

What will I receive?

Congratulations on opening a new account with us. The table below details the various communications and instructions you will receive from St.George and Asgard.

	Timeframe	Investment & eCASH paper application	Investment & eCASH online application	Investment & CASH Connect paper application	Super/Pension online & paper application
Welcome letter Asgard will mail you a welcome letter.	Issued on the day the Account is opened.	✓	✓	✓	✓
Investor Online (IOL) PIN Asgard will send you an IOL PIN. If you already have an existing Asgard Account you won't receive another PIN as your existing one will allow access to all Accounts.	Issued 2-3 days after the Account is opened.	✓	✓	✓	✓
Activate your new Account When you receive your welcome letter and PIN, activate your IOL by logging onto www.investoronline.info . Enter your 7-digit Investment Account number and 4-digit IOL PIN and accept the Terms and Conditions of Use.	Activate your account after you have received your IOL PIN.		✓		
St.George welcome letter St.George will send you a phone and Internet banking welcome letter with the following: <ul style="list-style-type: none"> • an access number • instructions on how to create your own password (the letter does not actually include the password or security number). 	St.George will issue the welcome letter within 7-10 days of the Account being opened (paper applications) or within 7-10 days of you logging on to <i>Investor Online</i> for the first time (online applications).	✓	✓	✓	

*Not applicable to all external Margin Lending Infinity eWRAP and eWRAP Accounts.

	Timeframe	Investment & eCASH paper application	Investment & eCASH online application	Investment & CASH Connect paper application	Super/Pension online & paper application
eCASH Internet banking security number St.George will send you a phone and Internet banking security number, which is mailed separately from the St.George welcome letter for security purposes.	St.George will issue the Internet banking security number separately from the welcome letter within 7–10 days of the Account being opened (paper application) or within 7–10 days of you logging on to Investor <i>Online</i> for the first time (online applications).	✓	✓		
Use eCASH Log onto www.cashonline.info and use the Internet banking facility by entering your: <ul style="list-style-type: none"> • access number • security number • Internet password You can also use phone banking by calling 133 322 and entering your access and security numbers when prompted.	After you've received your Internet banking security number, you can log onto www.cashonline.info	✓	✓		
CASH Connect Internet banking security number St.George will forward you a phone and Internet banking security number, which is mailed separately from the St.George welcome letter for security purposes.	St.George will issue the Internet banking security number separately from the welcome letter within 7–10 days of the Account being opened (paper application) or within 7–10 days of you logging on to Investor <i>Online</i> for the first time (online applications).			✓	
Use CASH Connect Log onto www.cashonline.info and use the Internet banking facility by entering your: <ul style="list-style-type: none"> • access number • security number • Internet password You can also use phone banking by calling 133 322 and entering your access and security numbers when prompted.	After you've received your Internet banking security number, you can log onto www.cashonline.info			✓	
Cheque book, ATM card and PIN St.George will send you a cheque book, ATM card and PIN. You can also use phone banking by calling 133 322 and entering your access and security numbers when prompted.	St.George will issue your card and cheque book within 7–10 days of your Cash Connect Account being opened.			✓	

Note: For CASH Connect Account holders where the method of operation for a joint company Account is specified as 'two to sign', St.George will not issue a welcome letter as card access, phone banking and Internet banking are not available.

