

# Good For You and Good For NSW Leagues' Club.

St.George is pleased to offer our Good Choice Home Loan Referral Program to the members of the NSW Leagues' Club. It's a great way to get the home loan that works best for you while raising funds for the club.

## The Offer

For every settled home loan of \$150,000 or more, originated through NSW Leagues' Club, the club will receive \$500. **This money will go to the NSW Rugby League Academy Youth Development Programs. The Academy manages football programs for disadvantaged youth, wheelchair and deaf rugby league teams plus others.** Remember, 30 home loans means \$15,000 for the Academy.

As a borrower, you will:

- pay no standard establishment fee (excludes No Deposit Home Loans). This can be a saving of up to \$700^
- get reduced interest rates through the St.George "Professional Benefits Package". This package offers an interest rate discount of up to 0.50%p.a. off the standard variable rate for home and Portfolio loans for amounts up to \$250,000 and 0.70%p.a. off the standard variable rate for home and Portfolio loans for amounts of \$250,000 or more.

Other benefits that come with the "Professional Benefits Package" include an everyday fee-free Freedom Account, special credit card offers, insurance discounts and a complimentary meeting with a St.George Financial Planner.

I'm sure you'll agree that this program provides a real win/win for the club and its community.

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Good with people. Good with money.

## How You Could Be Better Off

Below is an example of how you can save money through a special St.George home loan deal.

Current Situation	St.George Bank Solution
A loan Balance of \$400,000 Term Left 25 years	A Loan Balance of \$400,000 Term Left 25 years
Paying – Standard Variable Interest Rate of 7.32%p.a.	Paying – Intro Rate 6.14%p.a.* in first year monthly payment \$2,620
	Switch to St.George Professional Benefits Package at an interest rate of 6.62%p.a.*
Monthly payment of \$2,918	Monthly payment of \$2,737

	Current Situation	St.George Bank Solution	Savings on Interest
Interest Year 1	\$29,160	\$24,440	\$4,720
Interest Years 2, 3 and 4	\$84,539	\$76,118	\$8,421
<b>4-Year Interest Total</b>	<b>\$113,699</b>	<b>\$100,558</b>	<b>\$13,141</b>
Switch Fee		\$1,000	

## Home Loan Health Check

St.George is pleased to offer a free home loan health check to help determine if you'd be better off with St.George Bank. From Portfolio loans (line of credit) to Investment or Low Doc loans, St.George has one of the widest ranges of home loans of any Australian bank. St.George will work to ensure you end up with the home loan that works best for you.

## How To Take Up The Offer

If you are interested in this offer, simply contact St.George Bank Business Development Manager Ray Salzmann and he will be able to assist you with all your home loan needs. Ray will ensure you receive priority service. He can arrange an appointment with a St.George lender at a branch convenient for you or he can arrange a lender to visit you at home or in the office.

So why wait? Call Ray now – save yourself money on your home loan and raise funds for the NSW Rugby League Academy Youth Development Programs.

**Call Ray Salzmann, Business Development Manager, 0434 182 610.**

^The standard establishment fee covers the Bank's legal and valuation fees for the first security only. Additional legal and valuation fees are payable for each additional security after the first.

\*All St.George home loans are subject to the Bank's credit criteria. Fees and charges apply. Full details of the relevant terms and conditions are available on request.

St.George Bank Limited ABN 92 055 513 070 AFSL 240997.  
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