

Effective Date: 19 February 2007

Loan Accounts

Charges for specific services
and accounts



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.

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.

Home Loan Accounts (including Portfolio Loan)

Home Loan and Portfolio Loan establishment fees:

Standard Home Loan	\$600 ¹
St.George Basic Home Loan	\$500 ¹
Portfolio Loan	\$700 ¹
plus \$100 for each additional sub-account after the primary sub-account	
St.George Low Doc Home Loan	\$750 ¹
St.George Low Doc Portfolio Loan	\$750 ¹
plus \$100 for each additional sub-account after the primary sub-account	
St.George No Deposit Home Loan	From \$750 ¹
St.George No Deposit Home Loan with Flexible Deposit Option	From \$600 ¹
St.George Seniors Access Home Loan	\$750 ¹
St.George Seniors Access Plus Home Loan	\$750 ¹
Relocation Loan	
• With End loan	\$600 ¹
• With No End loan	\$1350 ¹
Increase home loan/credit limit application fee	\$395 ¹ per request
Rate lock fee	\$350
Split loan fee	\$150 per request

Settlement processing fee

\$100

Loan extension fee - payable on selected No Deposit Home Loans where the Loan to Value Ratio (LVR) is greater than 80% as shown below:

Loan amount under \$300,000	
Loan to Value Ratio (LVR)	Loan extension fee payable (Percentage of the approved loan amount)
Greater than 95%	2.60%
Greater than 90% but less than or equal to 95%	1.70%
Greater than 85% but less than or equal to 90%	1.20%
Greater than 80% but less than or equal to 85%	0.70%
Loan amount \$300,000 and above	
Loan to Value Ratio (LVR)	Loan extension fee payable (Percentage of the approved loan amount)
Greater than 95%	2.95%
Greater than 90% but less than or equal to 95%	2.30%
Greater than 85% but less than or equal to 90%	1.50%
Greater than 80% but less than or equal to 85%	0.85%

Additional bank legal fees

For loans with multiple securities payable for each security after the first, and regardless of type or location of security

\$100
per security

When any of the security offered is:
Qualified Title or Old Systems Title
(NSW only)

\$205
per security

Company Title

\$205
per security

When any of the security offered involves a:
Guarantee

\$205
per guarantee

Trustee

\$205
per trustee

Priority agreement (a prior mortgage from another institution)

\$102.50
per agreement

For any loan which includes security under a Shared Equity arrangement

\$442.60
per loan

Additional property valuation, or market assessment/estimate fees

Valuation, external inspection, Market value assessment/estimate fees if we ask to have any mortgage property valued, externally inspected or on which a market value assessment/estimate is to be conducted by us:

Valuations

(fee payable is dependent on location/value of security property(s)) from \$164

External property inspection \$92.25

Electronic Property Market Value Estimate \$10.25

Property Market Value Assessment \$71.75

Valuer's travelling allowance

(payable for each property on which an external inspection or valuation is to be conducted)
(round trip from valuer's place of business)

Up to 149km \$Nil

150-499km \$15.38/35km to \$153.75 max

Over 500km \$153.75 plus \$20.50/50km
over 500km

Building loan/building sub-account fees

Progress Payment Administration Fee

- For loans approved before 20 February 2006 \$150

- For loans approved from 20 February 2006 \$250

- For loans approved from 22 May 2006
(Contract builders) \$250

- For loans approved from 22 May 2006
(Owner builders) \$350

Inspection fees - Building Loans, Contract Builder

\$102.50
per inspection

Additional Progress Payment Fee, for building loans for Owner Builders - payable for each additional advance after the first 6 advances

\$50
per additional advance

Fees for other services:

For all Home Loans and Portfolio Loans

Second mortgage consent, for allowing another financial institution to register a second mortgage behind the St. George mortgage (excludes production fee)	\$100 ¹
Production of certificate of title fee	\$100 ¹
Consent to sub-division, leases, easements etc (excludes production fee)	\$350 ¹
Substituting securities on existing home loans	\$350 ^{1/2}

For all Home Loans

Renegotiation fee - payable whenever we agree to renegotiate or vary conditions on a loan other than a conversion (switch) to a different interest rate or home loan type	\$350
Mortgage equaliser facility fee - payable whenever we activate or re-activate the mortgage equaliser facility	\$150
Interest in advance fee - payable each time you request and pay interest in advance	\$150

For Portfolio Loans

Additional sub-account fee	\$100 per additional sub-account
Increase credit limit request	\$395 ¹ per request
Redistribution of limit fee	\$10 per request
Duplicate or interim sub-account statement	\$10 per statement
Change of primary sub-account fee	\$10 per request

Change of interest rate or interest rate option or payment requirement \$100 per request per sub-account plus break costs if payable

Break costs are an amount equal to the Bank's reasonable estimate of its loss due to breaking the fixed rate period.

**Administration /service fee:
Home Loans**

St.George Seniors Access Home Loan	\$10 per month
St.George Seniors Access Plus Home Loan	\$15 per month
St.George Low Doc Home Loan	\$12 per month
St.George No Deposit Home Loan	\$12 per month
All other home loans	\$10 per month
St.George Essential Home Loan	\$12 per month
St.George Great Australian Home Loan	\$12 per month
St.George Basic Home Loan	\$Nil per month
Mortgage Equaliser service fee	\$5 per month

Portfolio Loans

Monthly fees

Portfolio Loan sub-account	\$14 per month per sub-account
St.George Low Doc Portfolio Loan sub-account	\$17 per month per sub-account

OR

Annual fees

Portfolio Loan annual fee	\$200 per annum
Low Doc Portfolio Loan annual fee	\$250 per annum

Home Loan and Portfolio Loans discharge processing fees:

Discharge of mortgage fee (including partial discharge)	\$350 per mortgage
--	-----------------------

Partial discharge assessment fee – payable when you ask us to discharge part of a real property mortgage security	\$150
---	-------

Early repayment fees:

The calculation of early repayment fees is dependent on loan type and approval date. There are four types: early repayment fees, break costs, early termination fees and loan discharge fees. Please refer to the appropriate section that follows.

Fixed Rate loans

Approved from 1 November 1996

Break costs may be payable on early payout or partial prepayment (in excess of the limit set out in the loan terms and conditions) of a fixed rate loan.

Break costs are an amount equal to the Bank's reasonable estimate of its loss due to breaking of the Fixed Rate period or early repayment of a Fixed Rate Loan.

Portfolio Loan discharge fees

Approved from 16 March 2003

A loan discharge fee is payable when a Portfolio Loan or a Low Doc Portfolio Loan is discharged within 3 years of the settlement date and at any time during the first 3 years:

- A discounted variable rate or negotiated variable rate applied to any sub-account; or
- We made progress payments on a construction sub-account \$1,000

All other home loans

*Approved from 22 February 2004
(not applicable to Portfolio Loan)*

Fixed Rate Prepayment fee – payable if the loan is repaid in full during a fixed rate period \$150
plus break costs
if payable

Early Repayment fee – payable on a loan where the interest rate is a negotiated variable rate or a negotiated fixed rate entered into on or after 20 February 2006, and the loan is repaid in full within 3 years of the start of the negotiated rate *(not applicable to Portfolio loans)* \$1,000
plus break costs
if payable

Early Repayment Fee – payable on any St. George Basic Home Loan agreement or variation agreement entered into from 19 February 2007 and the loan is repaid in full within 3 years of the settlement date or the date on which the variation was effected \$1,000
plus break costs
if applicable

Approved from 16 March 2003

An early termination fee is payable if the loan is discharged before the third anniversary of the settlement date. The fee is calculated as follows for home loans approved as:

- A Discount Variable Rate Loan; or
- An Introductory Fixed Rate Loan; or
- A loan on which an Interest Subsidy applies 0.9% of the balance
owing on your loan
account at the date of
repayment

- A St. George No Deposit Home Loan

1.5% of the balance owing on your loan account at the date of repayment

Approved before 1 November 1996

A fee is payable if the loan is discharged before the end of the loan term. The fee is calculated as follows for home loans approved as:

- A Variable Rate loan Equal to 1 month's interest on the loan balance at time of discharge

Home Loan Conversion (switch) fees:

All switches are subject to our prior approval.

Break costs may be payable when switching from any fixed rate loan and are in addition to the switch fee. Break costs are an amount equal to the Bank's reasonable estimate of its loss due to breaking of the fixed rate period or early repayment of a fixed rate loan.

The following conversion (switch) fees are applicable to:

- all loans approved before 15 March 2003; and
- all loans approved from 16 March 2003, other than as Introductory Fixed, Discount Variable or Interest Subsidy Loans; and
- all loans approved from 16 March 2003 as Introductory Fixed, Discount Variable or Interest Subsidy Loans when converting the loan more than 3 years after the settlement date:
 - When converting the loan to a different interest rate, repayment type (including Repayment Pause) or home loan type **\$350 plus break costs if applicable**
- all loans approved from 16 March 2003 as Introductory Fixed, Discount Variable or Interest Subsidy loans when converting the loan, within 3 years after the settlement date:
 - When converting the loan to a Basic Home Loan, Negotiated Variable Rate Home Loan, Negotiated Fixed Rate Home Loan or Portfolio Loan on which at least one sub-account has a negotiated variable rate or a negotiated fixed rate. **\$1,000 plus break costs if applicable**

Repayment Pause (switch) fees:

All Repayment Pause (switch) requests are subject to our approval.

Home Loans:

All loans other than Building, Relocation, Seniors Access, Seniors Access Plus, No Deposit (Investment) and Low Doc Loans where Repayment Pause is requested

\$350
per request

Portfolio Loans:

All Portfolio sub-accounts

\$100 per request
per sub-account

¹ Does not include government charges such as stamp duty, registration fees, search fees or any other disbursements, such as owner builder inspection fees, a valuer's travelling fees, your legal fees and lenders' mortgage insurance premiums, wherever these are applicable. Also excludes additional bank legal fees and any additional valuation fees.

Fees will not be refunded if the loan does not proceed for any reason. In some cases, however, the establishment fee you paid may be applied to another home loan application if made within 6 months of the original application. Special establishment fee offers may be available from time to time. Please refer to your nearest St. George Home Loan Centre or branch for details.

² Fees exclude valuation fee (if required). Simultaneous settlement is required for any substitution of securities.

Portfolio Loan transaction fees:

Payment honour fee (Overdrawn fee) – payable for each transaction we honour which exceeds available credit.

\$38

Phone Banking and Internet Banking

Phone Banking and Internet Banking transfer withdrawals (including BPAY transactions) on all Portfolio Loan sub-accounts.

Free

If you are not already registered for Phone Banking and Internet Banking, have your account details handy and call 1300 555 203, 8am – 9pm (EST), 7 days, or ask at your local branch, and we will arrange registration for you.

Transaction fees:

The first 10 monthly withdrawals from each sub-account by St.George/BankSA branded ATMs, EFTPOS, cheques or over the counter (maximum of 2 free over-the-counter withdrawals in the allowance) are free. All deposits and Phone Banking and Internet Banking transfer withdrawals (including BPAY transactions) on each sub-account are free.

Transaction fees are charged on all other transactions.

Refer to the “Bank accounts – fees and charges and how to minimise them” brochure for information on the amount of transaction fees and other fees applicable to operating a Portfolio Loan sub-account.

Personal Lending

Personal Loans:

Establishment fee

Secured Personal Loans	from \$195*
Unsecured Personal Loans	from \$150

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

Monthly administration fee – for personal loans on which the fee is payable

Secured Personal Loans approved from 18 September 2005	\$7
For Unsecured personal loans approved from 28 November 2005	\$9
For Unsecured personal loans approved from 23 September 2002 to 27 November 2005	\$7
For other personal loans	\$5

For loans approved before 23 May 2005:

Personal Loan Discharge Processing fee – may be payable if a personal loan is repaid before the end of the loan term **\$60**

For loans approved from 23 May 2005 to 25 February 2006 (inclusive):

Personal Loan Discharge Processing fee – may be payable if a personal loan is repaid:
– *within the first 12 months of the loan term* **\$150**

- after the first 12 months and before the end of the loan term \$60

For loans approved from 26 February 2006

Personal Loan Discharge Processing fee - may be payable if a personal loan is 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

The following prepayment fees apply to loans approved from 28 October 2000.

Break costs - payable on early payout or partial payment (in excess of the limit set out in the loan terms and conditions) of a fixed rate loan.

Break costs are an amount equal to the Bank's reasonable estimate of its loss due to breaking of the fixed rate period or early repayment of a fixed rate personal loan.

Get Set Loans:

Establishment fee from \$150

Monthly administration fee - payable each month or part month in which you have a Get Set Loan \$9 per month

Payment honour fee - payable for each transaction we honour which exceeds available credit \$38

Unsecured Personal Overdraft:

Prior to 13 November 2006

Overdraft service fee - payable while you have an overdraft facility on your account \$6 per month

From 13 November 2006

Overdraft service fee - payable while you have an overdraft facility on your Freedom account only \$6 per month

Payment honour fee (Overdrawn fee) - payable for each transaction we honour which exceeds available credit \$38

Refer to "Bank accounts - Fees and Charges and how to minimise them" brochure for information on the fees applicable to the operation of the transaction account.

Other Charges

Document requests:

Photocopy of loan documents, such as survey, plans, title deeds, security documents	\$10 per document
Copy of loan statement	\$10 per statement period
Interim loan statement	\$10 per statement period
Copy of withdrawal or deposit form	\$10.50
Copy of personal or bank cheque, after it has been presented or deposited	\$16

Miscellaneous fees:

Each bank cheque from home loan proceeds	\$10 per cheque
Arrears letter fee – payable when we send you an arrears letter relating to an overdue amount	
• for Residential and Portfolio Loans	\$50
• for Personal Loans and Get Set Loans	\$40
Payment dishonour fee – payable whenever a direct debit order for payment from another institution is dishonoured	\$15
Special clearance on a deposited cheque	\$16
Customer requested interest recalculation	\$30 per recalculation
Safe custody of your title deeds	\$30 per lodgement (inclusive of GST)

(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
--	------------------------

Redraw fee

- Residential Loans \$25
per withdrawal
\$10
per withdrawal
via phone
and internet

Minimum amount:

- \$500 – Personal Loans \$10
per withdrawal

Cheque dishonour fee – payable whenever a cheque payment to the loan account is dishonoured

\$15

Code of Banking Practice

More Information on Banking

A booklet called “Banking Services – Terms and conditions and General Information” is available from any St. George Bank branch. This booklet contains all types of information about banking services and the Code of Banking 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 “Banking Services – Terms and conditions and General Information” booklet.

For more information about privacy, ask for a copy of our policy “Protecting Your Privacy”.

Joint borrowers:

If you and one or more other persons borrow money, you are known as joint borrowers. Each joint borrower is liable for the loan both on your own and together. This means one of you could be liable for the whole loan on your own.

This page has been left blank intentionally

For further information

Ask at any branch or call St.George 8.00am to 9.00pm (EST)

7 days a week on **13 33 30**

stgeorge.com.au

St.George Bank Limited
ABN 92 055 513 070
AFS Licence No. 240997
72146 K02/07

