

# Regional Business Lending and Finance Facilities

Fees and Charges for specific  
services and loan

Effective date: 23 January 2024

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



**Ask at any branch**



**13 38 00**

8.00am to 6.00pm

Monday to Friday



**[stgeorge.com.au](http://stgeorge.com.au)**

### **Accessibility support**

At any time, you can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS).

To use the NRS you can register by visiting

**[accesshub.gov.au/about-the-nrs](http://accesshub.gov.au/about-the-nrs)**

Visit **[stgeorge.com.au/accessibility](http://stgeorge.com.au/accessibility)** for further information on our accessible products and services for people with disability.

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# Your Guide to Business Customers' Loan Accounts Fees and Charges

This booklet sets out the Fees and Charges which may apply to your St. George facilities and products made available to you. Fees and Charges listed in this booklet are current as at the date of this booklet but may change from time to time. We will notify you of changes to these Fees and Charges as required under the terms and conditions of the facility/product and as required by law and any applicable codes. Fees and Charges listed in this booklet represent the standard Fees and Charges and where a different fee is applicable this will be set out in the finance offer or loan offer we give you (your Facility Offer).

Government charges and taxes also apply and are passed on to customers. Please refer to the Business Accounts and Payment Services Fees and Charges and how to minimise them booklet for details.

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 or charge for that service. There are a few services provided by the Bank which will be subject to GST of 10%. Fees and Charges which include GST are identified in this brochure.

Please note transaction charges and cheque Account-Keeping Fees may apply to the account on which a Commercial Overdraft, Commercial Line of Credit or Business Maximiser (No longer offered) is applied. For details of these charges please refer to the Business Accounts and Payment Services Fees and Charges and how to minimise them booklet.

For further information on Fees and Charges please contact your Relationship Manager or call 133 800 or contact us via the internet on [stgeorge.com.au](http://stgeorge.com.au).

# 1 Business Finance Facility Fees

## Lending Establishment Fees

Loan Type	Amount
Business Loan - Fixed or Variable	As set out in your Facility Offer
Bank Bill Business Loan	
Business Maximiser <i>(no longer offered)*</i>	
Commercial Loan - Fixed or Variable <i>(no longer offered)</i>	
Commercial Line of Credit <i>(no longer offered)</i>	
Commercial Overdraft	
Bill Acceptance/ Discount Facility	
Construction Loan <i>(no longer offered)</i>	
All Other Facilities	

## Line Fees

Loan Type	Amount
Commercial Overdraft	As set out in your Facility Offer
All Other Facilities	

\* Must be fully secured by residential property.

## Account-Keeping Fees

Loan Type	Amount
Commercial Overdraft	As set out in your Facility Offer

## Loan Account Fees

Loan Type	Amount
Business Maximiser <i>(no longer offered)*</i>	As set out in your Facility Offer
Commercial Line of Credit <i>(no longer offered)</i>	
Business Loan - Fixed or Variable	
Commercial Loan - Fixed or Variable <i>(no longer offered)</i>	
Construction Loan	

\* Must be fully secured by residential property.

## 2 Other Business Lending Fees

### Other Business Lending Fees

Fee Type	Amount
Preparation/Rollover Fee ( <i>Bill Acceptance/ Discount Facility (Fixed and Floating)</i> ).	Available on application
Rollover Fee ( <i>Fixed rate loans only - charged on each rate change</i> ).	Available on application
Discharge Settlement Fee	\$250.00 (per security)

Government and third-party fees and charges will be passed through directly for payment in accordance with the terms of the account, including document registration, valuation, search fees, solicitors' costs where the bank instructs a solicitor and other related charges.

### Bank Guarantee Fees

Fee Type	Amount
Establishment Fee	As set out in your Facility Offer
Issue Fee	

The fees detailed above are the Bank minimum charges and will vary depending on transaction complexity. Variations to these charges will be set out in your Facility Offer.

### 3 Trade Finance Fees\*

Fee Type	Amount
<b>Documentary Import Letters of Credit</b> (Letter of Credit Facility)	
Establishment Fee (per charging period)#	0.375% of maximum contingent liability (minimum \$100.00)
Amendment Fee - Increase in amount, extension of expiry date past 6 months from original issuance date	0.375% of face value (minimum \$100.00)
Amendment Fee - No value change/ extension	\$60.00
Discrepancy Fee	\$60.00
Acceptance Commission p.a.	1.50% of face value (minimum \$75.00)
Drawing Fee (1-3 drawings)	Free
Drawing Fee (4th and subsequent drawings)	0.25% of amount drawn (minimum \$50.00, maximum \$500.00)
Reimbursement	USD65.00

\* Additional Out of pocket expenses such as telecommunications messages, overseas bank charges, telegraphic transfer, courier costs etc may also be payable. These fees will vary and will be advised on an individual transaction basis.

# A "charging period" is each period of 180 days or part thereof.



## Import Documentary Collection

Fee Type	Amount
Handling Fee	0.25% of face value (minimum \$65.00, maximum \$600.00)
Extension Fee	\$65.00
Dishonour Fee (collected on advice of dishonour)^	\$65.00
Shipping guarantees/ airway bill release	confirmed at application (minimum \$50.00)
Additional correspondence/ Tracer Fee	per item \$20.00
Re-presentation Fee	\$50.00
Documents Released Free of Payment	per set of documents \$75.00
Avalisation Fee	0.125% of face value per month, minimum \$100.00
Postage - local	\$5.00
Courier	\$30.00

## Export Documentary Collection/Negotiation

Fee Type	Amount
Handling Fee	0.20% of face value (minimum \$65.00)
Extension Fee	\$65.00
Dishonour Fee (in addition to handling fee)	\$65.00
Additional correspondence/ Tracer Fee	\$20.00
Avalised funding Courier charges apply	on application
Negotiation Fee	0.20% of face value (minimum \$65.00)

^ Legal fees separate.

## Export Documentary Letter of Credit (DLC)

Fee Type	Amount
Negotiation Commission	0.20% of face value (minimum \$75.00)
Assignment of Proceeds	\$100.00
Extension/Re-presentation	\$65.00
Advising Fee - electronic delivery - fax/manual delivery (Refundable if negotiated through St. George)	Free \$100.00
Confirmation Fee	on application
Document Pre-read/ Re-Examination Fee (per read)	per read \$50.00
Documents Released Free of Payment	per set \$80.00

## Transferable Credit

Fee Type	Amount
Transfer	0.40% of maximum transfer liability (minimum \$250.00)
On Presentation under Head Credit	0.20% of face value (minimum \$100.00)

## Trade Guarantees and Standby Letter of Credit

Fee Type	Amount
Establishment Fee	2.50% p.a. of face value subject to negotiation with Trade Finance product specialists (minimum \$250)
Amendments (non value changes)	\$50.00 per amendment

## Trade Refinance Facility/Post-Shipment Finance Facility/Pre-Shipment Finance Facility

Fee Type	Amount
Establishment Fee	\$50.00 per establishment
Extension/rollover Fee	\$50.00 per rollover
Prepayment (subject to approval and break costs)**	\$50 per prepayment

## Post-Shipment Finance (Insured Receivables) Facility

*(if export on open account terms)*

Fee Type	Amount
Establishment Fee	\$80.00 per establishment
Extension/Rollover Fee	\$80.00 per rollover
Prepayment Fee (subject to approval & break costs)**	\$50.00 per prepayment

\*\* No charge if pre-paid within 10 days of loan maturity.

## 4 Commercial Credit Card Facility Fees

### Corporate Mastercard® Fees

Fee Type	Amount
<b>Annual Service Fee (per card per annum)</b>	
Statement Reporting~	\$55.00
Mastercard Online ("Silver")#	\$75.00
Mastercard Connections Online^	\$95.00

### Establishment Fee/Limit Increase Fee

Per Company	\$300.00
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### Training and Support Fee

Mastercard Connections Online Training and Support ( <i>first hour free</i> ).	\$100.00 per hour
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~ Previously referred to as "Bronze".

# Only applies to Corporate Mastercard® accounts opened before 14 March 2011.

^ Previously referred to as Mastercard® Online ("Gold").

## Cash Advance Fee

For each cash advance made on your credit card account ( <i>excludes transfers made via ATMs, maximum Internet Banking and Phone Banking</i> ).	3% of the cash advance amount per cash advance.
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## Other Fees

Missed Payment Fee	\$0.00 per missed payment
Card replacement ( <i>within Australia</i> )	Free
Card replacement ( <i>outside Australia</i> )	Free (Courier costs may apply)
Emergency/Urgent Card replacement within Australia	Free (Courier costs may apply)
Copy of a sales voucher	\$10.50
Copy of a deposit or withdrawal form	\$15.00

## Overlimit Fee

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Payable if a transaction is made for an amount exceeding the available credit at the date the transaction is debited to your credit card account.	\$0.00 once per statement period
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## International Mastercard® Transactions

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Foreign Currency Conversion Fee on each foreign currency transaction amount Mastercard® process.	3.0% of the foreign currency transaction amount
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## Important

Should you lose your card, please immediately notify the 24-hour Card Service Centre on 1800 028 208 7 days a week (free call) +61 2 9155 7800 (from overseas).

For general enquiries, please call 133 800 8am - 6pm AEST Monday - Friday or +61 2 9155 7818 (from overseas).

## Disputes

If your complaint is not immediately resolved to your satisfaction, contact:

Senior Manager, Customer Relations  
Locked Bag 1  
Kogarah NSW 1485

Phone: 13 33 30 8am - 8pm AEST  
Monday - Saturday

If you are not satisfied with our response, you may be able to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA's contact details are:

Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678 (free call)  
Mail: Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

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Please note all amounts stated in this brochure are in Australian dollars, unless otherwise noted.



*St. George acknowledges the traditional owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respect to Australia's First Peoples, and to their Elders, past and present.*

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