



Bank of Melbourne

The transition from St.George to Bank of Melbourne

A guide for our Customers

Consumer Booklet



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The information in this booklet is for our customers with personal accounts.

There is a separate booklet for corporate, commercial and business customers.

The transition to Bank of Melbourne is nearly complete

The final stage of the transition from St.George to Bank of Melbourne in Victoria is happening in late October 2011. That's when we'll change the brand of our Victorian St.George customers' accounts to Bank of Melbourne.

We're changing the branding on your accounts, but your account and card numbers, PINs, internet and phone banking, and electronic payments will stay the same. You'll see Bank of Melbourne on statements or letters we send from late October 2011.

This booklet explains more about what this means for you and your accounts. The main thing to remember is that you don't need to do anything, but here's more about how it works.

Your Privacy

There's no change to the way we store and maintain your personal details and account information as a result of the change to Bank of Melbourne.

You may receive more than one letter about your St.George accounts changing to Bank of Melbourne. For example, if you have both personal accounts and corporate and commercial accounts, you may receive separate letters. If you own some accounts individually and some with others, you may receive separate letters about these accounts.

Changing the brand of your accounts

Which accounts are being changed to Bank of Melbourne?

Because Bank of Melbourne is specifically for the people of Victoria, we're rebranding accounts that have a Victorian residential address. Most accounts will change to Bank of Melbourne, with some exceptions.

Accounts where all owners have a Victorian residential address.

If your account has a residential address in Victoria as at 30 September 2011, it will change to Bank of Melbourne, unless you tell us otherwise.

Accounts where one or more owners have a non-Victorian residential address.

If an account owner on your account has a residential address outside Victoria as at 30 September 2011, we'll check the branches where the account owners do their banking. If all the account owners bank in Victoria, the account will change to Bank of Melbourne. If not, we'll look at where the account was opened. If this was a Victorian branch, then the account will change to Bank of Melbourne, otherwise it will remain St.George. Here are some examples of how this works:

Ben and Susan have a joint account and their residential address is in Victoria. Their account will change to Bank of Melbourne as the Bank holds a Victorian residential address for Ben and Susan.

Ben also has a joint account with his mother Dina who lives in Queensland. Ben does his banking on this account at his local branch in Victoria while Dina does her banking at St.George in Brisbane. The account was opened in Victoria, so it will change to Bank of Melbourne.

Ben has a joint account with his sister Pam, who lives in Sydney. Pam does her banking in Sydney and opened the account there. This account will stay St.George.

Ben, Susan, Dina and Pam also have a Portfolio Loan that was opened in Victoria, with all owners on the Primary sub-account; Ben and Susan own sub-account 2; and Dina and Pam own sub-account 3. The Portfolio loan account and all sub-accounts will change to Bank of Melbourne because Ben and Susan reside in Victoria, their local branch is in Victoria and the account was opened in Victoria.

What if I'm moving out of Victoria?

If you're moving interstate, contact your branch, or call us as soon as you can on 13 22 66 to make arrangements. Remember, accounts will change to Bank of Melbourne based on the records we hold of your residential address as at 30 September 2011.

Will all of my accounts change to Bank of Melbourne?

There are a few exceptions:

- If you're a signatory, guarantor or beneficiary on someone else's account, but not an account owner, the account may change to Bank of Melbourne. This depends on the residential address of the account owner(s) as outlined above.
- Some joint accounts, where one or more account owners have a residential address outside Victoria, will stay as St.George. This means you may, in some cases, have a mix of Bank of Melbourne and St.George accounts.
- Investment and superannuation accounts won't change to Bank of Melbourne.
- If you have existing car finance through St.George Finance Limited or St.George Motor Finance Limited, eg car lease or hire purchase, it will continue with this entity.
- Some insurance policies will remain St.George and some will change on renewal.
- If you have BankSA accounts, these won't change to Bank of Melbourne.
- Accounts with an account owner or signatory recorded as deceased won't change.

What this means for your St.George accounts

Terms and Conditions

The terms and conditions on all your accounts will not change as a result of the rebrand of your accounts to Bank of Melbourne. All references to “St.George” or “St.George Bank” should be read as “Bank of Melbourne”. This change won’t affect the way your account works, or any arrangements you currently have with us. Of course, new terms and conditions could apply if you enter into a new agreement with us, or request a change to your current account.

Transaction and savings accounts

There are no changes to your account numbers and PINs.

Cheque books

You can keep using your St.George Cheque book even after your account has changed to Bank of Melbourne. Cheque books ordered from late October 2011 will be Bank of Melbourne.

Fixed Term Deposits

Your St.George Term deposit accounts will change to Bank of Melbourne in late October 2011. This won’t affect account numbers, interest rates, the terms and conditions or account maturity dates.

Trust accounts

Regulated trust accounts such as self managed super accounts, family trusts and non-regulated trust accounts will change over to Bank of Melbourne if the trustee has a residential address in Victoria.

Personal Loans and Overdrafts

There's no change to your personal loan or overdraft account numbers or arrangements, or to the payout date on any personal loans you have with us.

Your Home Loan

If you have a St.George home loan, your current loan arrangements won't change. The terms and conditions set out in your St.George Loan Offer Document (that you received and signed after your loan was approved) will stay the same, except that all references to "St.George" or "St.George Bank" should be read as "Bank of Melbourne".

If you've set up an electronic payment (direct debits/credits and periodic payments) for your mortgage this will still work - you don't need to change anything.

If you have a St.George home loan that hasn't yet settled, the change to Bank of Melbourne won't affect the settlement of your loan. Your lender will contact you.

Happy Dragon accounts

St.George Happy Dragon accounts have been renamed School Saver accounts for Bank of Melbourne. If your child has a Happy Dragon account nothing will change but the name. The current terms and conditions will still apply.

Your account statements

From late October 2011, all statements for your existing St.George accounts will change to Bank of Melbourne. All the information on your statements will be the same, but there'll be a Bank of Melbourne logo, and the new Bank of Melbourne BSB will appear on the statement.

About BSB numbers and electronic payments

Your St.George BSB will still work for any electronic payments (direct debits/credits and periodic payments) you've already set up, even after your St.George account is rebranded. There's no need to change the St.George BSB to the Bank of Melbourne BSB on any of your existing electronic payments.

You'll see the Bank of Melbourne BSB on your statement(s) from late October 2011. This is the BSB to use for any new electronic payments you set up for this account from this time.

If you open a new Bank of Melbourne account, the Bank of Melbourne BSB will appear on your statement. If you set up electronic payments for this account you'll need to use this BSB.

- ▶ **I have an electronic payment set up to credit my fortnightly pay into my St.George Freedom account. Do I have to tell my employer about the new Bank of Melbourne BSB after my account is rebranded Bank of Melbourne?**

No, the electronic payment you have set up will still work, even after your account changes to Bank of Melbourne in late October 2011.

- ▶ **I have an existing St.George account. If I set up a new electronic payment after this account changes to Bank of Melbourne, which BSB do I use?**

Use the Bank of Melbourne BSB which will be on your statement.

About St.George BPAY

The St.George BPAY details you use to pay into your Credit Card, Personal Loan, Home Loan or Term Deposit will be on your statements until late October 2011 when your account changes to Bank of Melbourne. You can still use your St.George BPAY code and BPAY reference number to make payments into your existing accounts, even after this changeover.

Bank of Melbourne has its own BPAY biller codes. You'll see these and the new BPAY Reference Number on your Bank of Melbourne statement from late October 2011.

If you open a new Bank of Melbourne account, the Bank of Melbourne BPAY details will appear. You'll need to use these details to make any payments via BPAY, including setting up any new scheduled payments on this account.

About your St.George Cards

Credit and Debit Cards

Your St.George credit and debit cards will work until the expiry date. Cards that expire before 1 November 2011 will be replaced by St.George cards. Bank of Melbourne Cards will replace cards that expire after this date.

About your Investment and Superannuation accounts

BT Super for Life, Asgard accounts, Margin Lending, Advance accounts and Direct Shares will stay as they are. They won't change to Bank of Melbourne.

About your Insurance Policies

The provider of your insurance policy remains the same.

Motor vehicle insurance	Continues as St.George. You will be offered a renewal through Bank of Melbourne when your policy is due.
Home and Contents insurance	Continues as St.George. You will be offered a renewal through Bank of Melbourne when your policy is due.
Insurance on your credit cards, personal loans or Get Set loans	The brand of your policy will change to Bank of Melbourne in late October 2011, at the same time as your associated accounts.
Home Loan Protection Insurance	Continues as St.George for the life of the policy.
Travel Insurance	Continues as St.George for the life of the policy.
Life Insurance: St.George Protection Direct Life Insurance	Continues as St.George - these will not change to Bank of Melbourne.

Banking locally and interstate

Branches

Bank of Melbourne is part of the national network of St.George branches in other states and BankSA branches in South Australia. You can keep using any of these when you're interstate.

ATMs

You can keep using Bank of Melbourne, St.George, BankSA and Westpac ATMs with no fee.

Customer Contact Centre

The Bank of Melbourne Customer Contact Centre is based in Victoria. If we can help with anything, call us on 13 22 66.

Internet Banking

You may already be accessing Internet Banking via the Bank of Melbourne website bankofmelbourne.com.au

Your log on and password will work on the St.George or Bank of Melbourne website, and the way Internet Banking operates will stay the same. However, if you do your banking through the Bank of Melbourne website you can also keep up to date with our local offers.

Phone Banking

There's no change to your phone banking. Just call 13 22 66 and use the same security codes.

Making or receiving international payments

When you're making or receiving international payments you'll still use your St.George SWIFT code (St.George will be the agent bank processing these payments for Bank of Melbourne customers). Even after your St.George accounts have been rebranded as Bank of Melbourne you'll keep using this code.

For further information

Ask at any branch or call
Bank of Melbourne 8am to 8pm (EST),
Monday to Saturday on 13 22 66
or visit bankofmelbourne.com.au



Bank of Melbourne



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