

Personal Loan Accounts

Charges for specific services
and accounts.

Effective: 29 August 2024

Fees stated are current as at the date of this brochure but may change from time to time. We will notify you of changes as required under the conditions of use for your account.

Information on our current standard fees, charges and interest rates is available on request.

Nearly all financial services provided by the Bank will be 'input taxed' under GST. This means that GST of 10% will not be added to the fee/charge for that service. There are a few services provided by the Bank which will be subject to GST of 10%. GST of 10% will be included in the fees and charges for these services after taking into account any cost savings arising from the introduction of the GST. Where applicable, the fees stated are GST inclusive.

Personal Lending

Personal Loans*:

Lending Establishment Fee

Secured Personal Loans	\$250
Unsecured Personal Loans	\$250
PPSR fee for Secured Car Loan (a government fee, charged to register a vehicle on the Personal Property Securities Register)	\$6

*Excludes government charges such as stamp duty, search fees or any other disbursements, wherever these are applicable.

Loan Account Fee – for personal loans on which the fee is payable

Secured Personal Loans	\$12
Unsecured Personal Loans	\$12

For loans approved from 26 February 2006

Loan Discharge Fee –

may be payable if a personal loan is fully repaid:

• within the first 12 months of the loan term	\$150
• after the first 12 months and before the end of the loan term	\$100

Get Set Loans (No Longer for Sale):

Loan Account Fee – payable each month or part month in which you have a Get Set Loan	\$12 per month
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Overdrawn Fee (formerly known as 'Payment Honour Fee') – payable for each transaction we honour which exceeds available credit	\$15
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Unsecured Personal Overdraft (No Longer for Sale):

Overdraft Fee – payable while you have an overdraft facility on your account	\$5 per month
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Refer to 'St.George Transaction, Savings and Investment Accounts: Terms and Conditions (incorporating fees and charges)' brochure for information on the fees applicable to transactions on a Get Set Loan or Unsecured Personal Overdraft.

For an online version, please visit:
stgeorge.com.au/tran-save-invest-terms

Miscellaneous fees:

Missed Payment Fee	\$15
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(The following fees do not apply to Portfolio Loans, Get Set Loans or Unsecured Personal Overdrafts.)

Processing Fee – payable each time you make any repayment on your loan over the counter in a branch or by cash or cheque	\$3 per transaction
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Banking Code of Practice

More Information on Banking

A booklet called 'St.George Transaction, Savings and Investment Accounts: Terms and Conditions (incorporating fees and charges)' is available online and at any St.George Bank branch. This booklet contains all types of information about banking services and the Banking Code of Practice which you may find helpful and is free of charge to all St.George Bank customers.

Privacy and Confidentiality

We have a duty to keep information about our customers confidential, except in certain circumstances which are detailed in the 'St.George Transaction, Savings and Investment Accounts: Terms and Conditions (incorporating fees and charges)' booklet. For more information about privacy, you can obtain a copy of the privacy statement by visiting stgeorge.com.au/privacy/privacy-statement.

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You've got questions? We've got time to talk.



Ask at any branch



13 33 30

8.00am to 8.00pm

Monday to Friday (AEST)



stgeorge.com.au

Accessibility support

You can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS). To use the NRS, you can register by scanning the QR Code or visiting **accesshub.gov.au/about-the-nrs**



Visit **stgeorge.com.au/accessibility** for further information on our accessible products and services for people with disability.

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St.George acknowledges the Traditional Owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respects to Australia's First Peoples, and to their Elders, past and present.

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