

St.George Fixed Term Deposits Product Disclosure Statement

This Term Deposit is offered to investors through Asgard Capital Management Ltd only and is not offered directly to investors.

Effective 1 July 2024

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



1800 998 185

8:30am to 7:00pm (AEST)

Monday to Friday



asgard.com.au

Accessibility support

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

Visit **stgeorge.com.au/accessibility** for further information on our accessible products and services for people with disability.

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Introduction

Interpretation

Please refer to the Glossary in this Product Disclosure Statement (“PDS”) which includes definitions of important terms used in this PDS.

Terms that have definitions in the glossary usually have capital letters.

In this PDS, the singular includes the plural and vice versa. References to days, times or periods of time in this PDS are according to Australian Eastern Standard Time. Any amounts of money stated in this PDS are in Australian dollars.

About this Product Disclosure Statement

This PDS has been prepared by St.George Bank – A Division of Westpac Banking Corporation on 1 June 2024. However, it is intended to be used only for services from the effective date shown on the front cover. It contains important information about the Fixed Term Deposits and sets out the terms and conditions that apply to the Fixed Term Deposits and the key features and risks of the Fixed Term Deposits.

The PDS for the Fixed Term Deposits consists of this document and the Interest Rate Schedule.

This document is in two parts. The first part contains information about the Fixed Term Deposits, including significant features, benefits and risks, and the second contains the Terms and Conditions that apply to the Fixed Term Deposits.

It is important that you read and understand this PDS, including the Terms and Conditions as it sets out the terms on which St.George issues Fixed Term Deposits to the Manager and the terms of your investment should you direct the Manager to invest funds into a Fixed Term Deposit. This is a legal document which contains important information to assist you in deciding whether or not investing in a Fixed Term Deposit is right for you. You should retain a copy of this PDS for future reference.

This information is subject to change. St.George will provide updated information by issuing a supplementary or replacement PDS or the information will be posted on Investor *Online*. If St.George believes the updated information is unfavourable to you, St.George will give you notice at least 30 days in advance. Refer to the Changes to terms and conditions clause on page 10 for more information. You can get a paper copy of any updated information without charge by contacting the Manager.

The information in this PDS does not take into account your individual objectives, financial situation or needs. Any advice in this PDS is general advice only. Before acting on any information in this PDS you should consider whether it is appropriate to your financial situations, objectives and needs. By providing this information, St.George does not intend to provide financial advice or any financial recommendations.

Asgard Capital Management Ltd ABN 92 009 279 592 has given and has not withdrawn its consent to this PDS containing information referable to it in the form and context in which that information appears. Asgard Capital Management Ltd has not issued or caused the issue of this PDS and is not responsible for any other statements in the PDS which are not referable to it.

Product Issuer

The issuer of the Fixed Term Deposit is St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (“St.George”) of 275 Kent Street Sydney New South Wales.

For further information on your investment options, please contact your Adviser or alternatively, you may contact the Manager:

Mail: Customer Transactions
PO Box 7490
Cloisters Square WA 6850

Email: client.support@asgard.com.au

Telephone: call the Contact Centre on 1800 998 185 Monday to Friday, 8:30am to 7pm AEST (or 8pm AEDT)

General Product Description

The Fixed Term Deposits described in this PDS are only available to investors, who through a superannuation fund, investor directed portfolio service (IDPS), IDPS-like scheme or other trust, service or account (Asgard Account) operated or administered by Asgard Capital Management Limited ABN 92 009 279 592 AFSL 240695 ("Asgard" or "Manager") direct their Adviser or Asgard to invest funds in Fixed Term Deposits held in the name of Asgard. This means Asgard is the legal owner of the Fixed Term Deposits and you have a beneficial interest in the funds you request to be invested in a Fixed Term Deposit account.

The key feature of a Fixed Term Deposit is that your funds, together with other investors are pooled and deposited into a Fixed Term Deposit in the name of the Manager. St.George in its capacity of product issuer, issues the Fixed Term Deposit to the Manager. You have no direct relationship with St.George as result of your investment in a Fixed Term Deposit.

Significant Benefits

The significant benefits of the Fixed Term Deposit are:

- The Fixed Term Deposits allows you to earn a fixed rate of interest with a choice of terms. Your Adviser will inform you of the term options including the interest payment options that are available. Alternatively, you can contact Asgard on 1800 998 185.
- As you are unable to access the funds held on deposit prior to the maturity date, you will earn a fixed rate of interest for the term of the deposit.

Significant Risks

The significant risks associated with the Fixed Term Deposit include:

- You will be unable to access your funds invested in the Fixed Term Deposit until after the relevant term has expired (see below) including for reasons of hardship. You should therefore ensure that any funds which you place in the Fixed Term Deposit will not be required before the expiry of the maturity date.
- You will be unable to access your investment amount from the date funds are drawn from your Cash Account until the principal amount and any interest payable at the end of the term is deposited into your Cash Account by the Manager. This may be up to 5 Business Days after the Manager receives the proceeds from St.George.
- Fixed Term Deposits provide fixed interest rates for a fixed length of time, referable to the term of the particular Fixed Term Deposit. This means that you will not be able to take advantage of interest rate increases should the interest rates rise during the term of your investment.
- Interest on Fixed Term Deposits will usually be subject to income tax, and the Manager may be required to withhold some interest if you choose not to supply your tax file number. St.George and the Manager encourage you to seek independent tax advice in respect of your investment in Fixed Term Deposits.
- If you direct the Manager to deposit funds into a Fixed Term Deposit prior to a scheduled Commencement Date, the Manager will place the money into an At-call Deposit Account with St.George in the name of the Manager. Interest is payable on your funds on and from the day the pooled funds are drawn from the At-call Deposit Account and deposited into a Fixed Term Deposit (the Commencement Date) until the expiry of the term excluding the day of withdrawal.

Other Important Information

To be eligible, you must invest into a Fixed Term Deposit as an investment through your Asgard Account, operated or administered by Asgard.

You will also need to provide the information requested about you to your Adviser or Asgard (for example, information required to confirm your identity).

Subject to compliance with all applicable laws, St.George has the right to refuse an investment in a Fixed Term Deposit made on behalf of any person. Funds received in respect of any application not accepted by St.George will be returned to the Manager to credit to your Cash Account. No interest will be paid on funds returned in this manner.

Neither you nor your Adviser can assign your investment.

Feedback and Complaints

Delivering on our service promise

We're constantly striving to provide the best possible service, and we'll do our best to resolve any concern you have efficiently and fairly.

Our commitment to you

If you're ever unhappy about something we've done – or perhaps not done – please give us the opportunity to put things right.

Our aim is to resolve your complaint within 5 business days, and where possible we will resolve your complaint on the spot. If we need some additional time to get back to you, we will let you know. Should we be unable to resolve your concern at your first point of contact, we will then refer the complaint to our Complaints team.

Our Customer Managers are here to find a solution for you and will ensure that you're regularly updated about the progress we are making to resolve your complaint.

You can contact us:

Over the phone

Please call us from anywhere in Australia on 1800 998 185
If you are overseas, please call +61 2 9155 4010

By post

The Complaints Officer
PO Box 7490
Cloisters Square WA 6850

Online

Using the secure feedback form at secure.bt.com.au/contact-us/contact-asgard.asp

If you are still unhappy

If you are not satisfied with our response or handling of your complaint, you can contact the external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA).

Australian Financial Complaints Authority

The Australian Financial Complaints Authority (AFCA) provides a free and independent service to resolve complaints by consumers and small businesses about financial firms (e.g. banks), where that complaint falls within AFCA's terms of reference.

The contact details for AFCA are set out below.

Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Post: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Terms and Conditions

General

These Terms and Conditions govern an investment in the Fixed Term Deposit. Please read them carefully and keep a copy for your records.

You will be considered to have agreed to be bound by these Terms and Conditions if you instruct your Adviser or Asgard to invest funds into the Fixed Term Deposit.

By agreeing to these Terms and Conditions, you also:

- acknowledge that you have been given a PDS; and
- acknowledge and agree to the information and disclosures contained in the PDS.

Depositing funds into the Fixed Term Deposit

Where you (or your Adviser on your behalf) direct the Manager to invest funds into a Fixed Term Deposit, the funds will be held in a Fixed Term Deposit in the name of the Manager. This means that, in legal terms, Asgard will be the holder of your investment.

The investment in the Fixed Term Deposit will commence on the day that the Manager places the funds on deposit with St.George.

If you direct the Manager to deposit funds into a Fixed Term Deposit prior to a scheduled Commencement Date, the Manager will place the money into an At-call Deposit Account with St.George. This At-call Deposit Account will be in the name of the Manager. St.George will debit the At-call Deposit Account for the total pooled investment in a Fixed Term Deposit. Unlike the At-call Deposit Account, a Fixed Term Deposit is not an "at call" account and funds in a Fixed Term Deposit cannot be accessed by an investor until after the maturity date of the Fixed Term Deposit expires and the Manager returns the funds to the investor.

St.George will notify the Manager of the maturity date of your investment. The Manager will notify you or your Adviser.

Providing your Tax File Number or ABN

Each time you seek to invest in a Fixed Term Deposit that earns interest, you may be asked by your Adviser on behalf of the Manager if you wish to provide your Tax File Number or Australian Business Number. That's because, under Federal law, any interest earned on your investment is subject to 'A New Tax System (Pay As You Go) Act 1999'.

If you haven't already, you can provide your company or business Tax File Number to your Adviser or the Manager. An Australian Business Number may be provided as an alternative to your Tax File Number.

For jointly held investments, a minimum of two Tax File Numbers or Australian Business Numbers (one from each investor) is required. For Fixed Term Deposits in trust for someone else (such as a family trust) you should quote your own Tax File Number or Australian Business Number. If, on the other hand, a formal trust has been established, you can quote the trust's Tax File Number.

Joint investments in a Fixed Term Deposit

The credit balance of a joint investment in a Fixed Term Deposit is held by the Manager on your behalf jointly. This means that each of you has the right, to all of the balance, through the Manager.

When an investment in a Fixed Term Deposit is held on your joint behalf, and one of you dies, the Manager will treat the credit balance of the investment as being held on the survivor's behalf only.

Summary of Fixed Term Deposit Features and Benefits

Features	Fixed Term Deposit
Who is this Fixed Term Deposit suitable for?	<p>Fixed Term Deposits provide fixed interest rates for a fixed length of time, referable to the term of the Fixed Term Deposit. This means that you are protected from any decreases in interest rate during the term of the Fixed Term Deposit. However, you will not be able to take advantage of interest rate increases should the interest rates rise during the term of your investment.</p> <p>Fixed Term Deposits in which you invest are pooled term deposits and therefore cannot be withdrawn, terminated or transferred prior to maturity. Fixed Term Deposits are suitable for customers who have an understanding of when they are likely to need to access funds in the future. They are not suitable for anyone who may suddenly need access to any funds in their Fixed Term Deposit.</p>
Who is eligible to open this Fixed Term Deposit?	Investors must invest into a Fixed Term Deposit as an investment through their Asgard Account, operated or administered by Asgard.
How can I open this Fixed Term Deposit?	Eligible applicants can open a Fixed Term Deposit by contacting their Adviser
Can I have a choice of term?	Yes, the terms and interest rate applicable are available in the Interest Rate Schedule available from your Adviser or by calling Asgard.
Are funds at-call?	Funds you instruct to be invested in Fixed Term Deposits are not available at call. They are pooled and therefore cannot be withdrawn, terminated or transferred prior to maturity. Therefore, Fixed Term Deposits are not suitable for anyone who may suddenly need access to any funds in their Fixed Term Deposit.
Can I rollover my funds in an existing Fixed Term Deposit?	No. When the term for a Fixed Term Deposit has expired, you will not be able to rollover your funds in the Fixed Term Deposit. You must withdraw your funds and then invest in a new Fixed Term Deposit.
How do I know when my Fixed Term Deposit has matured?	You can access information on your Fixed Term Deposit, including when it matures by logging into Investor <i>Online</i> . Alternatively, you can check with your Adviser or Asgard, who can advise you when the Fixed Term Deposit will mature.
Will I earn interest?	Yes. The funds invested in the Fixed Term Deposit will earn a fixed rate of interest. The interest rate offered is set out in the Interest Rate Schedule and will differ according to the term of the particular Fixed Term Deposit.
How often is interest paid?	Monthly or at Maturity according to the term option selected
Minimum opening balance	Nil
Can I make periodical payments, direct debits and direct credits?	No
Can I use BPAY®?	No
Is card access available?	No
Is Internet Banking or Phone Banking access available?	No
Is St. George branch access available?	No

Summary of Fees and Charges

There are currently no account service fees, transaction fees or management fees payable by you to St.George on Fixed Term Deposits. If St.George were to introduce any fees or charges, St.George will notify you in accordance with this PDS. Refer to the Changes to terms and conditions clause on page 10 for more information. In the event a fee or charge is introduced, you agree to pay St.George the fees set out in these Terms and Conditions and authorise St.George to deduct any fees payable from your Cash Account and to reduce the balance in that account accordingly.

No statutory Government charges currently apply to Fixed Term Deposits. Your Adviser or the Manager will inform you if the government introduces any fees or charges that apply to transactions on the Fixed Term Deposit.

Please be aware that your investment in a Fixed Term Deposit may be taken into consideration in determining the administration fee payable, where applicable, for your investment in your Asgard Account that is operated or administered by the Manager. Please refer to the relevant Asgard Account disclosure document for further information.

Communications

We do not provide you with separate written notification of when a new deposit is made into the Fixed Term Deposit, or when the term expires.

You can log on to Investor *Online*, and view your investment in the Fixed Term Deposit at any time. You can also obtain information about the Fixed Term Deposit by phoning your Adviser or Asgard.

Communications and notices relating to the Fixed Term Deposit may be given to the Manager in writing or in any other way agreed between St.George and the Manager (acting as your agent). The Manager will then forward these written communications to you if they directly affect your investment in a Fixed Term Deposit.

If the Manager sends you a written communication, the communication will be sent to the most recent address you have given us, which may be an electronic address. Where written notices are sent by ordinary mail, the Manager will regard that notice as given 6 Business Days after the communication is posted. You must ensure that your contact details are correct and inform the Manager promptly of any change to your name or address. If the Manager cannot locate you after having made reasonable efforts to do so, operations on your investment may be stopped until you give the Manager your current contact details.

Status of your funds in a Fixed Term Deposit

Your portion of the funds in a Fixed Term Deposit are pooled into an account in the name of the Manager. This means the Manager is the legal owner of the account and you have a beneficial interest in the funds you invest in a Fixed Term Deposit.

How the interest you earn is calculated

Credit interest is payable by St.George to the Manager from the Commencement Date of a Fixed Term Deposit. Interest is calculated on the daily closing balance of the pooled funds in a Fixed Term Deposit, including the day of deposit (Commencement Date) but excluding the day of withdrawal.

How the interest you earn is paid

Interest will be paid on your investment in a Fixed Term Deposit at the frequency offered for the term selected, ie at maturity or monthly depending upon the term selected. Interest is initially paid by St.George to the Manager who holds your investment in the Fixed Term Deposit on your behalf. The interest is then allocated by the Manager to your Cash Account.

Netted interest and set-off arrangements

Netted interest arrangements and set-off arrangements are not features of this Fixed Term Deposit.

Maturity of a Fixed Term Deposit

The proceeds from your investment in a Fixed Term Deposit, upon maturity, including any interest payments due, will be allocated to your Cash Account by the Manager within 5 Business Days of the Manager receiving the proceeds from St.George.

In the situation where the Fixed Term Deposit is not able to be paid on maturity, St.George will pay interest on the Fixed Term Deposit amount at the Grace Period Rate for the period from date of maturity to the date of redemption to the Manager, which the Manager will pass on to its investors in proportion to the investment amount of each investor. The Grace Period Rate is a variable rate, and the rate that applies from time to time is set out in the Fixed Term Deposit Interest Rate Schedule.

Instructions St.George receives from the Manager through your Adviser

By instructing your Adviser to invest in a Fixed Term Deposit, you authorise the Adviser and their employees, agents and consultants to instruct the Manager to withdraw your investment amount from your Cash Account and pool the funds from investors to deposit into a Fixed Term Deposit on your behalf. This authorisation includes issuing instructions to the Manager through your Adviser to conduct any transactions in respect of your investment in a Fixed Term Deposit. This authority will remain in force until the maturity of your investment.

In turn, by applying for a Fixed Term Deposit, you acknowledge that St.George is:

- (a) authorised to act upon all instructions given by the Manager;
- (b) not liable to you for effecting transactions in accordance with those instructions;
- (c) under no duty to make an enquiry as to whether those instructions have in fact been issued by you or with your authority to the Manager; and
- (d) not liable to you if we act on instructions which are the result of forgery, fraud or error or are given in excess of the authority of the Adviser or their employees, agents and consultants,

except to the extent of any liability caused by our fraud, negligence, wilful misconduct or any breach of a legal obligation we have to you including the Banking Code obligation to act fairly and/or reasonably.

St.George is not obliged to act upon any instructions which appear, in its reasonable opinion, to be contrary to any applicable law, regulation, government, court or regulatory body's order, rule or direction, or in circumstances which St.George deem inadvisable to effect such payments.

You also acknowledge that St.George will not be held liable for any loss you may incur as a result of a transaction not proceeding as a result of St.George acting in accordance with the terms and conditions that apply to the Fixed Term Deposit.

Relationship between St.George and your Adviser

There is no agency relationship between St.George and your Adviser. Your Adviser has no authority to bind St.George and St.George has no liability or responsibility for acts or representations of your Adviser.

Changes to terms and conditions

St.George may change the terms and conditions that apply to the Fixed Term Deposit. St.George will always let the Manager (as your agent) know if St.George makes such a change. If St.George believes the updated information is unfavourable to you, St.George will give you notice at least 30 days' in advance. If St.George introduces a new fee, increases an existing fee or changes the way interest is calculated or paid, St.George will provide notice 30 days in advance. For other changes to the terms and conditions in circumstances where it is reasonably necessary to protect St.George's legitimate interests notice will be provided on or in advance of the change. However, advance notice may not be given where a change has to be made to restore or maintain the security of St.George systems or of any account.

Australian Government Financial Claims Scheme

You will not be entitled to payment under the Australian Government's Financial Claims Scheme for your portion of the funds invested in a Fixed Term Deposit. This is because your funds will be pooled with the funds of other investors investing their funds for the same Fixed Term Deposit term. Information about the Financial Claims Scheme can be obtained from the APRA website at apra.gov.au or by calling the APRA hotline on 1300 55 88 49.

Privacy

St.George does not collect or hold any of your personal information in relation to your investment in a Fixed Term Deposit. When you apply for a Fixed Term Deposit, you consent to your Adviser providing personal information to the Manager for the purposing of facilitating your investment of funds into a Fixed Term Deposit. You can obtain a copy of the Manager's Privacy Statement which is available at asgard.com.au/privacy.

Factors that may influence our advice

Staff are paid a combination of salary and superannuation but may also become entitled to other benefits as a result of customers acquiring products through them. These other benefits may include cash incentive programs where staff may be eligible for a cash bonus based on the performance of their team and their own performance for achieving or exceeding a sales target. The performance requirements include a variety of key behaviours and objectives, such as the quality of their customer service and level of product sales made by them and by other areas of the business as a result of their referrals.

The amount of the bonus will be based on the extent to which staff have exceeded their objectives, their general behaviour, the performance of their business unit and their job classification. Staff may also be entitled to receive other benefits from incentive and promotional programs. These vary from small non-monetary rewards such as movie tickets, hampers and dinners, to more valuable benefits such as flight and accommodation packages.

Anti-Money Laundering and Counter-Terrorism Financing Obligations

St.George will not allow the Manager to hold an investment in a Fixed Term Deposit on behalf of a person or persons until the identity of the person or persons has been verified in accordance with procedures prescribed by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*. If you or any other signatories to your Asgard account do not meet St.George's identification requirements, the Manager will not be able to hold an investment in a Fixed Term Deposit on your behalf until you and all relevant individuals are identified according to St.George's requirements.

For St.George to meet its regulatory and compliance obligations, you should also be aware that:

- transactions may be delayed, blocked, frozen or refused where St.George has reasonable grounds to believe that such transactions breach or will breach Australian law or sanctions (or the law or sanctions of any other country). Where transactions are delayed, blocked, frozen or refused St.George and its correspondents are not liable for any loss you suffer (including consequential loss) in connection with any Fixed Term Deposit;
- St.George may from time to time require additional information from you to assist them in the above compliance process; and
- where legally obliged to do so, St.George will disclose the information gathered to regulatory and/or law enforcement agencies, other banks, other members of the Westpac Group, service providers or to other third parties.

You provide St.George the following undertakings and indemnify St.George against any potential losses arising from any breach by you of such undertakings:

- (a) you will not initiate, engage in or effect a transaction that may be in breach of Australian law or sanctions (or the law or sanctions of any other country); and
- (b) the underlying activity for which any Fixed Term Deposit is being provided does not breach any Australian law or sanctions (or the law or sanctions of any other country).

St.George may also exercise its discretion to close the Fixed Term Deposit the Manager holds on your behalf, after giving reasonable notice to the Manager, if there has been unsatisfactory conduct or for any other reason St.George deems appropriate. The Manager will notify you if this occurs.

In certain circumstances, St.George may do any of the above without providing the Manager with any prior notice. When St.George does so, it will act fairly and reasonably. These circumstances may include:

- (a) you do not provide St.George or the Manager with any document or information reasonably requested from you;
- (b) St.George reasonably considers it necessary to comply with its policies, Australian law or sanctions (or the law or sanctions of any other country); or
- (c) to comply with St.George's regulatory and compliance obligations and manage associated risk.

Upon closing the Fixed Term Deposit for the above reasons, St.George will pay the net credit balance of the Fixed Term Deposit to the Manager (who will then pay this into your Asgard Account), unless St.George believes, acting reasonably, that it is precluded from doing so, such as in order to comply with its regulatory and compliance obligations or to manage associated risk.

Glossary

Adviser means the intermediary who introduced you to the Manager, including your Accountant, Lawyer, Financial Adviser or Stockbroker. You authorise your Adviser to instruct the Manager to invest in the Fixed Term Deposit on your behalf.

Asgard or Manager means Asgard Capital Management Ltd ABN 92 009 279 592 AFSL 240695.

Asgard Account - An account with a superannuation fund, IDPS, IDPS-like scheme or other trust, service or account operated or administered by the Manager.

At-call Deposit Account means the At-call account that the Manager will hold your funds in prior to depositing the funds into a Fixed Term Deposit with St.George.

Business Day means a day the Manager is open for business in New South Wales, but does not include a Saturday, Sunday, bank holiday or public holiday.

Cash Account means a transaction account that is part of your Asgard Account operated or administered by the Manager, to which the Manager will debit and credit funds.

Commencement Date means the day that the Manager places the funds on deposit with St.George, which will generally occur on a weekly cycle.

Fixed Term Deposit means the investment in a Fixed Term Deposit that is held by the Manager on your behalf.

GST means any tax imposed on the supply of any goods, services, real or personal property or other similar things or similar tax.

Interest Rate Schedule means the current interest rate schedule setting out the interest rates for Fixed Term Deposits. Copies are available from your Adviser.

Investor means you or another individual who has requested and has been invested in a Fixed Term Deposit through an Asgard Account operated or administered by the Manager.

Investor Online means a facility providing continuous electronic access to limited information about your Asgard Account including your investment in a Fixed Term Deposit.

St.George or St.George Bank means St.George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

Terms and Conditions means the part of this PDS headed "Terms and Conditions".

you, your and **yours** means an investor who has requested and has been invested in a Fixed Term Deposit through an Asgard Account operated or administered by the Manager.

Westpac Group means Westpac Banking Corporation and its related bodies corporate.



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 and present.

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