

I'd like to know more about

# eCASH

eCASH is an electronic style deposit account with St.George which utilises St.George Phone and Internet Banking facilities to deliver fast and easy access to your funds at your convenience.

With eCASH, you have the option of using either Phone or Internet Banking to access your funds, or using a combination of both facilities for maximum flexibility.

Phone Banking puts banking convenience in your hands from any touch-tone or mobile phone, saving you bank fees and placing you in control, with 24 hour, 7 days a week banking access.\* And, anywhere there's a computer with Internet access, you can also do your banking online at [www.cashonline.info](http://www.cashonline.info), 24 hours a day, 7 days a week.\* High security 128-bit encryption technology helps to ensure confidentiality and peace of mind. Keeping your logon details confidential will also help to ensure that your Account is secure.

### Why choose eCASH?

#### **24 hour, 7 days a week banking convenience and easy bill payment with BPAY®**

eCASH makes banking available when you need it. Regardless of the time or day of the week\*\* you have access to most Account functions including:

- your Account balance
- a transaction history or statement request
- confirmation of interest earned on your Accounts
- bank cheque request or cancellation
- overseas telegraphic transfer request or cancellation
- regular or one-off transfer of funds scheduling.

By using BPAY in conjunction with your eCASH Account and Phone and Internet Banking, you can quickly and easily pay your bills. You can schedule them to be paid automatically on specified dates or even set up a group payment to pay all your bills at once.

Help with Phone and Internet Banking and BPAY is available from St.George between 8am and 8pm (EST), Monday to Saturday on 1800 100 104.

#### **Competitive interest rate**

eCASH offers a competitive interest rate for funds held at call. For the latest rate, contact your financial adviser or logon to *Investor Online*.

#### **No transaction or Account keeping fees**

There are no monthly Account keeping fees for holding an eCASH Account and St.George does not charge you any transaction fees when using Phone and Internet Banking to access your funds.

#### **Fund transfers made easy**

Using Internet Banking, you can easily move money from your eCASH Account to where you need it quickly and simply. Transfer funds to your Nominated Account or a Third Party Account, or schedule regular transfers to be made automatically to other bank accounts on specified dates or each week, fortnight or month.

\* Subject to systems availability and maintenance.

\*\*Subject to availability of Internet and telephone services.

® Registered to BPAY Pty Ltd ABN 69 079 137 518

You can also set up External Linked Accounts (other Financial Institution Accounts apart from your Nominated Account) which your financial adviser can transfer funds to electronically using adviserNET. (If you want to transfer funds to these accounts using Phone and Internet Banking, simply set them up as Third Party Accounts using Internet Banking.)

### Adviser Initiated Cash Transfers

To help with managing your eCASH Account, you have the option of giving your financial adviser an Authority to Transfer Cash. This means your financial adviser can initiate one-off or regular cash transfers from your eCASH Account to your Nominated Account, External Linked Accounts and any other Cash Accounts held under your client number, on your behalf using adviserNET. The funds will generally be available within the recipient account within two Business Days.

### Easy Switch Facility

Switching all your banking to your eCASH Account is easy with the online Easy Switch Facility. The Easy Switch Facility can speed up the time consuming process of notifying your new Account details to other parties like your employer, share registries or insurance companies. Once you've entered the necessary details through Investor *Online*, Easy Switch generates all the letters for you to print, sign and post.

### eCASH features @ a glance

<b>Reference check</b>	Not required
<b>Minimum balance</b>	\$1,000
<b>Minimum deposit</b>	No minimum deposit provided the minimum balance is maintained
<b>Minimum withdrawal</b>	No minimum withdrawal
<b>Maximum daily withdrawal</b>	<ul style="list-style-type: none"> <li>• up to \$2,000,000 per day to your Nominated Account<sup>1</sup></li> <li>• up to \$100,000 per day using BPAY<sup>2</sup></li> <li>• up to \$5,000 per day<sup>3</sup> by transfer to a Third Party Account<sup>4</sup> up to a total of \$25,000 per day</li> </ul>
<b>Phone Banking<sup>^</sup></b>	Yes – phone 13 33 22
<b>Internet Banking<sup>^</sup></b>	Yes – <a href="http://www.cashonline.info">www.cashonline.info</a>
<b>BPAY withdrawal<sup>^</sup></b>	Yes
<b>Interest</b>	<ul style="list-style-type: none"> <li>• calculated daily</li> <li>• paid monthly</li> <li>• current rate available from your financial adviser or eWRAP and Cash Services on 1800 998 185</li> </ul>
<b>Statements</b>	Six monthly or more often if required
<b>Fees and charges</b>	<ul style="list-style-type: none"> <li>• no monthly Account keeping fees</li> <li>• no transaction fees for Phone and Internet Banking transfers or BPAY</li> <li>• fees for special services</li> </ul>

1 Your Nominated Account is an Australian dollar denominated account with a Financial Institution. It does not have to be in your name.

2 A \$15,000 maximum daily limit may apply to certain Billers.

3 Per payee per day.

4 Third Party Accounts are other Financial Institution accounts, apart from your Nominated Account, that you can transfer funds to electronically using Phone and Internet Banking. You can set up any number of Third Party Accounts through Internet Banking. These accounts are then accessible to you through Phone Banking.

<sup>^</sup>These facilities are only available if you have an eCASH Account with 'one to sign' as the method of operation.

### Important Information

The information provided in this publication does not take into account any person's personal objectives, financial situation or needs and, because of that, they should before acting on the information, consider the appropriateness of the information having regard to their personal objectives, financial situation or needs.

In deciding whether to open, or to continue to hold a CASH Connect Account, which is a bank account issued by St. George Bank Limited (ABN 92 055 513 070, Australian Financial Services Licence Number 240997), you should consider the Cash Account Product Disclosure Statement which is available from Asgard or your financial adviser.

#### Sydney

Level 12  
400 George Street  
Sydney NSW 2000  
Telephone 02 9947 1288  
Facsimile 02 9511 2366

#### Melbourne

Level 41, ANZ Tower  
55 Collins Street  
Melbourne VIC 3000  
Telephone 03 9941 3388  
Facsimile 03 9654 5677

#### Brisbane

Level 21, Central Plaza One  
345 Queen Street  
Brisbane QLD 4000  
Telephone 07 3229 5888  
Facsimile 07 3229 5877

#### Perth

Level 38, Central Park  
152 St George's Terrace  
Perth WA 6000  
Telephone 08 9415 5688  
Facsimile 08 9481 4834

#### Adelaide

Level 25, Santos House  
91 King William Street  
Adelaide SA 5000  
Telephone 08 8212 3877  
Facsimile 08 8212 4228