$20.00 each re-presentation |
| Certificate of balance of Account | \$16.00 per certificate | \$16.00 per certificate |
| Certificate of interest paid or received | \$16.00 per certificate | \$16.00 per certificate |
| Audit certificate | \$65.00 per hour or part thereof | \$65.00 per hour or part thereof |
| Interest recalculation fee (customer request) | \$20.00 per recalculation | \$20.00 per recalculation |
| Special clearance of cheques at customer's request | n/a | \$16.00 per cheque |
| Telegraphic, telephone or mail advice of fate request | n/a | \$12.00 each item, plus cost of message |
| Collection of cheques not lodged for credit to an account | n/a | \$20.00 per cheque |
| Real Time Gross Settlement (RTGS) | n/a | \$35.00 per settlement |
| Trace on RTGS Settlement | n/a | \$35.00 per item |
| Inward RTGS | nil | nil |
| Stop payment of cheque at your request | | |
| Stopping payment on a cheque at your request (staff assisted) – single or multiple items | n/a | \$15.00 |
| Stopping payment on a cheque through Internet and Phone Banking – single or multiple items | n/a | \$8.00 |
| Bank cheques | | |
| Bank cheque (staff assisted) purchase | n/a | \$10.00 per cheque |
| Bank cheque via St.George Internet Banking | \$6.00 per cheque | \$6.00 per cheque |
| Bank cheque repurchase fee | n/a | \$15.00 per cheque |
| Bank cheque replacement fee | n/a | \$25.00 per replacement |
| Statements | | |
| Multiple statement fee (for statements printed and issued simultaneously with the original) | \$3.00 per statement | \$3.00 per statement |
| Duplicate Account statement (charge per statement cycle period) | | |
| – mailed (requested through Internet and Phone Banking) | \$4.00 per statement | \$4.00 per statement |
| – faxed (requested through Phone Banking) | \$4.00 per statement | \$4.00 per statement |
| – staff assisted | n/a | \$7.50 per statement |
| Coin handling (available through St.George Bank or BankSA branches only) | | |
| Unsorted bulk coins | n/a | 6% of total amount |
| Change supplied | n/a | \$0.50 per bag/roll (minimum \$2.00) |

| Fee | eCASH Account | CASH Connect Account |
|---|--|--|
| Voucher enquiry fee (includes photocopying) | | |
| Cheques | n/a | \$15.00 per cheque |
| Copy of deposit or withdrawal slip | n/a | \$15.00 per copy |
| Copy of personal or bank cheque after it has been presented (staff assisted) | \$15.00 per copy (bank cheque only) | \$15.00 per copy |
| Copy of personal cheque via Internet and Phone Banking | n/a | \$15.00 per copy |
| Trace of an item after it has been presented (cheque copy must be obtained first) | n/a | \$35.00 per item |
| Photocopies | | |
| General photocopying | n/a | \$5.00 per sheet |
| Periodical payments | | |
| Payment to St.George accounts | n/a | nil |
| Payment to account held at another Australian Financial Institution | n/a | nil |
| Periodical payment/direct debit dishonour fee | n/a | \$9.00 per item |
| Periodical payment deferment fee | n/a | \$9.00 per item |
| VISA/Debit Card fees (foreign currency conversion fees apply to foreign currency transactions by use of Card on your Cash Account) | | |
| Foreign currency conversion fee | n/a | For foreign currency transactions made by use of a VISA Debit Card and processed by VISA, we charge a foreign currency conversion fee of 3.0% of the transaction amount. |
| VISA Cash Advance | | |
| Overseas cash withdrawal fee | n/a | \$5.00 per withdrawal |
| For each cash advance made over-the-counter at any Australian Financial Institution branch | n/a | \$3.70 per advance |
| Replacement Card | | |
| Card replacement outside Australia – all replacements (includes courier costs) | n/a | \$52.50 per replacement |
| Card replacement within Australia – all replacements | n/a | \$15.00 per replacement |
| Overseas bank drafts issued | | |
| Issue of bank draft (regardless of currency or amount) | n/a | \$25.00 per item |
| Replacement/stop payment/amendment/refund of bank draft (additional overseas bank charges may apply) | n/a | \$38.00 per item |
| Repurchase (when bank draft is presented over-the-counter) | n/a | \$20.00 per item |
| Advise of fate/trace (plus overseas bank charges) | n/a | \$27.00 per item |
| Foreign items purchased | | |
| Foreign currency cheque negotiated (funds on hold for 20 business days) | | |
| – single lodgement | n/a | \$10.50 |
| – multiple lodgement (per item) | n/a | \$5.40 |
| Foreign item cheque dishonour fee (plus overseas bank charges) | n/a | \$32.50 per item |
| Foreign bills for collection (plus overseas bank charges) | n/a | \$40.00 per item |
| Inward clean bills for collection (items received from overseas bank for collection) | n/a | \$40.00 per item |

| Fee | eCASH Account | CASH Connect Account |
|--|---|--|
| Foreign currency (available through St.George Bank or BankSA branches only) | | |
| Foreign note sales | n/a | 1.09% of AUD amount (minimum \$10.00 per transaction) |
| Encashment of foreign currency notes | n/a | \$10.00 per transaction |
| Telegraphic transfers | | |
| Inward telegraphic transfer (AUD received or foreign currency received and converted to AUD, plus overseas bank charges) | | |
| – credited to an account with St.George | \$15.00 per transfer | \$15.00 per transfer |
| – paid to another Financial Institution | \$38.00 per transfer | \$38.00 per transfer |
| Overseas telegraphic transfer (plus overseas bank charges) | | |
| – staff assisted | n/a | \$32.00 per transfer |
| – where telegraphic transfer was purchased via Internet Banking | \$20.00 per transfer | \$20.00 per transfer |
| Amendment to payment details (plus overseas bank charges) | | |
| – staff assisted | n/a | \$21.00 per amendment |
| – where telegraphic transfer was purchased via Internet Banking | \$15.00 per amendment | \$15.00 per amendment |
| Cancellation and return of funds (plus overseas bank charges) | | |
| – staff assisted | n/a | \$32.00 per transaction |
| – via Internet Banking | \$25.00 per transaction | \$25.00 per transaction |
| Trace on telegraphic transfer (plus overseas bank charges) | | |
| – staff assisted | n/a | \$27.00 per item |
| – via Internet Banking | \$25.00 per item | \$25.00 per item |
| Travellers cheques (available through St.George Bank or BankSA branches only) | | |
| Issue of Australian dollar travellers cheques | n/a | 1.09% of purchase value of cheques (minimum \$12.00) (inclusive of GST) |
| Issue of foreign currency travellers cheques | n/a | 1.09% of purchase value of cheques (minimum \$12.00) (inclusive of GST) |
| Encashment of Australian dollar travellers cheques (per currency) | n/a | \$10.00 per transaction* |
| Encashment of foreign currency travellers cheques (per currency) | n/a | \$10.00 per transaction* |
| Garnishee fee | | |
| Supreme Court | \$20.50 per item | \$20.50 per item |
| District Court | \$20.50 per item | \$20.50 per item |
| Local Court | \$14.00 per item | \$14.00 per item |
| Miscellaneous service fee | \$65.00 per hour (minimum \$32.50) | \$65.00 per hour (minimum \$32.50) |
| Courier deliveries when requested by customers | n/a | at cost |
| Privacy access requests | | |
| Name/address/personal details | nil | nil |
| Card personal details | n/a | nil |
| Account information and personal correspondence details | \$15.00 per category (maximum \$45.00) | \$15.00 per category (maximum \$45.00) |

* Nil when deposited directly into a St.George Bank account.

Other payments

We may receive a service fee of up to 0.70% (including GST) per annum from the Bank for the introduction of your banking business and for performing client service activities and transaction reporting on your Cash Account. This fee is calculated as a percentage of the daily balance of your Cash Account. **It is not an additional charge to you.**

Interest rates

The standard interest rates as at 8 October 2019 are:

- eCASH Account
0.43% per annum
- CASH Connect Account
0.25% per annum

The Bank may change the standard interest rate applying to your Cash Account at anytime. You will be given notice as outlined in clause 3 of the Terms and Conditions in the Cash Account eCASH and CASH Connect PDS.

Your Cash Account earns interest calculated on the balance as at the close of each day. Interest is calculated daily by dividing the current annual percentage rate of interest applying to your Cash Account by 365 and multiplying each day's closing balance by that daily percentage.

If your Cash Account becomes overdrawn, interest on the amount overdrawn will be payable at a rate specified by the Bank from time to time. The current interest rate can be obtained on request from our Customer Relations team. The Bank will calculate the interest charges on the daily overdrawn balance at the current rate applying that day. The Bank may also charge a fee for overdrawing your Cash Account. Please refer to the Fee Section in this flyer for details.

Interest is credited (or debited) to your Cash Account monthly on the last business day of the month. Refer to 'Closing your Cash Account' outlined in the Cash Account eCASH and CASH Connect PDS for information on your final interest payment.

If you have an eCASH Account and you make a cheque deposit through us, the cheque will be deposited into a clearing account, and once cleared, the proceeds will become available in your eCASH Account. We retain any interest earned on the funds whilst they are in our clearing account.

If you make a Direct Debit deposit, the funds will be deposited into a clearing account, and once cleared, the proceeds will become available in your Cash Account. We retain any interest earned on the funds whilst they are in our clearing account.