

ISSUED BY: ST.GEORGE BANK
A DIVISION OF WESTPAC BANKING CORPORATION
ABN 33 007 457 141 AFSL 233714
EFFECTIVE DATE: 1 MARCH 2010

INTEREST RATE SWAP

IMPORTANT NOTICE

Transactions involve various risks including movements in currency rates and interest rates. You can make losses and that is a risk you take. If you do not understand the risks or are not willing to accept the risks or make losses, you should not enter into these transactions with us.

The information set out in this document is general in nature and does not and is not intended to take into account your particular needs, objectives or financial situation. By providing it, St.George does not intend to provide financial advice or any financial recommendations. You should read this Product Disclosure Document carefully and consider whether this product is appropriate to your particular needs, objectives and financial situations. You may also seek independent expert advice before making a decision about whether or not this product is suitable for you.

PRODUCT DISCLOSURE STATEMENT



This PDS for Interest Rate Swap was prepared on 1st March 2010. However it is intended for use only for the financial products provided after the effective date shown on the cover.

Risk Overview

This product may be used to protect you from unfavourable movements in a particular interest rate. By using an Interest Rate Swap (**IRS**) to gain such protection, you agree to limit the benefit you may derive from favourable movements in the relevant interest rate.

Purpose

What are IRS' used for?

An IRS may be used by you if you have an underlying interest rate exposure (for example, on a *bank bill facility*) and wish to exchange (or modify) your interest rate obligations.

An IRS is an interest rate management tool

This product is not a lending facility. Rather, it is an interest rate management tool that can be used in conjunction with any variable rate lending facility, including a facility with another lender. Your underlying lending facility will continue to be governed by the terms and conditions set out in your facility agreement.

It is also important to remember that an IRS only impacts the *base interest rate* applicable to your underlying lending facility. It has no effect on any acceptance or other fees and margins payable under that facility. You remain obligated to pay those fees and margins no matter what happens with the IRS. For that reason, this document does not consider or take into account any fees and margins payable in respect of your underlying lending facility.

Suitability

Do I have sufficient knowledge about these products?

An IRS may be suitable if you have a good understanding of interest rate markets and would like to manage your interest rate exposure.

If you are not confident about your understanding of these things, we strongly suggest you seek independent advice before making a decision about this product.

Description

In an IRS, there is a variable rate and a fixed rate...

An interest rate swap is an agreement between you and St.George where one party agrees to pay the other (in cash) the difference between a fixed interest rate ("*swap rate*") and a series of variable interest rates over an agreed period of time.

The fixed interest rate is established from the outset whereas the variable rate is a *reference rate* determined on periodic "*reset dates*".

The variable *reference rates* used for most IRS' are "*BBSW*", or "*BBSY*" (See "The Market Reference Rate" section for more information). However, where the variable interest rate applicable to the underlying lending facility has no connection to either *BBSW* or *BBSY*, the IRS will use a *reference rate* that corresponds to the lending facility interest rate.

And a payer and a receiver

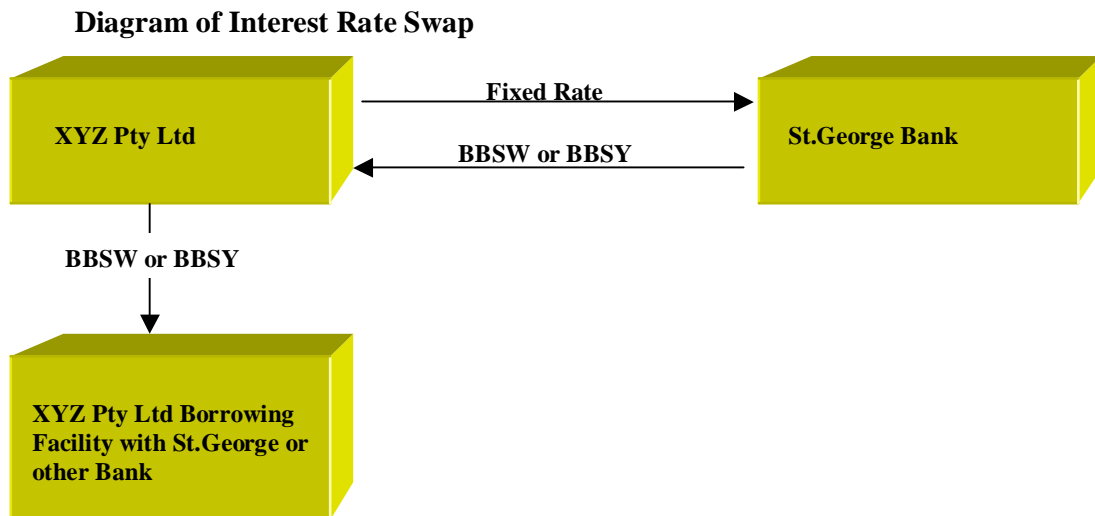
An IRS is based on an agreed notional amount (“*notional principal*”) and is usually transacted on a fixed for floating rate basis. In every fixed for floating swap transaction, there is one person wanting to pay a fixed interest rate (*payer*) and the other looking to receive that fixed payment (*receiver*). The *payer's* purpose is to “swap” an underlying variable interest rate into a fixed rate obligation. Alternatively, the *receiver* chooses to “swap” a fixed rate obligation for a floating rate obligation.

How does it work?

At each reset date:

- If the *reference rate* is greater than the *swap rate*, then the *payer* will receive a cash payment from the *receiver* based on the difference between the *reference rate* and the *swap rate*; or
- If the *reference rate* and the *swap rate* are the same, no amounts are payable; or
- If, however, the *reference rate* is less than the *swap rate*, then the *receiver* will receive from the *payer* an amount based on the difference between the *swap rate* and the *reference rate*.

The following diagram summarises the variable rate and fixed rate payment obligations of a *payer* and *receiver* in a fixed for floating IRS. It assumes that the *reference rate* is either *BBSW* or *BBSY*.



Periodic settlement

Settlement occurs on every *reset date* and the relevant amount is paid in arrears (at the end of the interest rate period). Amounts payable by you must be provided in clear funds in accordance with St. George’s instructions. Amounts payable by St. George will be deposited to a St. George Bank account (in your name) nominated by you. Alternative arrangements can be made with St. George’s prior agreement.

The IRS settlement will occur at the same time your underlying loan facility rolls over. Your underlying loan facility will be drawn down separately to the IRS transaction and will be subject to your acceptance fee and other associated margins.

There is no exchange of principal – only exchange of interest

No commitment is made by either party to exchange notional principal amounts. The notional principal remains constant throughout the life of the IRS.

Reset (or rollover) dates

Reset dates (or rollover dates) divide the term of your underlying exposure into equal intervals (usually quarterly) called *calculation periods*.

Are there any St.George credit requirements prior to dealing?

Before entering into an IRS, St.George will assess your financial position to determine whether or not your situation satisfies our normal credit requirements. St.George will advise you of the outcome of its review as soon as possible.

If your application is successful, you will be required to sign St.George's standard facility documentation. That documentation will set out the terms of the credit approval and other matters relevant to your application.

Our assessment of your financial position is made only to determine your credit worthiness. By doing this, we are not making any assessment of the suitability of this product to your financial situation.

Cost of Product

There are no fees or other direct costs associated with an IRS. The cost of the IRS is simply the fixed rate of interest applicable to the IRS. When setting the fixed rate of interest, St.George takes into account a variety of factors including:

- the amount of the *notional principal*, the term of the IRS, the *reference rate* and the reset or *payment frequency*;
- inter-bank market rates prevailing at the time; and
- market volatility.

St.George derives a financial benefit from entering into an IRS. St.George obtains that benefit by incorporating margins into the rates it sets for the IRS. By that we mean that the agreed rates for an IRS will be different to the base market interest rates prevailing at the time. In effect, you pay for the IRS by accepting the fixed interest rate quoted by St.George.

Advantages/Benefits

- An IRS is flexible in that you can tailor the *notional principal*, *payment frequency* and *maturity date* to suit your underlying exposure.
- An IRS allows you to manage interest rate risk without affecting the underlying exposure.
- An IRS can be bought and sold easily and structured to suit your individual requirements.
- No upfront premium is payable by you.

Disadvantages/Risks

- You effectively “lock in” a fixed rate and therefore cannot participate in favourable interest rate movements.
- Early termination may incur a pay-out cost (break-cost) depending upon movements in relevant interest rate markets.
- St.George, as the counterparty to an IRS, must fulfil its contractual obligations to you in the manner set out in the relevant contract with you. If St.George is unable to fulfil those obligations, you will be exposed to market fluctuations as if you had not entered into an IRS. However, as an Australian Authorised Deposit –Taking Institution, we are subject to prudential regulation which is intended to reduce the likelihood of St.George not being able to fulfil its contractual obligations.

Early Termination

You can request St.George to terminate an IRS at any time prior to the *maturity date*. At the time of request, St.George will calculate and quote a price where it will be willing to terminate the IRS. St.George will take into account its normal considerations, including market conditions at the time when determining the price. The termination price can be a cost or a benefit to you. If the termination price is acceptable to you, then the cost or benefit will be paid and the IRS will be terminated.

Documentation

You will be required to sign a standard master dealing agreement. There are two types of agreements that St.George commonly uses to document interest rate transactions:

- A facility agreement with St.George which incorporates either St.George’s Standard Terms for Financial Markets Transactions or St.George’s General Standard Terms (of which this product disclosure statement forms part); or
- An International Swaps and Derivatives Association Master Dealing Agreement (ISDA)

We will advise you which of these we will require, based on what is most suitable for you.

Each of the above documents governs the contractual relationship between you and us and set out the terms and conditions in relation to an IRS. The terms of that document may also set out the terms and conditions that apply to other transactions that we enter into with you.

In particular, it documents the situations where those transactions can be terminated and the way the amount payable following termination is calculated. A copy of the agreement is available on request and we strongly recommend that you fully consider its terms prior to entering into any transaction. You should obtain independent advice if you do not understand any aspect of the document.

Confirmations

Shortly after entering into an IRS, St.George will send you a *confirmation* outlining the commercial terms of the transaction. This *confirmation* will need to be signed by you and returned to St.George.

Warning

It is extremely important that you check the *confirmation* to make sure that it accurately records the terms of transaction. In the case of a discrepancy, you will need to raise the matter with your St.George contact as a matter of urgency.

The Market Reference Rate

The market reference rates that are commonly used are the “Bank Bill Swap Rate” (“*BBSW*”), or the “Bank Bill Swap Bid Rate” (“*BBSY*”). These are market reference rates for Australian dollar bills of exchange for particular time periods published on the Reuters Information Service. Reuters is an information service that is widely used by institutional market participants.

Where the variable interest rate applicable to the underlying lending facility is not referable to either *BBSW* or *BBSY*, the *reference rate* used for the IRS will be different. That *reference rate* will correspond to the variable rate applying to the underlying lending facility.

Example

The example below is indicative only and uses rates and figures selected by us to demonstrate how the product works. In order to assess the merits of any particular IRS, you would need to use the actual rates and figures quoted to you at the relevant time.

Scenario

You are a borrower with a 3 year AUD10,000,000 variable rate *bank bill facility*, which rolls on a quarterly basis at the prevailing *BBSW* rate. Your view is that interest rates are likely to rise during the period of your loan and your borrowing costs may exceed 7.00%. You would like to lock in your borrowing costs at the current *swap rate* of 7.00%.

To hedge against the risk of interest rates rising you elect to enter into a 3 year interest rate swap with St.George to pay a fixed interest rate of 7.00 % (the *swap rate*), a *notional principal* of AUD10,000,000, quarterly *reset dates*, and *BBSW* as the *reference rate*.

For the purposes of this example, assume that there are 90 days in the quarter.

If BBSW is above 7.00%...

Assume BBSW is 8.00% on the reset date. Therefore, the variable base interest rate that would apply under your bank bill facility would be 8.00%. However, as you have entered into an IRS with St.George with a swap rate of 7.00%, you will be compensated for the difference between BBSW and the swap rate.

Therefore, you receive an amount based on the difference (1.00%). This amount off-sets the increased base amount payable under your underlying bank bill facility, which has risen by 1.00%. This effectively means you have “locked in” your borrowing costs at 7.00%. This process is repeated on each quarterly reset date.

As the amount of funds you will receive on your variable rate *bank bill facility* is calculated on an interest in arrears, yield to maturity basis (i.e. a discount to face value), the same methodology is used under an IRS.

St.George uses the following formula to determine the amount payable where the underlying lending facility is a *bank bill facility*. Where the IRS is used in connection with another type of lending facility, the way in which the amounts payable under the IRS are calculated will, as far as possible, mirror the interest payments on the underlying lending facility. The methodology to be used will be discussed and agreed at the time the IRS is entered into:

Floating amount:

$$\text{Floating amount} = \text{notional principal} \times \text{reference rate \%} \times \text{actual}/365$$

Amount payable for the *calculation period* = Floating amount divided by an amount equal to:

$$1 + [\text{reference rate \%} \times \text{actual}/365]$$

Fixed amount:

$$\text{Fixed amount} = \text{notional principal} \times \text{fixed swap rate \%} \times \text{actual}/365$$

Amount payable for the *calculation period* = Fixed amount divided by an amount equal to:

$$1 + [\text{fixed swap rate \%} \times \text{actual}/365]$$

Where “actual/365” means the actual number of days in the *calculation period* divided by 365.

The difference between the Floating and Fixed amounts (depending on whether it is a positive or negative number) is payable by either you or St.George.

The difference between these amounts is the amount payable. Using the figures in the example, this is calculated as follows:

Amount payable at reference rate:

$$\begin{aligned} \text{Floating amount:} &= \$10,000,000 \times 8.00\% \times 90 / 365 \\ &= \$197,260.27 \end{aligned}$$

$$\begin{aligned} \text{Amount payable for the } \textit{calculation period} & \\ &= \$197,260.27 / (1+ (8.00\% \times 90 / 365)) \\ &= \$193,444.38 \end{aligned}$$

Amount received at swap rate:

$$\begin{aligned} \text{Fixed amount:} &= \$10,000,000 \times 7.00\% \times 90 / 365 \\ &= \$172,602.74 \end{aligned}$$

$$\begin{aligned} \text{Amount payable for the } \textit{calculation period} & \\ &= \$172,602.74 / (1+(7.00\% \times 90 / 365)) \\ &= \$169,674.12 \end{aligned}$$

The payment made by St.George to you is the difference between the above amounts, that is:

$$\begin{aligned} & \$193,444.38 - \$169,674.12 \\ & = \$23,770.26 \end{aligned}$$

If BBSW is below 7.00%...

Assume *BBSW* is 6.00% on the *reset date*. Therefore, the variable *base interest rate* that would apply under your underlying *bank bill facility* would be 6.00%. However, as you have entered into an IRS with St.George with a *swap rate* of 7.00% you will be required to compensate St.George for the difference between the *BBSW* and the *swap rate*. This will result in a cost to you because you have agreed to forego favourable interest rate movements and have “locked in” your interest rate at 7.00% (the *swap rate*).

Based on the above, the amount payable in this example would be as follows:

Amount Payable at reference rate:

$$\begin{aligned} \text{Floating amount} & = \$10,000,000 \times 6.00\% \times 90 / 365 \\ & = \$147,945.21 \end{aligned}$$

Amount payable for the *calculation period*

$$\begin{aligned} & = \$147,945.21 / (1 + (6.00\% \times 90 / 365)) \\ & = \$145,788.34 \end{aligned}$$

Amount received at swap rate:

$$\begin{aligned} \text{Fixed amount} & = \$10,000,000 \times 7.00\% \times 90 / 365 \\ & = \$172,602.74 \end{aligned}$$

Amount payable for the *calculation period*

$$\begin{aligned} & = \$172,602.74 / (1 + (7.00\% \times 90 / 365)) \\ & = \$169,674.12 \end{aligned}$$

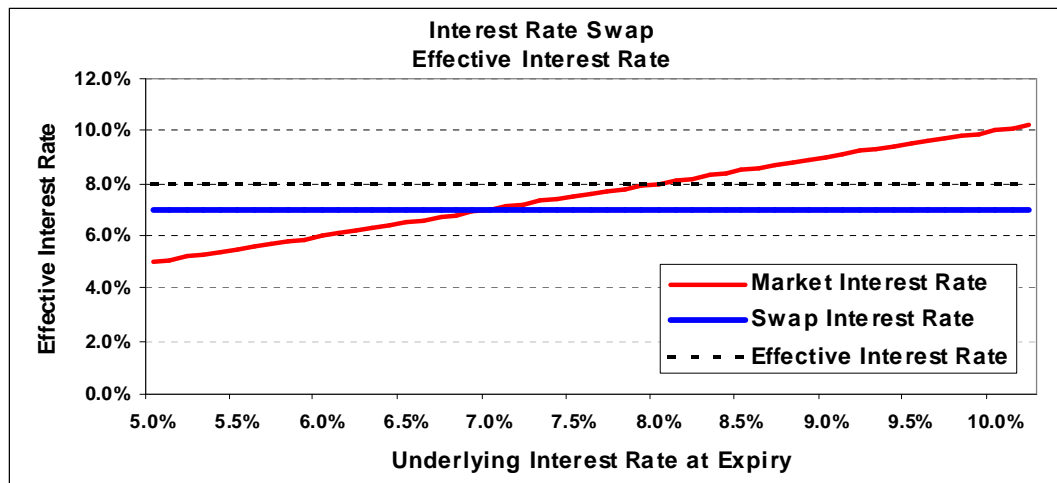
The payment made by you to St.George is the difference between the above amounts, that is:

$$\begin{aligned} & \$145,788.34 - \$169,674.12 \\ & = \$23,885.78 \end{aligned}$$

What if BBSW is the same as the swap rate?

If *BBSW* remains at 7.00% no amount is payable under the IRS for that period. Your *base interest rate* would remain at 7.00%.

The following graph demonstrates the effect of the IRS:



Code of Banking Practice compliance

If you are an individual or a *small business*, the relevant provisions of the Code of Banking Practice will apply to this product.

This PDS contains the general descriptive information we are required to make available to customers and potential customers under the Code of Banking Practice and it is advisable that you inform us promptly when you are in financial difficulty

Significant taxation implications

Taxation law is complex and its application will depend on each person's individual circumstances. When determining whether or not his product is suitable for you, you should consider the impact it will have on your own taxation position and we encourage you to seek independent tax advice on the tax implications it may have for you.

Factors that may influence our advice

This document has been designed to help you choose the right product for you. When you ask for a recommendation, please be assured that our staff members will always explain your choices and point you to the product that best suits your needs.

Sometimes our staff may be eligible for incentives, including cash incentives, for achieving or exceeding sales targets.

Your privacy

- (a) When you apply for this product from us, the application form contains a privacy statement which sets out in more detail how we use and when we disclose your personal information in relation to the product.

- (b) We handle your personal information in accordance with the privacy statement in the application form for the product applied for or our privacy brochure, entitled "Protecting Your Privacy". You can obtain a copy of the brochure by asking at any branch or by calling 13 33 30. Our privacy policy is also available by visiting our website at stgeorge.com.au
- (c) We acknowledge that, as well as our duties under legislation, we owe a general duty of confidentiality to you. However, in some cases we may disclose your personal information if:
 - (i) disclosure is compelled or permitted by law; or
 - (ii) there is a duty to the public to disclose; or
 - (iii) our interests require disclosure; or
 - (iv) disclosure is made with your express or implied consent.
- (d) You agree that we may disclose to a *related entity*:
 - (i) information about you that is necessary to enable an assessment to be made of your total liabilities (present and future) to us and that *related entity*; and
 - (ii) any other information concerning you, if the *related entity* provides financial services related or ancillary to those provided by us, unless you tell us not to in writing.
- (e) We, or any *related entity* to whom we disclose information pursuant to paragraph (d), may disclose information about or provided by you to employees or outside contractors for the purpose of our or the *related entity's* businesses. Any outside contractor to whom we or a *related entity* disclose information will have access to that information only for the purpose of our or the *related entity's* business and will be strictly prohibited from using that information for any other purpose.
- (f) You agree that we may disclose information about you in those cases where the Privacy Act 1988 (Cth) permits disclosure of such information.
- (g) On a written request by you, we will provide you with our record of your address, occupation, marital status, age, sex, products or accounts you hold with us and statements relating to those products and accounts. We may charge you our reasonable costs of supplying this information. Any fee is shown in the "Fees and Charges and how to minimise them" booklet. You may request the correction of any of this information concerning you that we hold. We will deal with your request for access to information or correction of information within a reasonable time.
- (h) You must promptly inform us of any change of your name or address.
- (i) Unless you give us a written instruction not to do so, we may from time to time send you information concerning financial and other services offered by us or *related entities*.
- (j) You may from time to time be contacted by representatives of us or *related entities*. Those representatives may be either employees of, or contractors to us or the *related entity*. Any person who contacts you will have access to information about or provided by you only for the purpose of our or the *related entity's* business and will be strictly prohibited from using that information for any other purpose.

Appropriate use of our services

- (a) You warrant that your use of the services we provide will not breach any law of Australia or any other country.
- (b) Where we consider it necessary for us to meet our regulatory and compliance obligations:

- (i) you must provide us with any information we reasonably request;
- (ii) we will disclose information we hold to regulatory and law enforcement agencies, other financial institutions, third parties and members of the St George Group; and
- (iii) we may delay, block or refuse to provide any of our services.

We will not be liable to you or any other person for any loss or damage of any kind that may be suffered as a result of us exercising our rights under this clause.

Problems, Disputes and Complaints

- (a) If you believe an error has been made, please notify us by contacting your nearest branch. We will, as soon as possible, correct any error that is found to be ours.
- (b) If you have a problem or complaint about a banking service, you should speak to our Customer Service personnel. You can do this by calling the General Customer Enquiries on 13 33 30.
- (c) To assist us in resolving your problem or complaint, you should:
 - (i) report it promptly;
 - (ii) state clearly the nature of the problem or your particular grievance; and
 - (iii) have available all documents and background information.

Disputes

- (d) If the matter is not resolved to your immediate satisfaction, you can follow the complaints procedures set out below. Please also refer to our “Customer Satisfaction” brochure for further information about disputes. It is available at any of our branches.

Complaints

- (e) You can lodge a complaint at any of our branches or telephone or write to the Senior Manager, Customer Relations at our head office in Sydney as follows:

Locked Bag 1
Kogarah NSW 1485
Telephone: (02) 9553 5173 (metropolitan) or
1800 804 728 (if outside metropolitan area)
- (f) If we do not immediately resolve your complaint to your satisfaction, we will advise you in writing of our procedures for investigating and handling complaints. We will notify you of the name and contact number of the person who is investigating your complaint.
- (g) If it is unclear whether you have contributed to any loss that is the subject of any complaint you make to us, we will consider all reasonable evidence, including all reasonable explanations for a transaction occurring.
- (h) Normally, we will complete the investigation of your complaint and inform you of the results of our investigation within 21 days of receiving a complaint. Unless there are exceptional circumstances, we will complete our investigation within 45 days.
- (i) Where an investigation continues beyond 45 days, we will inform you of the reasons for the delay, give you monthly updates on the progress of the investigation and a date when a decision can reasonably be expected. We will not do this if we have requested a response from you and we are waiting for that response.

- (j) The next available step is the Financial Ombudsman Service (FOS). This is a free, external and independent process for resolving disputes between banks and customers, provided the Financial Ombudsman Service has the power to deal with your dispute. In addition, if your complaint relates to the way we handle your personal information, then you have a right to complain to the Ombudsman. The contact details of the Financial Ombudsman Service are as follows:

GPO Box 3
Melbourne VIC 3001
Telephone: 1300 780 808
Facsimile: (03) 9613 6399

- (k) There are other external avenues for dealing with disputes. Your State or Territory Government has a consumer rights protection agency such as the Department of Consumer Affairs.

Electronic Communications

- (a) You will be requested to agree to us providing you with statements, notices and other information relating to your product either:
- (i) by e-mail; and /or
 - (ii) by making the statement, notice or information available at our website, provided:
 - (i) we alert you by e-mail of the availability of this information; and
 - (ii) we provide you with the ability to readily retrieve and retain the information.
- (b) If you do agree to receive paper copies of the relevant statements, notices and other information relating to your product by e-mail or other electronic form:
- you will not receive a paper copy of the relevant statements, notices and other information relating to your product,
 - you will need to regularly check to see if you have received any e-mails from us;
 - you will need to maintain and check your electronic equipment through which you will receive e-mail and your e-mail address regularly to ensure it is always capable of receiving an e-mail; and
 - you will be responsible for printing and saving important information- and we strongly recommend that you do so.
- (c) You may cancel your authorisation to receive statements, notices or other information relating to your product by e-mail at any time by contacting us.
- (d) We will send you all statements and other notices and information to the most recent e-mail address you have supplied to us. You must ensure you notify us of any change in your e-mail as soon as possible. You may do this by contacting us at our Treasury Departments on the telephone number (between 8.00 am and 5.00 pm Monday to Friday), on the fax number or the address listed on the back of this booklet.
- (e) You may request a paper copy of any statement, notice or other information relating to your product provided to you by e-mail or electronic form within 6 months from the date of receipt of a statement or electronic communication. We will not charge you a fee for this.

Glossary

The following definitions apply in this PDS

bank bill facility means a *bills of exchange* facility allowing the drawer to borrow funds over a period of time.

base interest rate means the interest rate applicable to a bank bill facility excluding any acceptance fees and margins payable under the *bank bill facility*.

BBSW for a *settlement period* means the average mid rate for bills of exchange having the agreed term appearing on the “BBSW” page of the Reuters Monitor System at approximately 10.00 am Sydney time on the *reset date* of that *settlement period*. However, if a *settlement period* is shorter than or longer than the agreed term, we may specify BBSW as being an interpolated or estimated rate determined by us in good faith.

If the average mid rate is not displayed by 10.30am on that day, or if it is displayed but there is an obvious error in that rate, the rate is the rate we set in good faith at approximately 10.30am on that day having regard, to the extent possible, to rates otherwise bid and offered for bills for that term at or around that time.

BBSY for a *settlement period* means the average bid rate for bills of exchange having the agreed term appearing on the “BBSY” page of the Reuters Monitor System at approximately 10.00 am Sydney time on the *reset date* of that *settlement period*. However, if a *settlement period* is shorter than or longer than the agreed term, we may specify BBSY as being an interpolated or estimated rate determined by us in good faith.

If the average bid rate is not displayed by 10.30am on that day, or if it is displayed but there is an obvious error in that rate, the rate is the rate we set in good faith at approximately 10.30am on that day having regard, to the extent possible, to rates otherwise bid for bills for that term at or around that time.

calculation period means the period (days) between one *reset date* and the next *reset date* over which interest payments are calculated.

confirmation means the record of commercial terms of the relevant contract between you and St.George to be prepared by St.George following entry into of a contract.

maturity date means the date on which the interest rate swap ceases to exist and specified as such in the *confirmation*.

notional principal means the amount specified as such in the *confirmation*. (Neither party has any entitlement to receive any part of the *notional principal amount* from the other).

payer means the person paying the fixed interest rate (and receiving the floating interest rate).

payment frequency means frequency at which interest payments occur (usually quarterly).

receiver means the person receiving the fixed interest rate (and paying the floating interest rate).

reference rate means the variable or floating rate (usually *BBSW* or *BBSY*) specified as such in the *confirmation*.

related entity means a company owned by us.

reset date means the date each reference rate is determined and interest payment due. Reset dates divide the term of your underlying exposure into equal intervals (usually quarterly) called *calculation periods*.

small business means a business employing:

- (a) less than 100 full-time (or equivalent) people, if the business is or includes the manufacture of goods; or
- (b) in any other case, less than 20 full-time (or equivalent) people,

but does not include a business that obtains this product for use in connection with a business that does not meet the elements in (a) or (b) above

swap rate means the fixed rate specified as such in the *confirmation*.

Sydney:

Level 11, 55 Market Street
Sydney NSW 2000
GPO Box 4444 Sydney 2001
Telephone: (02) 9320 5555
Facsimile: (02) 9320 5589

Melbourne:

Level 8,
530 Collins Street
Melbourne VIC 3000
Telephone: (03) 9640 8666
Facsimile: (03) 9640 8633

Perth:

Level 11,
152-158 St. Georges Tce
Perth WA 6000
Telephone: (08) 9265 7553
Facsimile: (08) 9265 7556

Brisbane:

Level 4,
345 Queen Street,
Brisbane QLD 4000
Telephone: (07) 3232 8841
Facsimile: (07) 3232 8838

Adelaide:

Level 3,
97 King William St,
Adelaide SA 5000
Telephone: (08) 8424 5597
Facsimile: (08) 8424 4119

DR5812 C02/10

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