



Bank of Melbourne

# **The transition from St.George to Bank of Melbourne**

## **A guide for our Commercial and Business Customers**



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**This is a booklet for customers with business facilities and accounts.**

**There is a separate booklet for customers with personal accounts.**

## **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 and facilities. 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 business details, financial records 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 we provide account details and you own accounts individually or with others, you will receive separate letters about these accounts.

## **Changing the brand of your business accounts**

### **Which accounts are being changed to Bank of Melbourne?**

Because Bank of Melbourne is specifically for the people of Victoria, generally your business accounts and loan facilities that are managed through our Victorian Commercial and Business Centres have been identified to change to the Bank of Melbourne brand.

### **What if I my business operates accounts in other States as well as in Victoria?**

These accounts will also change to Bank of Melbourne so that you retain a single brand for your accounts. Your Relationship Manager will have already spoken to you about this.

### **Will all of my accounts change to Bank of Melbourne?**

There are some exceptions:

- If you have existing finance through St.George Finance Limited eg car lease, equipment or hire purchase, it will continue with this entity.
- If you have existing Cash Flow finance with St.George eg Invoice Discounting or Invoice Discounting Plus, these products will continue to be provided by St.George.
- If you have insurance policies with St.George such as business insurance, professional insurance, trade insurance or commercial insurance these will continue through the existing arrangements.
- Investment and Superannuation accounts won't change to Bank of Melbourne.
- If you have BankSA accounts, the brand is not changing 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 you request a change to your current account.

### **Business Transaction and Savings Accounts**

There are no changes to your account numbers, BSBs and PINs.

### **Direct Debits and Credits**

Scheduled payments or receipts to your accounts will continue to work. You do not need to notify any of your customers regarding the change to Bank of Melbourne.

### **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 branded Bank of Melbourne.

### **Debit Card Accounts**

Your business debit card account will be changed to Bank of Melbourne in late October 2011.

Your St.George 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 that date.

### **Fixed Term Deposits**

Your St.George term deposit accounts will change to Bank of Melbourne in late October 2011. This will not affect account numbers, interest rates, terms and conditions or the account maturity date.

## **Regulated Trust Accounts**

If you hold funds in trust for your customers, your trust account and the underlying customer accounts will change to Bank of Melbourne in late October 2011.

Your customers will not receive any communication in relation to this change.

Any regulatory reporting attached to this account will not be affected by the change to Bank of Melbourne.

## **Electronic Payment Solutions**

### **Internet Banking**

You may already be accessing Internet Banking via the Bank of Melbourne website [bankofmelbourne.com.au](http://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 offerings.

### **Business Banking Online**

You may already be accessing Business Banking Online via the Bank of Melbourne website [bankofmelbourne.com.au](http://bankofmelbourne.com.au)

Your current log on credentials and digital certificate will work via either the St.George or Bank of Melbourne website.

In late October 2011 we will change your Business Banking Online customer records to Bank of Melbourne branding. From this time all new and existing User renewals will be provided with a Bank of Melbourne digital signature and set-up.

There will be no changes required for account set-up and/or scheduled payments.

### **EFTPOS and Merchant Facilities**

If your business outlets are in Victoria your EFTPOS terminals may have changed or be in the process of changing to a Bank of Melbourne branded terminal. You might recall some information we sent to you about this in July 2011.

In late October 2011 your St.George Merchant ID will change to Bank of Melbourne and you will receive Bank of Melbourne terminal statements. There will be no change to your settlement accounts.

If you have merchant terminals in other states, they will remain St.George branded.

## **BPAY**

There will be no change to your business BPAY number.

Bank of Melbourne will have a new BPAY code. Customers who have scheduled payments using the current St.George BPAY code will not be affected by the change to Bank of Melbourne. The existing BPAY code will continue to work indefinitely.

## **Business & Corporate Credit Cards**

Your Business Vantage Visa and Corporate MasterCard® credit card account(s) will change to Bank of Melbourne in late October 2011. There will be no change to your account(s) and card numbers.

Any scheduled payments from your credit card will not be affected by the change to Bank of Melbourne - so you don't need to do anything.

Your St.George credit card will continue to work until the expiry date. Credit 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.

### **Corporate MasterCard**

Corporate MasterCard access to the Online MIS reporting will not change. Your internet access and password stay the same. From late October 2011 you will be able to access Online Services from [bankofmelbourne.com.au/online-services](http://bankofmelbourne.com.au/online-services).

Your current account and report set-up does not change.

MasterCard® is a registered trademark of MasterCard International Incorporated.

## **Lending and Finance**

Generally, your existing St.George lending facilities will not change and your terms and conditions will remain St.George (unless stated otherwise in this booklet).

All correspondence in relation to the facilities will be Bank of Melbourne. From late October 2011 all statements for facilities will be Bank of Melbourne.

If you request a variation, the variation documentation will be Bank of Melbourne but generally the terms and conditions will remain St.George. All current arrangements will continue.

Any new facilities will be set up as Bank of Melbourne.

### **Business and Commercial Loans**

Your St.George loan accounts will change to Bank of Melbourne in late October 2011. From that date you will receive Bank of Melbourne statements.

Your regular payments to or from this account will not be affected - you do not need to change anything.

### **Equipment Finance**

Master Asset Finance Facilities and standalone leasing, hire purchases, rental and chattel mortgages financed through St.George Finance Limited will continue unchanged.

### **Bank Guarantees**

Any existing Bank Guarantees issued by St.George will continue until they are cancelled or expire. Any new arrangements will be offered through Bank of Melbourne. If you have a Bank Guarantee Facility, there is no change to your lending arrangements.

### **Bank Bills**

The brand of your existing Bank Bill Facility changed to Bank of Melbourne in July 2011. From this date all correspondence relating to this facility will be on Bank of Melbourne letterhead. There has been no change to your facility as a result of the change to Bank of Melbourne.



## **Business Superannuation**

### **Business Superannuation Solutions**

If you and/or your staff have superannuation accounts with BT or ASGARD, these accounts will remain unchanged - they are not being changed to Bank of Melbourne.

### **Quick Super**

There is no change to your online Superannuation payment solution. Your current log on and passwords remain valid.

You are now able to access Online Services at [bankofmelbourne.com.au/online-services](http://bankofmelbourne.com.au/online-services).

### **BT Super for Life**

If you and/or your employees have a BT Super for Life superannuation fund, there will be no change to account numbers or underlying investments within your Superannuation account.

## **Financial Markets**

### **Fixed Term Deposits**

If you have a term deposit through our financial markets team, the brand of your St.George accounts changed to Bank of Melbourne in July 2011. There is no change to your fixed term deposit arrangements.

### **Call Accounts**

Your Call account facilities are now being traded through our Bank of Melbourne team. There is no change to your existing At Call facility.

### **Interest Rate Risk**

All correspondence in relation to the facilities will be Bank of Melbourne. There are no other changes to these facilities.

### **Foreign Exchange**

All correspondence in relation to these facilities will be Bank of Melbourne. From late October 2011 all statements for facilities will be Bank of Melbourne.

## **Trade Finance Accounts**

If you have a trade finance account, this will also change to Bank of Melbourne, but the transition process will be different to your other business accounts. Your Relationship Manager or specialist advisor will help to ensure this happens smoothly.

## **WinTrade**

Your WinTrade access will transfer to Bank of Melbourne as part of the trade finance process. Your current log on and passwords will not change. Your Relationship Manager or specialist advisor will assist you through this process.

## **Import/Export Letters of Credit**

New Import and Export Letters of Credit will be issued through Bank of Melbourne.

## **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.

## **Cash Flow Finance**

Your Cash Flow Finance facility and underlying account will remain St.George and will not change to Bank of Melbourne.

## **Portfolio Loans with a Business Purpose Statement**

If you have a St.George Portfolio loan(s) the brand of your account and any sub accounts will change to Bank of Melbourne in late October 2011.

If you have set up electronic payments for your loan repayments this will continue to work - you do not need to change anything.

If you have a St.George Portfolio loan that has not yet settled, the change to Bank of Melbourne will not affect the settlement of your loan. Your Relationship Manager will contact you about this.

## **About your Business Insurance Policies**

The provider of your insurance policy remains the same. Your insurance policy is not affected by the 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.

### **Your Relationship Manager**

Your Relationship Manager will continue to assist you with all your commercial and business banking needs.

## For further information

Contact your Relationship Manager  
or call Bank of Melbourne 8am to 6pm (EST)  
Monday to Friday on 13 82 66  
or visit [bankofmelbourne.com.au](http://bankofmelbourne.com.au)



Bank of Melbourne



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