

Cash Account Flyer

Effective date 20 November 2023

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 **20 November 2023**. 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.

For any existing customers that currently hold a Visa Debit Card through their CASH Connect Account, the fees in the following pages will continue to apply, where applicable.

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.

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

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.

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)	Nil	Nil
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 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)
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

Fee	eCASH Account	CASH Connect Account
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	Nil
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
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

Fee	eCASH Account	CASH Connect Account
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 **20 November 2023**:

- eCASH Account **3.60%** per annum
- CASH Connect Account **3.60%** 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.