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Hi,

It is important to us that you're aware of the latest updates at St.George.

Please read on to learn about some important changes to what you need to do when your clients request a new transaction or offset account (each of which comes with a debit card).

Your latest must-knows

Complete Freedom transaction or offset account (each comes with a debit card)

Effective today, to make it simpler for you and your clients, when your clients request a new transaction or offset account (each comes with a debit card) instead of completing the "Customer Account Opening Form", a new 'Complete Freedom Account and Debit Application' section (Part E) will be included in the Acknowledgement, Confirmation and Consents (ACC) form that your clients currently complete.

We have also updated the "Broker Declaration" in ApplyOnline to capture your confirmation that you have only provided factual information in respect to the new transaction account or offset facility and debit card that your client has requested, and that you have communicated this upfront to the applicant(s).

Your client must make their own decision about the product(s) and if they need advice, let them know they can contact the Bank directly.

As a reminder if your client has requested an offset account or transaction account with their home loan, you must complete the following steps before submitting their application in ApplyOnline (AOL) for the account to be opened as part of the home loan application process.

Alternatively, your client can open a new transaction account through [Complete Freedom Account](#), their Internet Banking (if they are an existing customer and registered for Internet Banking), visiting a branch or calling our call centre.

For a new Transaction Account (non-offset) request on ApplyOnline

Under the 'Features and Discounts' section within the 'Loan Details' tab, select 'Transaction Account' which will come with a Visa Debit card.

Features and Discounts

Feature	Assigned To	Comment
Transaction Account	Application	
Redraw	1 - Residential Standard	
Advantage Package	1 - Residential Standard	

[Add New Feature](#)

For a new Offset Account request on ApplyOnline

When selecting the Product Standard Variable under 'Product Selector', ensure 'Full Offset' is selected under 'Available product features'.

Product Selector

Search for suitable products or select from the list below

Residential Loans

- Variable
 - Basic Variable
 - Standard Variable
- Fixed
 - 1 Year
 - 2 Year
 - 3 Year
 - 4 Year
 - 5 Year

Product selected:
Standard Variable, Variable (Re Loans)

Available product features:

- Full Offset
- Advantage Package
- Redraw

[Cancel](#)

The selected product features will be reflected in 'Features and Discounts'.

Features and Discounts

Feature	Assigned To	Comment
Redraw	1 - Residential Standard	
Full Offset	1 - Residential Standard	Account Option: <input type="text" value="New Account"/>
Advantage Package	1 - Residential Standard	

[Add New Feature](#)

When requesting for a new offset account, there is no need to also select a new transaction account (unless your client is requesting for two separate accounts).

ACC form Part E:

If a new transaction (non-offset) or offset account is requested per steps above, the new request on the ACC Form (Part E) will be pre-ticked.

Part E

Complete Freedom Account and Debit Card Application

- You requested a Complete Freedom account with Visa debit card through your Broker

The Complete Freedom is an everyday transaction account to make deposit and withdrawals including by Visa debit card, Internet and Phone Banking, branch, and ATM access. The Complete Freedom comes with a Visa debit card linked to your account.

The Complete Freedom can be used as an offset facility linked to an eligible home loan. If you have selected the offset feature in your loan application and your loan settles the Complete Freedom account will be set up as an offset account. If your loan does not settle, the account will remain as a Complete Freedom transaction account.

If you have applied for a loan in joint names, the Complete Freedom account will be opened in joint names. Any one of the joint account holders has the authority to withdraw all available funds in the account. All joint account holders can change the operating rules of the account at any time by signing an authority. Visit your branch for assistance.

You agree to:

- Financial Service Guide and Credit Guide: www.stgeorge.com.au/fsg
- Internet and Phone Banking Terms and Conditions: www.stgeorge.com.au/internetphoneterms
- Transaction and Savings/Investment Terms and Conditions: www.stgeorge.com.au/tran-save-invest-term
- opening a Complete Freedom account and I will send you a debit card linked to this account

Please note, for joint home loan applications, any new accounts will be opened in joint names. If your client requires individual accounts, they will need to apply directly with us.

Repayment method option:

We have also re-labelled the repayment method option from “Direct Debit New Account” to “Direct Debit Account To Be Provided”. This must not be selected to request a new transaction or offset account.

This should only be selected from a drop-down menu to indicate that your client will provide details of their account for home loan repayments.

The screenshot shows a web form titled "Loan Products". The form contains several fields for loan details, including Base Amount, LMI Premium, Total Loan Amount, Product, Total Loan Term, Repayment Type, Repayment Frequency, Repayment Method, Account Holders, and Nominated Borrowers. The Repayment Method dropdown menu is open, showing options: Australia Post, BPay, Direct Debit Existing Account, Direct Debit Account To Be Provided (highlighted), Direct Salary Credit, Lender Branch, Repayment Book, Staff Pay, and Other. The Repayment Method field is currently set to "Direct Debit Account To Be Provided".

Important information about the St.George transaction account, offset and debit card (“product(s)”):

- You are only permitted to provide factual information to your client on the transaction account, offset and debit card products. This is irrespective of whether you hold an AFS licence or otherwise authorised under an AFS licence to provide financial services in relation to the products. You cannot provide any financial product advice, including making a recommendation, in respect of the products. If your client requires advice, please let them know that they can contact us directly.
- Factual information includes information about the key features of the products and applicable fees and charges. Information

regarding key features of the products and any applicable fees and charges can be found [here](#). You can also find information about the key features of the products and their intended use by customers in the Target Market Determination for the products available at [St. George website](#).

- Factual information can also include confirming to your client:
 - that it is a condition of an Advantage Package⁶ to have a Complete Freedom account;
 - the Complete Freedom account can be set up as an offset facility linked to an eligible home loan to offset interest against home loan repayments.
- You must clarify with your client that you are providing factual information only and the information is not intended to imply any recommendation or opinion about the products. This informs the declaration in AOL that you are required to provide to us.

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



stgeorge.com.au/brokers



Call [1300 137 532](tel:1300137532)

Thanks,

Your St. George team



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, present and future.

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Visit [St. George Access and Inclusion](#) for further information on our accessible products and services for people with disability.

Things you should know:

Conditions, credit criteria, fees and charges apply. Based on St. George Bank's credit criteria, residential lending is not available for non-Australian resident borrowers. More information available at stgeorge.com.au/brokers.

[Terms and Conditions for the Complete Freedom Account and Visa Debit card \(PDF 1MB\)](#), including fees and charges that apply.

⁶ **Advantage Package:** Conditions of Use apply and are available at stgeorge.com.au. Annual package fee of \$395 applies. Not available to company and trust account holders. You must either hold or be approved for a St. George transaction account in order to qualify and continue to receive the benefits of the Advantage Package. Applications must also meet our approval guidelines on individual products to qualify for relevant package discounts.

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