

St.George Bank & BankSA Consumer Loan Interest Rates

as at 1 October 2008

UNSECURED CONSUMER LOANS

	Base Rate	Rate for Risk		
1 Year Fixed	14.00% p.a.	14.99% p.a.	15.99% p.a.	16.99% p.a.
2 Year Fixed	14.00% p.a.	14.99% p.a.	15.99% p.a.	16.99% p.a.
3 Year Fixed	14.00% p.a.	14.99% p.a.	15.99% p.a.	16.99% p.a.
4 Year Fixed	14.00% p.a.	14.99% p.a.	15.99% p.a.	16.99% p.a.
5 Year Fixed	14.00% p.a.	14.99% p.a.	15.99% p.a.	16.99% p.a.
Variable	14.90% p.a.	15.89% p.a.	16.89% p.a.	17.89% p.a.

Unsecured Personal Loan Fees

Establishment Fee - \$150

Monthly Administration Fee - \$9

Bank Cheque Fee - \$10 per cheque

SECURED CONSUMER LOANS

	Base Rate	Rate for Risk		
1 Year Fixed	11.00% p.a.	11.99% p.a.	12.99% p.a.	13.99% p.a.
2 Year Fixed	11.00% p.a.	11.99% p.a.	12.99% p.a.	13.99% p.a.
3 Year Fixed	11.00% p.a.	11.99% p.a.	12.99% p.a.	13.99% p.a.
4 Year Fixed	11.00% p.a.	11.99% p.a.	12.99% p.a.	13.99% p.a.
5 Year Fixed	11.00% p.a.	11.99% p.a.	12.99% p.a.	13.99% p.a.
Variable	11.46% p.a.	12.45% p.a.	13.45% p.a.	14.45% p.a.

Secured Personal Loan Fees

Establishment Fee - \$220 plus REVS & Stamp Duty

Monthly Administration Fee - \$7

Bank Cheque Fee - \$10 per cheque

