

11 November 2014

# Brand Guidelines

St.George Brand identity elements



# Hello.

Welcome to the brand guidelines for St. George bank. These guidelines show the elements of our new visual identity and how to use them. This refinement of our identity keeps our current logo, extends our colour palette, includes a new supporting typeface, and creates a distinctive imagery style. A key component of our new identity is our Fraxel texture developed to help add variety, flexibility, and a unique way of how St. George bank expresses itself in different situations to different audiences, keeping us energised and progressive.

## **Contents**

- Brand Strategy
- Logo
- Typography
- Imagery
- Colours
- Fraxels
- Rounded corners
- Craxels
- Icons
- Communications
- Best Practice

# Brand Strategy



# Brand vision

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# Brand personality

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Optimism and courage  
define our personality.



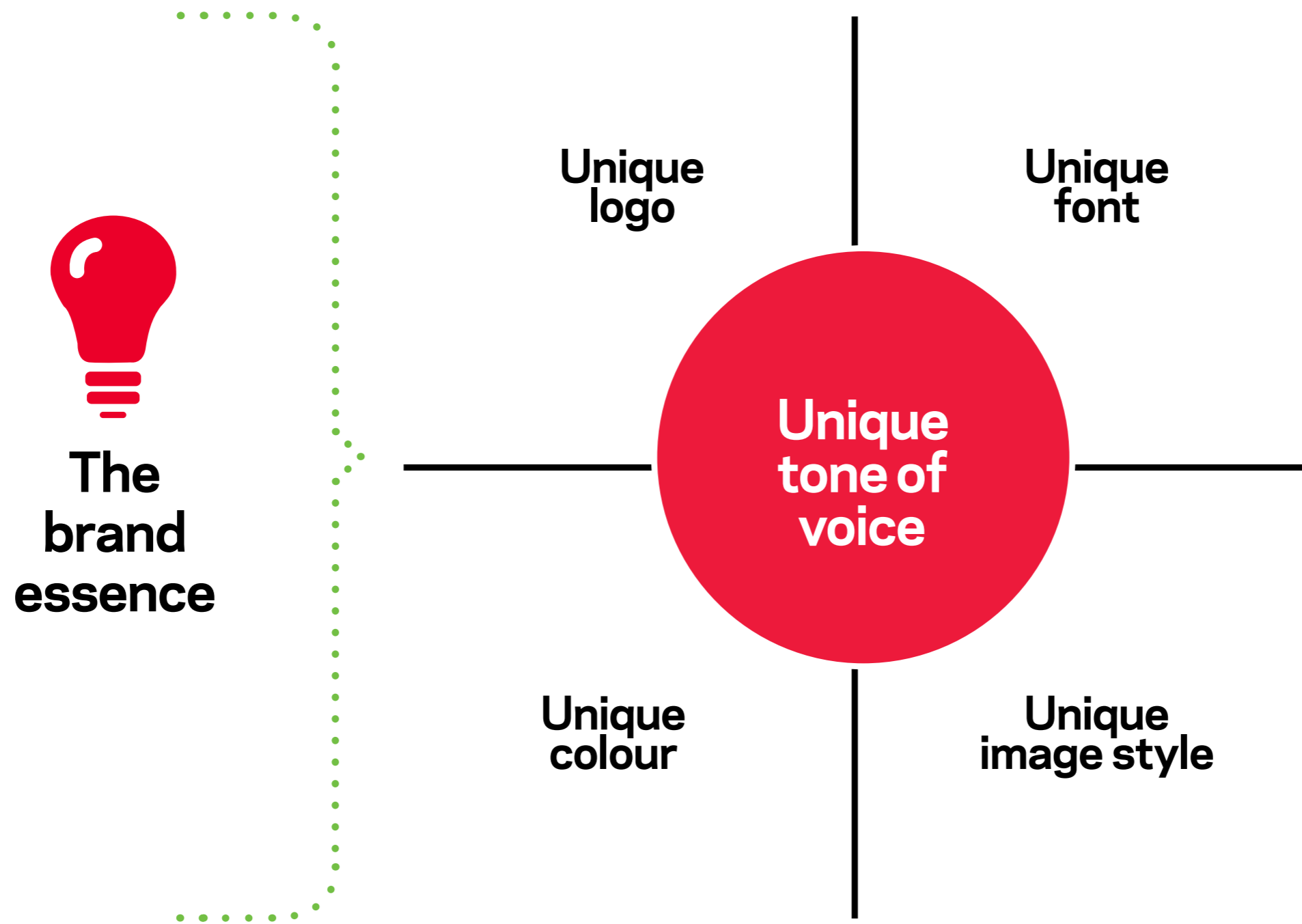
## Our identity

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The identity should also reflect the brand's ambition to deliver innovative services for the modern world.



# Our approach\*



# Identity summary

Logo + Craxel (logo housing device)



Typefaces

**Dragon Bold**  
Galaxie Polaris Book  
**Galaxie Polaris Bold**

Tone of voice

Down to Earth  
& Practical  
No Nonsense  
Big Hearted  
Passionate

Colour + Fraxels (texture)



Imagery + Treatment





# Brand Hierarchy



# External brand hierarchy

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Examples and guidelines to follow.

## Masterbrand



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## Co-brand



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## Sponsorships



# Internal brand hierarchy

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Examples and guidelines to follow.

## Masterbrand



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## St.George Brands



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## Product Brands



# Our Logo



# Logo

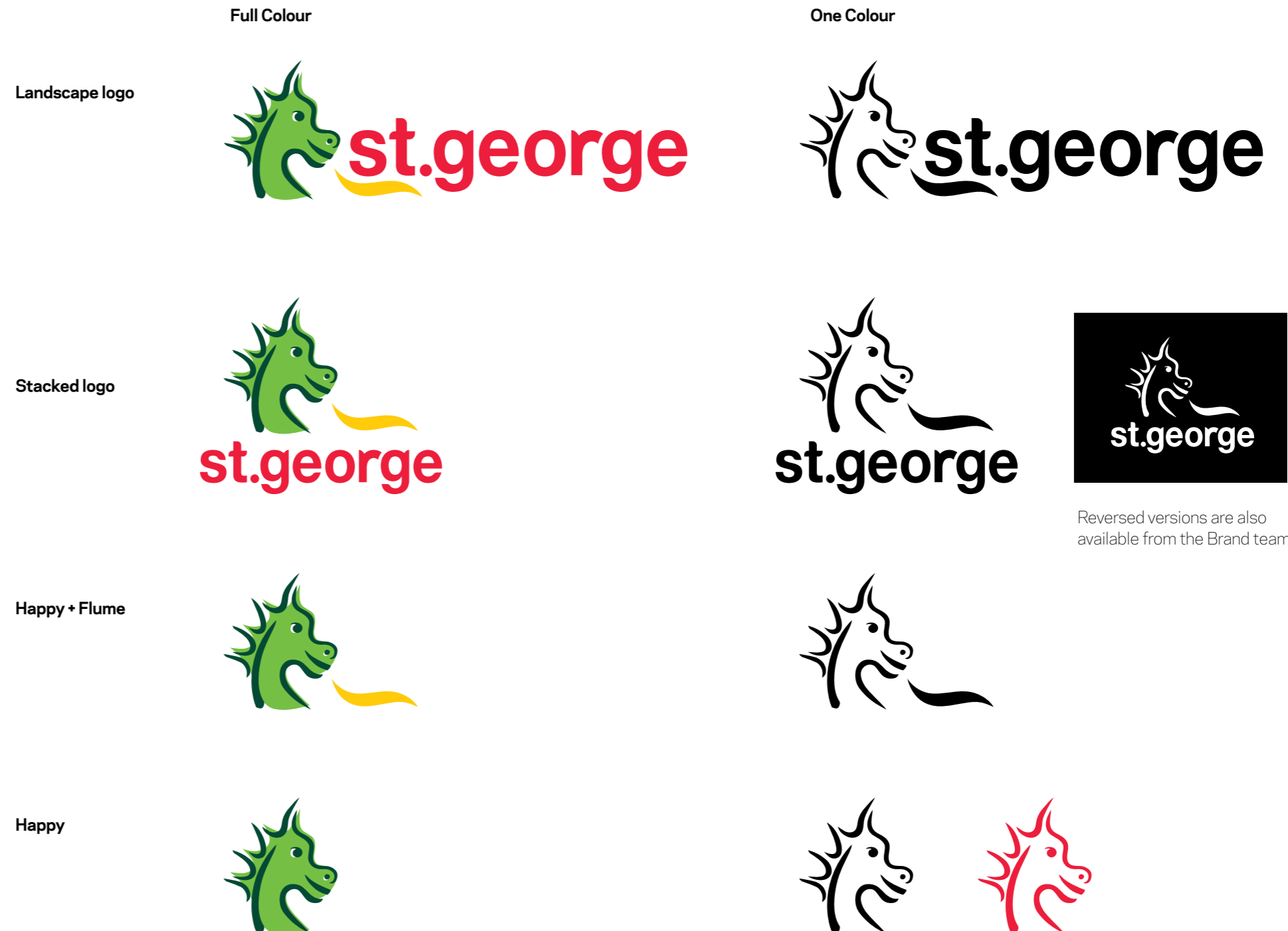
Our logo has two core elements; Happy our dragon, and the St.George wordmark. We use these in two formats, landscape and stacked, depending on the best use for the application.

There are often occasions where it is easy to over-use the logo, so we can use Happy alone, with or without his flume. An example of this is within our retail environment. When customers are inside our branch they have already seen our full logo in several places, know where they are, and we can use Happy in more subtle ways such as punctuation on brand statements, as explained in our typography section.

We do however, treat Happy with special importance, attempting not to over-use him.

### One colour use

In some cases the logo and Happy can appear in one colour other than black. Examples include product brands such as Amplify, and our St.George Happy Endings used in retail brand statements.



Reversed versions are also available from the Brand team.

# Clear space

In order to retain the integrity and legibility of our logo, we have specifications to ensure clarity.

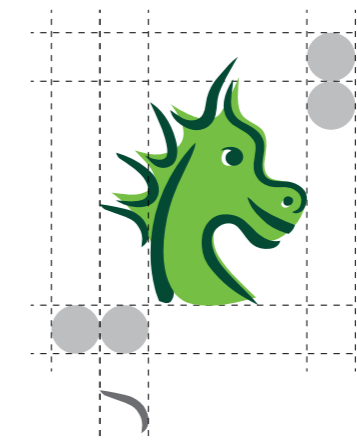
### Clear space

Both our logo and Happy should always be presented in a manner where no other elements cause distraction or illegibility. These clear space specifications are shown at right and are based on the width of one of Happy's strokes.

Logo



Happy



Minimum size  
= 30mm



## Tagline

On all ATL communications created by the ATL agency, the St.George tagline lock-up is used. It comes in three different formats shown right.

### Clear space

Clear space is defined in the same way as the master logo.

### Do not

The following page shows examples of how not to modify the logo. These rules also apply to the tagline version of the logo.

### Minimum size

The smallest element we can consistently measure across all variants is 'something' and should be reproduced no smaller than 30mm. If a smaller reproduction is required, use the logo without the tagline.

### Landscape



### Stack



## Logo integrity

In order to retain the integrity and legibility of our logo, we keep the same relationship of our two elements and do not modify this or the elements themselves.

Examples are shown at right of inappropriate treatment of our logo which include, but are not exclusive to change in:

- relationship of elements
- angles
- dimensions
- colour
- placement on background colours that reduces legibility. In this situation the reversed lock-up should be used with the St.George brand team offering final approval.

### One colour use

In one colour our logo and Happy can change colours outside our normal palette. Examples include product brands such as Amplify, and our St.George Happy endings.





## Logo use checklist

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There is an exception to the rules set in the previous pages. These are in the creation of sub-brands such as the St. George Foundation, where the clear space and relationship of elements can be modified for that application. In every other application please adhere to the following:

### HAVE YOU:

- Used the logo format (landscape/stacked) offering the greatest surface area and prominence for the application?
- Adhered to the clear space specifications?
- Reproduced the logo at a size greater than the minimum size requirement?
- Only used the 'start something' tagline version on above the line applications?
- Ensured the overall legibility of our logo?
- Avoided over-use of the logo?
- Kept Happy special and avoided repetitive use of him?

# Typography

# Fonts

St.George has two primary fonts in our brand toolkit.

### St George Bold

Dragon Bold is a specially created display font we call our starter font.

### Galaxie Polaris

The Galaxie Polaris font family allows us to retain recognisability for the St.George brand.

### Dragon Bold

Dragon Bold has been created specifically for St.George headlines, communications, and the St.George logo. It helps us stand out and be recognised.

Sg

**ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz  
0123456789!@#\$%^&\*()**

### Galaxie Polaris Font family

The Galaxie Polaris font family is used in applications as the main font. It compliments our St.George font and gives our communications more tone-of-voice flexibility.

Gpf

**ABCDEFGHIJKLMNOPQRSTUVWXYZ 0123456789  
abcdefghijklmnopqrstuvwxyz !@#\$%^&\*()**

ABCDEFGHIJKLMNOPQRSTUVWXYZ 0123456789  
abcdefghijklmnopqrstuvwxyz !@#\$%^&\*()

ABCDEFGHIJKLMNOPQRSTUVWXYZ 0123456789  
abcdefghijklmnopqrstuvwxyz !@#\$%^&\*()

### Arial

Arial is used as our default font when the two above fonts are unavailable for use. e.g. PowerPoint templates.

Aa

**ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz 0123456789  
!@#\$%^&\*()**

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz 0123456789  
!@#\$%^&\*()

## Font hierarchy

There is a hierarchy to how we use our fonts to create the St.George typographic style. There is a level of flexibility in this use, within the distinction of what starts us (introduces us), and what supports us.

### Size specifications

Size of fonts used in applications is not specified in most circumstances beyond legislative and hierarchical requirements. Please refer to the examples shown later in this document.

Please ensure all terms and conditions font size complies with the appropriate regulations and legislative requirements.

### Bullet points

The standard bullets from Galaxie Polaris should be used in all instances.

### STARTER

# Dragon Bold

#### Dragon Bold is the font that gets us started

As a display font, Dragon Bold is used to introduce us on an application. Examples of its use include our logo, headlines and external signage. It's one of those tools that ensures we're recognised.

Tracking should be -20.

### SUPPORTING

# Galaxie Polaris Bold

#### Galaxie Polaris keeps us going

We use Galaxie Polaris where we need a solid supporting font. Its weight range and legibility provides us with greater flexibility.

Where we use Dragon Bold as the font on a cover headline, Galaxie Polaris is the detail supporting that headline.

Dragon Bold is on the cover, Galaxie Polaris is the headline, sub head, and body copy on the pages within.

Tracking should be -20 for bold, and -40 for Book and Light.

# Galaxie Polaris Book

# Galaxie Polaris Light

## Happy endings

In retail environments we use Happy to punctuate hero brand statements used in-branch on walls.

In this situation Happy is used without his body colour to allow him to match the text colour.

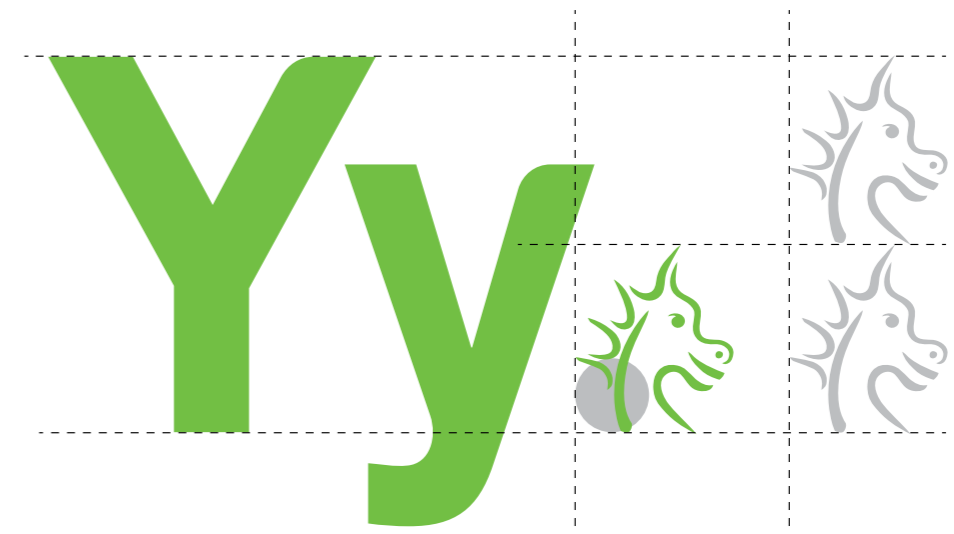
So that Happy remains at a consistent scale to the type, use the following rule:

- Happy should be half the height of a capital letter in the statement he punctuates.

### EXAMPLE

Start something  
awesome in  
Penrith today 

### SIZE RELATIONSHIP



### How to use Happy to end a statement

Left align Happy with the placement of the full stop, then remove the full stop. This ensures a Happy relationship with the text in terms of kerning, and a Happy ending to every brand statement.

## Typography checklist

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The right font in the right place is a key part of our identity. Our consistency is a vital part of our recognisability. We need to always remember what to use and where to use it.

### ENSURE THAT

- Dragon Bold has been used only as the hero starter font in an application and not used elsewhere.
- Galaxie Polaris is used for all other typographic requirements.
- Although not specified directly, appropriate sizes should be used for the application to offer the appropriate tone of both St.George, the application, and towards a specific target if applicable.
- When Happy is used as punctuation he should only be used on hero statements (either 'hello' or brand), in large formats so he does not become lost.
- Font sizes for terms and conditions need to comply with legal requirements.
- Is the tracking correct for the font?

# Stock Photography

Bespoke imagery follows the same tone + treatments



## Selection & treatment

Our imagery shows people fired up by the 'little dragon' inside them. We show the energy, courage and optimism that the little dragon enables. We choose and create images based on showing a **fired-up slice of life.**



### 1. Choose a slice of life.

We select images showing playful, fun and/or magic moments of real life. We use fun crops, rays of light and unique individuals. Our images show a sense of quirkiness - creating one of those magic moments that we hold in our memories. This choice of image makes us unique in the world of banks.



### 2. Treat it by firing up.

When we've selected our image we apply a treatment that 'fires-up' our slice of life. It brightens an otherwise dull day. It evokes a sense of that magic moment in life. It provides more optimism and energy than the image would otherwise have. Most importantly - it makes it ours.

**Some images will be too bright with this treatment, or will be screen resolution. In these instances we use the Half-Fired Treatment.**



A Photoshop action <St.George Fire Up Treatment.atn> is available from the brand team.



A Photoshop action <StGeorge Half Fired Treatment.atn> is available from the brand team.



# Tone

Images have been selected in terms of the spirit of youth they demonstrate (no matter what their age) and a sense of **quirkiness**. We present those moments when you believe you can achieve anything, never say 'no' and without the worry of any daily grind. We show the difference and uniqueness that all of us should bring out in ourselves.

People are here, but you don't need to see all the people



Bright new dawns



Living without fear



Personal perspectives



Change life stages but don't change you



Real locations



Moments held forever



Belief in the possible



Unafraid of diversity

# What we are & what we are not

We call our images quirky. We define quirky images as images that are real, optimistic and fun. Images that have a background story to them offering a level of depth. It might be that you remember being in that situation yourself, or you might want to be in that situation. You might understand who the subject is, what they want, and how what they want is unique to them.

### We are not:

#### Expected

Some topics can be clearly expressed, but do not hold any background story to the people or the place.



#### Perfect

Our people are real. Our places are too.



#### Unobtainable

There are items we all desire, but they need to be down-to-earth.



#### Separate

We can sit still but we need to be a part of the experience. Not observing it.



#### Dark

We can show a quirky image, but if it is too dark it becomes negative. We want to start something that leads us to a bright, positive future.



### We are:



#### Relate-able

We can say business, but in a more relaxed tone, with a clear background to the subject through the situation they are in.



#### Fun

We don't need to show the correct number of people, too good-looking and with the right teeth.



#### Energetic

The situation and action of our people can tell a stronger story than objects.



#### Courageous

We always show who we are, no matter the situation or location.



#### Optimistic

Brightness supports an attitude toward optimism and potential.

# Imagery checklist

In selecting images we need to ask three things.

1. Does it capture our spirit of a fired-up slice of life?
2. Will it work on the application format?
3. Is it cropped to create the best impact?



**Illegible.** Crop could offer more impact in specific layouts - but image is unable to be understood.

**Impact.** Tighter crops can offer more impact depending on layout, and crop retains legibility of image. i.e. He is holding her hair as his moustache.

## STONE

- Fun
- Courageous
- Real & honest
- Optimistic & bright
- Young at heart
- Energetic
- Quirky
- Fired-up

## CROP

- Best impact
- Legible

## APPLICATION

- It matches the need of application
- It fits the wider storyline, e.g. of the product
- Is cropped for impact & interest
- It has the 'Fire-up' treatment applied

# Colours

# Colours

We are a red and green brand, always supported by Happy's yellow flume, and his dark green outline. We also have a wider range of colours in our palette that provide depth and flexibility across applications where needed.

## PRIMARY COLOURS



### St. George Red

**PMS** 185  
**CMYK** (coated) 0/100/80/0  
**CMYK** (uncoated) 0/100/80/0  
**CMYK** (newsprint) 0/100/100/0  
**RGB** 227/0/0  
**#** E30000

### St. George Green

**PMS** 368  
**CMYK** (coated) 60/0/100/0  
**CMYK** (uncoated) 55/0/100/0  
**CMYK** (newsprint) 60/0/100/0  
**RGB** 120/190/32  
**#** 78BE20

### St. George Yellow

**PMS** 116  
**CMYK** (coated) 0/20/100/0  
**CMYK** (uncoated) 0/10/100/0  
**CMYK** (newsprint) 0/10/100/0  
**RGB** 255/205/0  
**#** FFCD00

### St. George Dark Green

**PMS** 3308  
**CMYK** (coated) 80/0/63/75  
**CMYK** (uncoated) 80/0/63/75  
**CMYK** (newsprint) 80/0/63/75  
**RGB** 0/72/51  
**#** 002B14

## SUPPORTING COLOURS



### Spring

**PMS** 388  
**CMYK** 20/0/80/0  
**RGB** 221/223/75

### Ember

**PMS** 715  
**CMYK** 0/55/90/0  
**RGB** 246/141/57

### Sky

**PMS** 2985  
**CMYK** 58/5/0/0  
**RGB** 63/195/235

### Citrus

**PMS** 113  
**CMYK** 2/8/80/0  
**RGB** 248/223/92

### Plum

**PMS** 268  
**CMYK** 84/99/19/6  
**RGB** 80/45/121

### Supporting colours

Please note supporting colours should not appear in isolation or in a hero role, St. George Red or Green should always be hero. Examples of where it is appropriate to use secondary colours on a single application are:

- within the St. George retail space
- within the St. George website














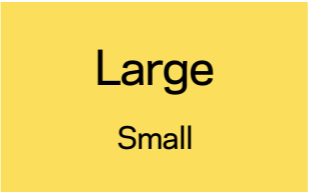




# Accessible combinations

Web accessible colours enable our customers with sight difficulties to access information on our website. Our web accessible background and text (size) colour combination specifications are shown here.

Our accessible colours shown here go outside our standard brand colours and should only be used in web environments. It is not necessary to follow these specifications on other interactive devices such as iPads, as our software can bridge visibility gaps.

The accessible versions of St.George red and green shown here can be used in backgrounds by increasing the gradient range of Fraxel colours. This is to keep as much brand colour in an application as possible to aid brand recognition.

Refer to the technical guide for further information.

<p><b>St.George Red</b></p> <p>RGB 227/0/0 # E30000</p>  	<p><b>Access Red</b></p> <p>RGB 177/13/40 # B10D28</p>  	<p><b>St.George Yellow</b></p> <p>RGB 255/205/0 # FFCD00</p> 	<p><b>St.George Green</b></p> <p>RGB 120/190/32 # 78BE20</p> 	<p><b>Access Green</b></p> <p>RGB 0/135/57 # 008739</p>  	<p><b>St.George Dark Green</b></p> <p>RGB 0/43/20 # 002B14</p>  
<p><b>Spring</b></p> <p>RGB 213/244/70 # D5F446</p> 	<p><b>Ember</b></p> <p>RGB 246/141/57 # F68D39</p> 	<p><b>Sky</b></p> <p>RGB 63/195/235 # 3FC3EB</p> 	<p><b>Citrus</b></p> <p>RGB 248/223/92 # F8DF5C</p> 	<p><b>Plum</b></p> <p>RGB 80/45/121 # 502D79</p>  	<p><b>Black</b></p> <p>RGB 0/0/0 # 000000</p>  

## Colour checklist

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As a red and green brand we should always maintain one as a dominant colour in any application. Supporting colours should be exactly that. In online applications we need to use accessible colours.

### ENSURE THAT

- St.George Red or St.George Green is the dominant colour.
- Supporting colours are not used in place of the above colours.
- Inappropriate colour combinations are not used to cause a clash or create something that is overpowering.
- White space between such combinations are used, or...
- Fraxel tones are used to smooth transitions between difficult colour combinations.
- Accessible colours are used in digital applications.
- Where accessible colours are used, they are used to create appropriate legibility contrast, but we attempt to ensure primary brand colours where possible.

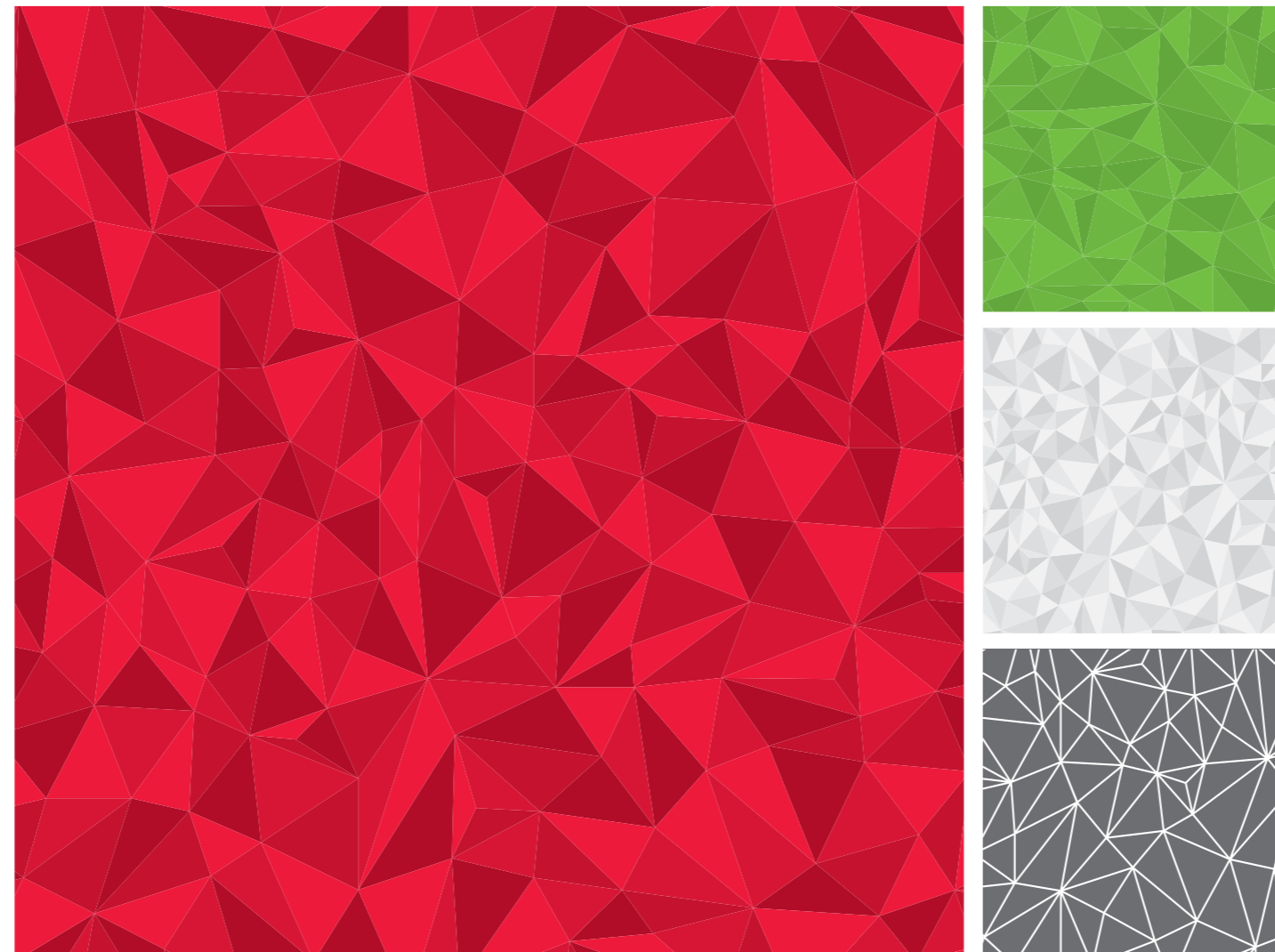
# Fraxels



## Fraxel overview

We call our textured pattern 'Fraxels.' They are a key element of the St.George brand identity. As stylised dragon scales, they help make our colours more recognisably St.George. Fraxel patterns are available in three master colour formats: St.George Red, St.George Green and greyscale. The linework format is available in one colour, with the expectation it will be coloured as part of development.

Always use the Fraxel artwork templates.



### Colours

Both St.George primary and secondary colour palettes can be used. Alternative colours can be used in creating Fraxels for specific uses, e.g. metallic silver for Dragon Lounge. Fraxels rely on a tonal range for contrast. A dark Fraxel pattern is multiplied over lighter colours. The reverse applies to dark colours. The same applies to dark and light imagery.

### Artwork

Each master colour has been created at a large scale to cover all requirements. Gradient Fraxel artwork is also available. Please refer to the brand team for supply of all artwork.

### Linework

A linework option shown below is available for when we need to work in one colour, e.g. window frosting, multiple colours, or to place imagery within.

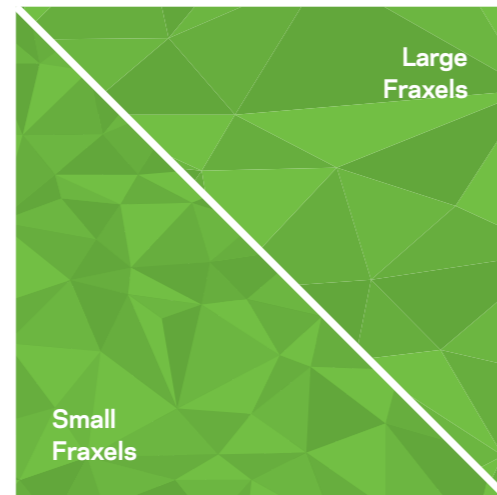
# Fraxel flexibility

The range of application variation allows for, but is not limited to:

- contain imagery.
- transition to solid colour.
- substrates.

It is expected further variations will be created as needs inspire. These will always use the master artwork.

Specific versions of Fraxels have been created as 'visual tags' for specific subjects.



**Scale**

Fraxels can be used in a variety of different sizes determined by the application and requirements of the layout.



**Gradient visual**

Fraxels can be blended with solid colour to allow for increased clear space for text.



**Imagery overlay**

Fraxels can be placed over and wrapped around images. Each Fraxel can increase in transparency to create a transition into images.



**Visual tag for Business Connect**

Specific versions of Fraxels have been created as 'visual tags' for specific subjects.



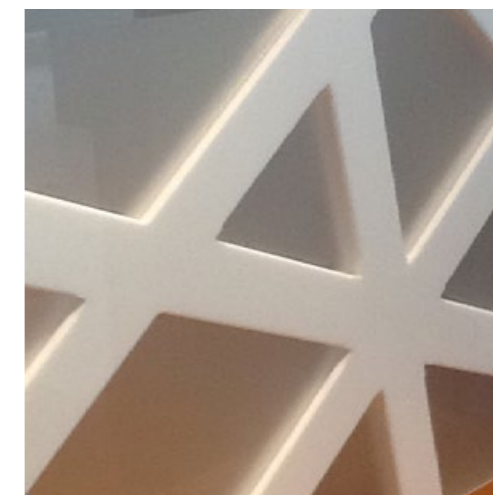
**Multi-colour & image crops**

The linework Fraxel layout allows us to create vibrancy with multiple colours and the placement of images within the Fraxels.



**3D positive**

The linework Fraxel format allows for a physical interpretation of Fraxels. A more subtle option has been used behind tellers.



**3D negative**

The example shown above is a prototype of a feature wall used as a translucent space divider.



**Visual tag for Amplify**

Specific versions of Fraxels have been created as 'visual tags' for specific subjects.

# Fraxels - do not

Fraxels are designed to be flexible but there are parameters we must work within to retain the St.George look and feel. This page details examples of what **not** to do.



**Crop too tightly**

Do not crop so tightly that the Fraxels cannot be clearly recognised. E.g. only a vanishing point is seen.



**Cover image content**

Do not place outlined Fraxels over imagery so that they interrupt or 'cross out' the image.



**Place images within Fraxels**

Images should only be placed within the linework Fraxel option or used with the gradient Fraxel transition.



**Stand-alone shapes**

Fraxel layouts should always be placed with a minimum of two sides bleeding off. Fraxels should never be used to create shapes.



**Jagged, aggressive edges**

Always use the gradient Fraxel to create a smooth edge. Do not make shapes that look aggressive or like bunting.



**Corner crops**

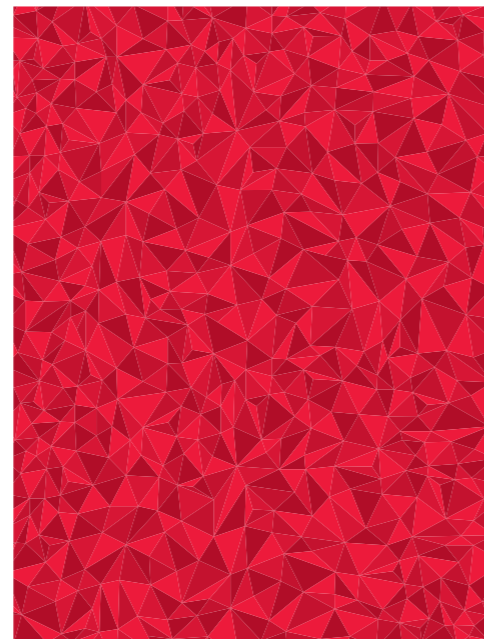
Apply Fraxels as full bleed within a document or shape. Do not use the Fraxel artwork as a layout element.

## Fraxels - artwork usage

Master Fraxel artwork comes in two core formats, solid and transitional. All are available in St.George red, green, grey and black. In standard and accessible colours.

Transition Fraxels can be used to fade from Fraxel to image, or solid colour. The shape of the transition Fraxel art has been created to allow for a range of curves to enable the shape to relate to the contents.

### SOLID FRAXEL ART



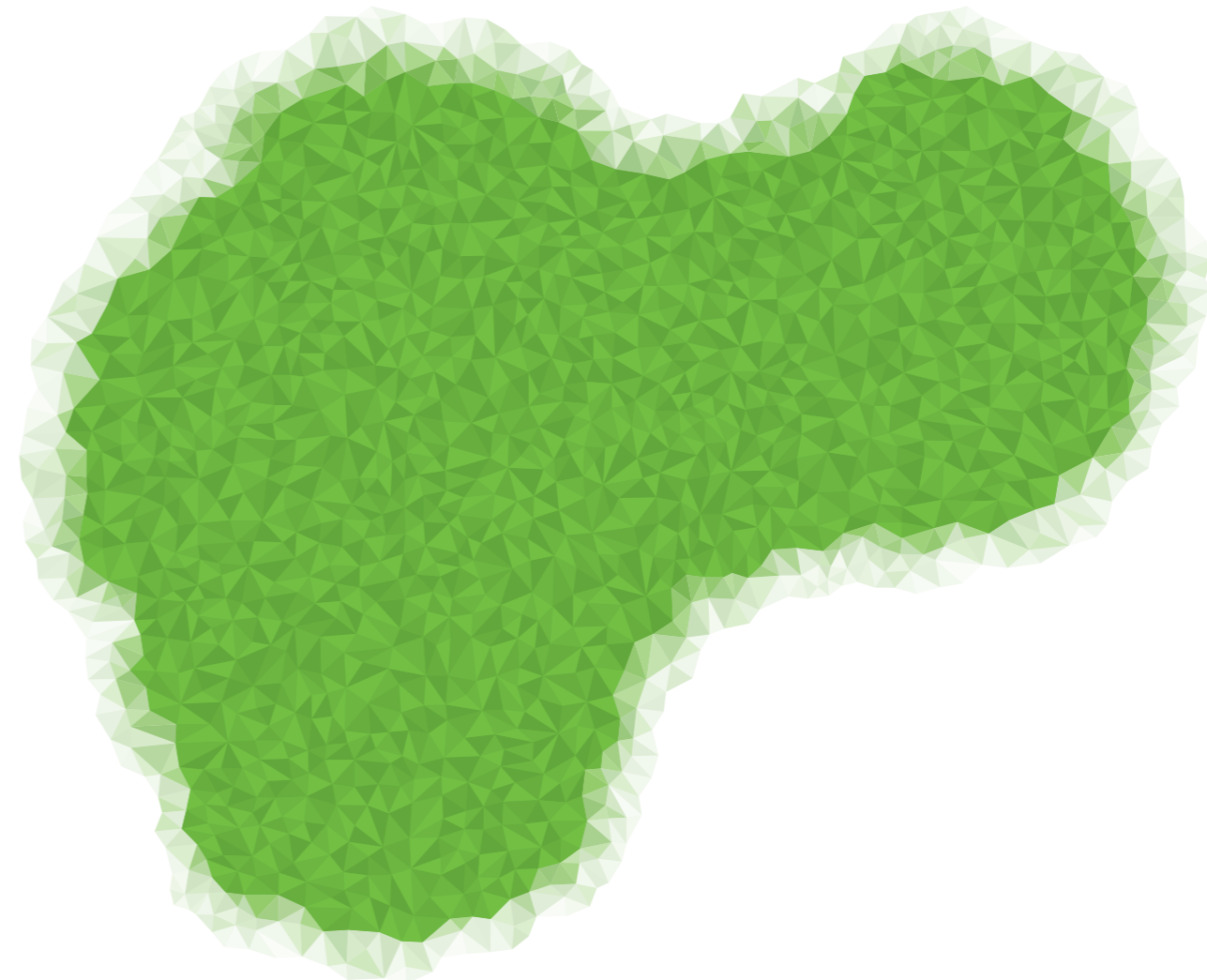
### TRANSITION (CLOUD) FRAXEL ART

#### Cropping

Cloud Fraxel Art is shaped to offer a range of different curves to work between text and images. It should be cropped to best fit the application required.

#### Scale

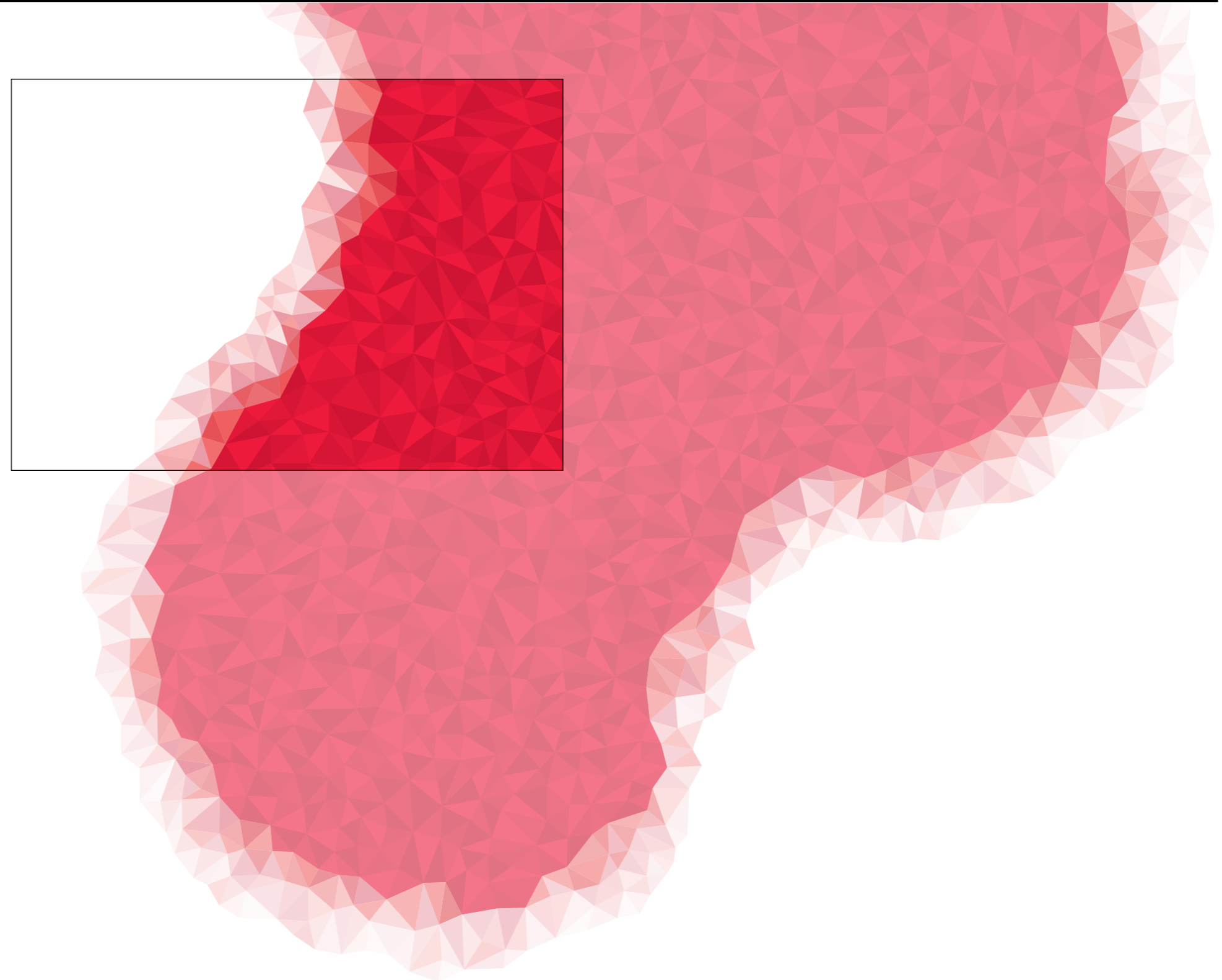
Fraxels should be used at a consistent scale. This is dependant on the application and needs to be flexible.



## Fraxels - transition crops

The transitional Fraxel artwork can be rotated to find a Fraxel shape that accommodates the best relationship with copy and image. The same artwork can be applied over both images and flat colour.

The example shown at right is a guide of the scale we crop the cloud shape to create different forms that best suit the application.



# Fraxels - transition for small areas

The transitional Fraxel pack includes an alternative system for smaller areas. Most commonly, this will be used behind work which is text-based, as shown in the multicultural guide (p.64).

This transition Fraxel fades from image, to fraxel, to solid colour behind the content. This device should be used sparingly throughout the brand, with the original transitional Fraxel being the core device.

This transition Fraxel comes in St.George red, green and black, and the web accessible red and green.

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## Fraxel checklist

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The use of Fraxels is the most important part of our identity after our logo. Fraxels offer a variety of interpretation and allows us to keep fresh. However, they must remain carefully considered.

### ENSURE THAT

- Fraxel contrast is not too strong.
- Fraxel contrast is made lighter when needed.
- Fraxel outline/edge shapes are not too aggressive and 'tooth'-like.
- The scale of Fraxels are correct for the application. This can depend on the requirement of gradient space required or the text that can comfortably cover the area.
- Fraxels are blended to solid colour when text requires a greater clear space.
- Correct colours are chosen for the application, following our colour rules.
- The Fraxels fit with the layout. The Fraxels can be modified to fit around content. The transparencies creating gradients can be altered as required either by the scale, layout or the image colour behind the Fraxels.

# Rounded Corners

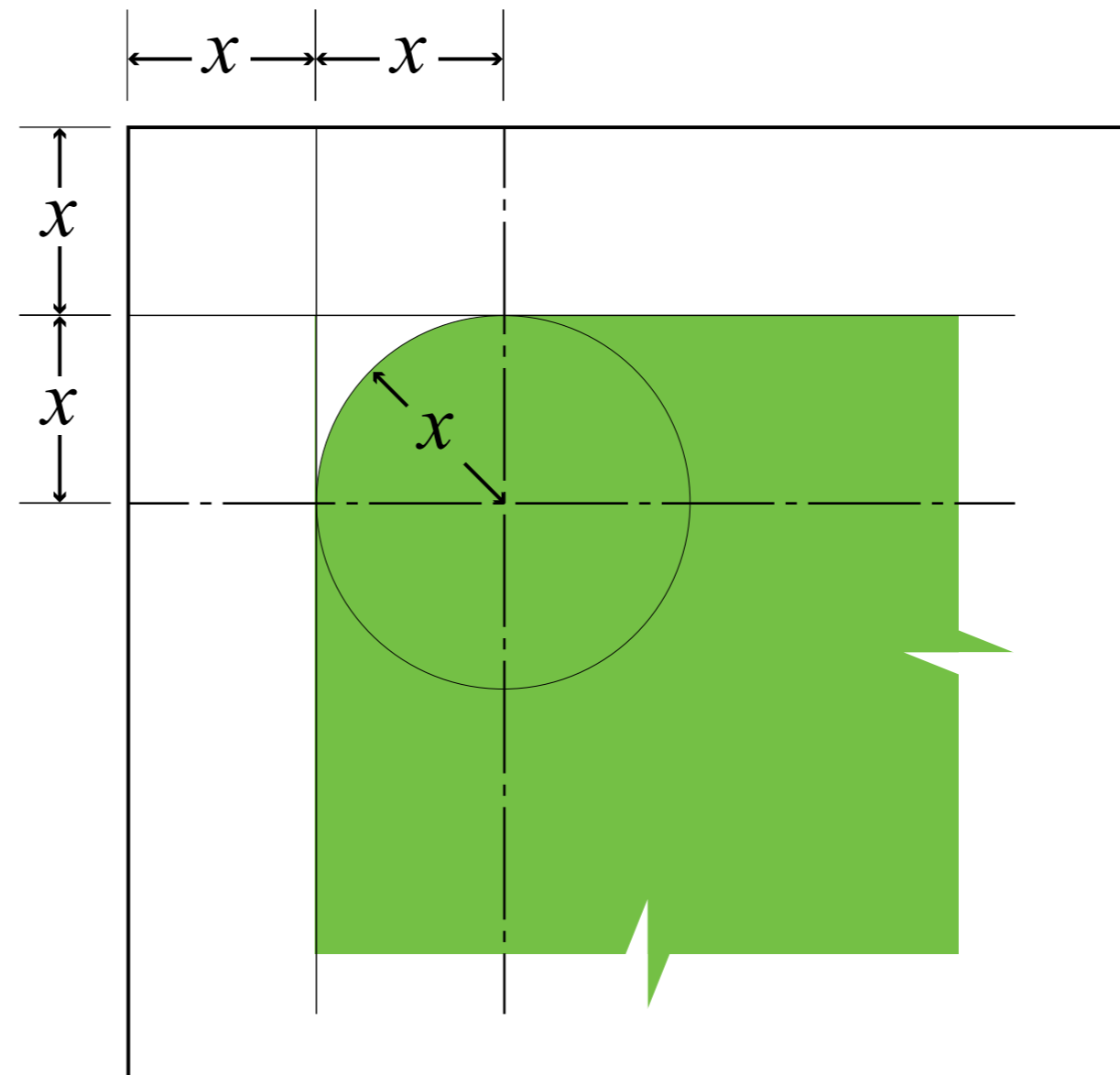
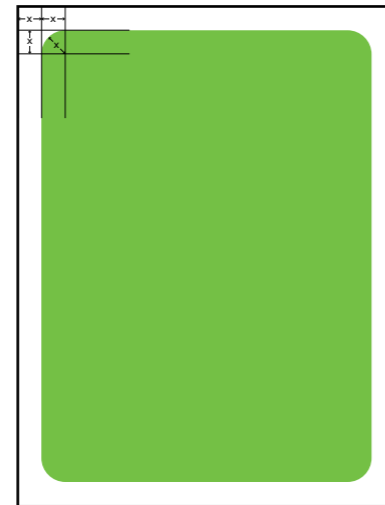


# Corner radius guide

Rounded corners are used on all panels and boxes in a layout. The corner radius is equal to the margin of the document. The margin of the document is in relation to size of the Craxel (see next section) used in the layout.

**Corner radius**

The radius of the corner is the same as the margin of the application.



# Proportion and layout

Rounded corners are a judgement consideration unique to each application. There needs to be a relationship of the scale of application, margin, corner radius content and size (+ number) of panels.

### Scale of margin

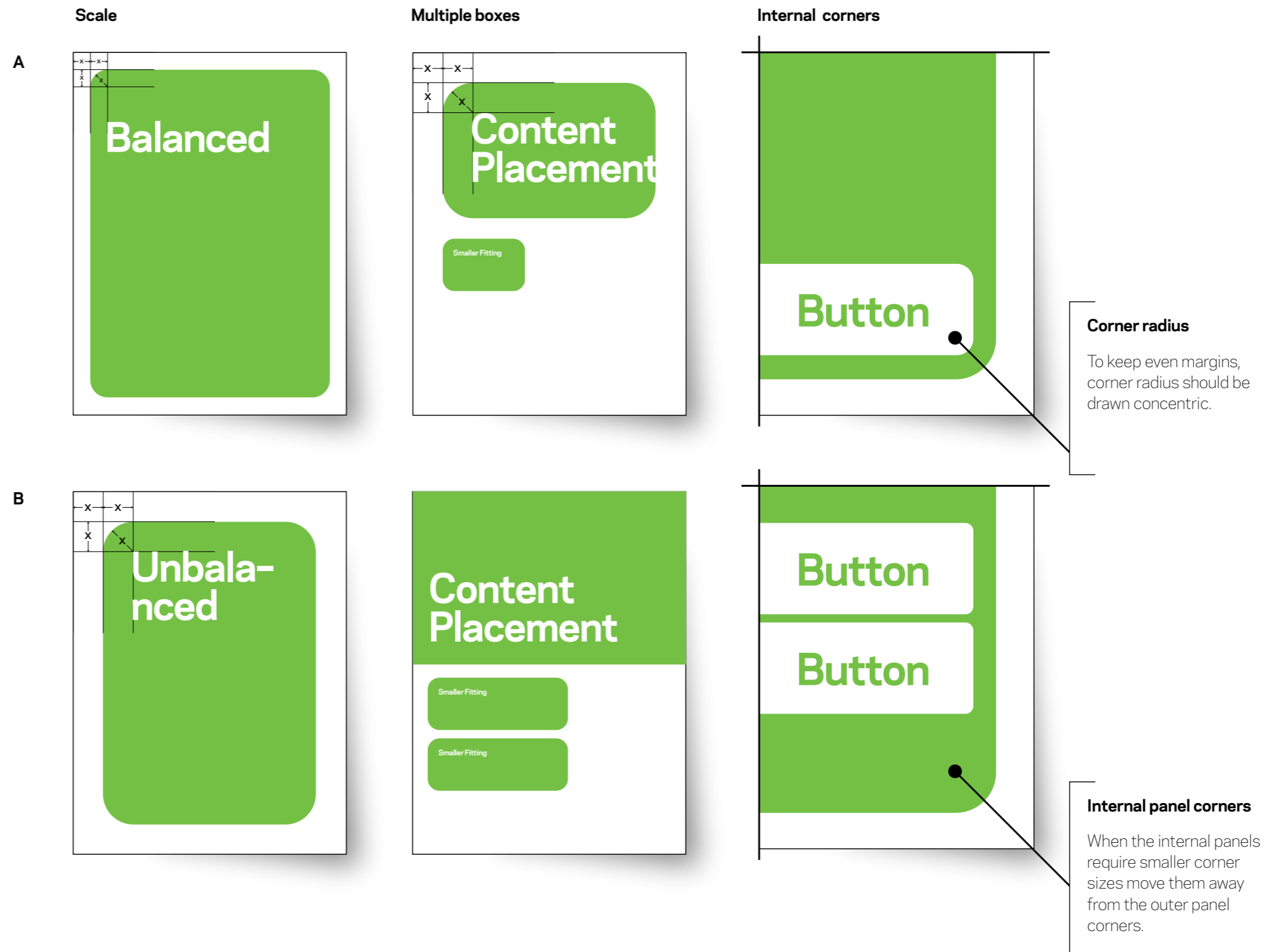
The corner radius matches the size of the margin as described on the previous page. In turn the margin needs to allow a panel size that fits the required content, e.g. Scale 'B' has an inappropriate margin.

### Multiple boxes

There needs to be a comfortable relationship of the radius used in multiple panel layouts. Example A has an awkward relationship, and in such instances a balance should be achieved, or in this instance the top panel may be best to not include a margin (Example B).

### Internal corners

There must also be a comfortable relationship of the radius used in internal panels. This can be achieved with the use of corners from concentric circles.



## Rounded corner checklist

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Rounded corners need to sit comfortably with all the elements of a layout. In order to achieve this we need to consider the balance of several elements.

### ENSURE THAT

- The margin is defined by what is comfortable with the content and size of the application.
- Corner radius matches the size of the margin.
- Several panels with rounded corners do not conflict with each other in terms of radius and content of each panel.

# Craxel



# The Craxel

The 'Craxel' is the holding space around the logo, shaped from Fraxels. It is a defined shape. Please use the Craxel artwork.

It is available in the following formats:

1. Solid Craxel without tagline.
2. Transition Craxel without tagline.
3. Solid Craxel with tagline.
4. Transition Craxel with tagline.
5. Corner options for each of the above.

**Note:** All examples in this section are shown on green backgrounds only, for easy comparisons. It can be used wherever clear space for our logo is required, e.g. on red or imagery.

**Without tagline**



**With tagline**

Tagline should only be used on ATL applications.



**Solid Craxel**

**Transition Craxel**

# Solid or transition

There are several sign-off options available for any St.George application. This includes the use of borders, imagery, solid Fraxels or transition Fraxels. How the content of the layout appears determines which Craxel clear space we should use.

### Solid Craxels

Solid Craxels should be used over Fraxel textures. We should not use the transition Craxel over Fraxels. This creates a complex appearance we want to avoid.

### Transition Craxel

Transition Craxels should be used on applications with a simple background. This can include applications with Fraxels, but the faded Fraxel clear space lock-up should not directly overlap them.



**DO:** Use Solid Craxels over Fraxels



**X DO NOT:** Use transition Craxels directly over Fraxels. This creates a complicated sign-off we wish to avoid.



**YOU CAN:** Use transition Craxels over imagery. This allows the opportunity of presenting Fraxels without creating an overly complication layout.



**YOU CAN:** Use Transition Craxels over solid colour where Fraxels do appear in the layout. However, ensure the Fraxels appear with enough clear space between them and the transition Craxel relative to the layout. This can be useful to create interest on larger formats where imagery is not suitable to use.

## Corner options

Both the faded and solid Craxel clear space artwork is available for use in each corner. Which corner used is determined by requirements of the application. There is no consistent preference from the St.George brand.

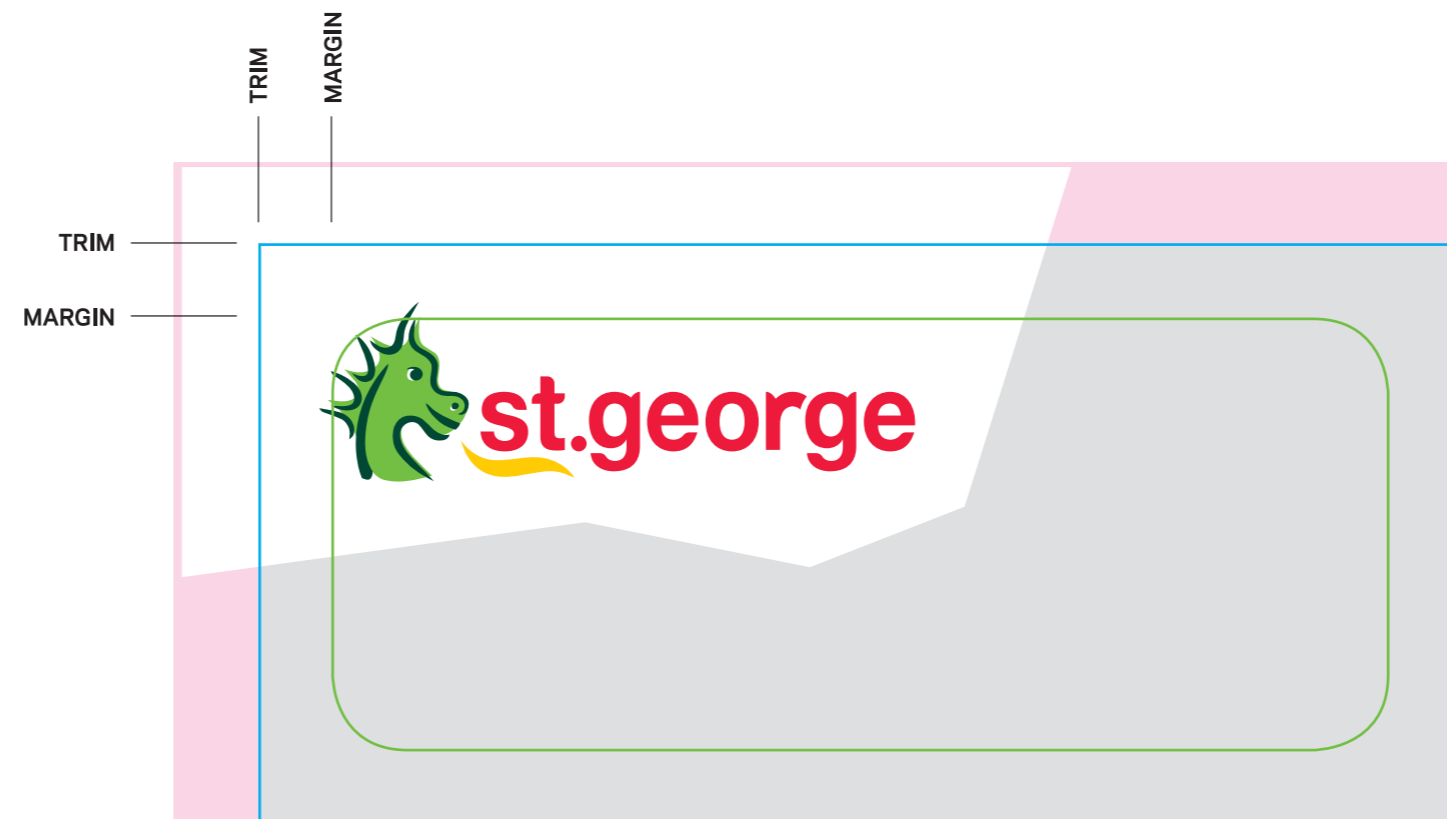
### Corner placement

Only one lock-up is used per application.



## Craxel and margin placement

The Craxel artwork contains bleed, plus trim and margin guides. This creates a clear relationship with the size of the margin and the radius of corners. Likewise, the proportion of the logo required for the application dictates the size of the margin used.



### Craxel artwork

Craxel clear space allows for consistent placement of logo regardless of the use of a margin.

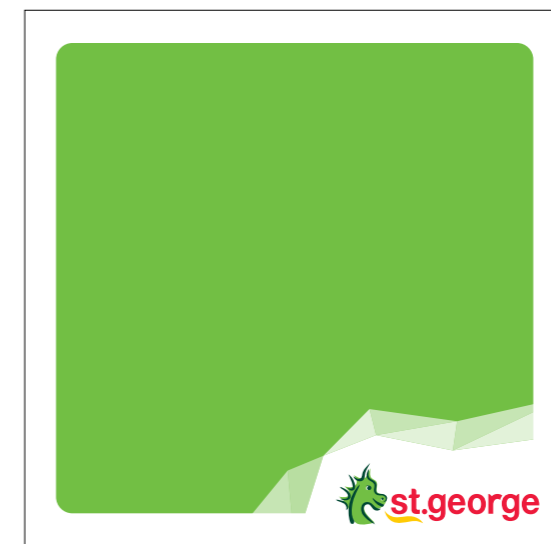
### Artwork contains:

- Bleed
- Trim Marks
- Margin Guides

### Templates

Templates are available in the following sizes:

- DLE - Landscape
- A5 - Landscape and Portrait
- A4 - Landscape and Portrait
- A0 - Landscape and Portrait



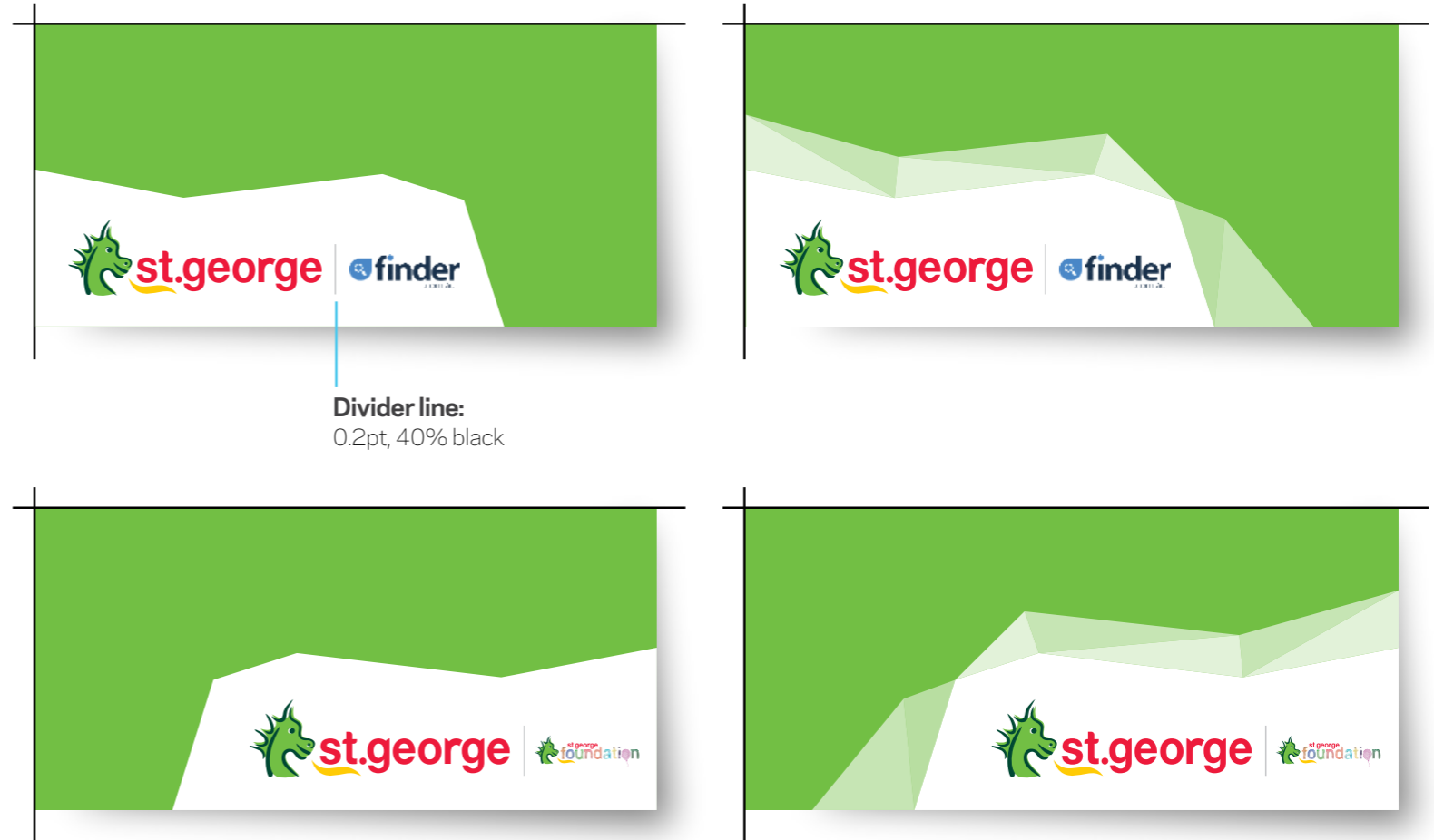


# Craxel with sub-brands

On occasion, another logo may sit alongside the St.George logo within the craxel. In these instances the tagline craxel can be used.

**Note:** An extended craxel has been built for instances where the sub-brand logo does not fit appropriately in the tagline craxel. This can be supplied by the brand team. Please do not stretch the craxel beyond the supplied templates.

**Sub brands in tagline craxel example:**



**Divider line:**  
0.2pt, 40% black

**Extended craxel example:**  
To be used sparingly and only when necessary



## Craxel checklist

---

The Craxel is a clear holding space extension of our logo, and as such should be treated very consistently.

### ENSURE THAT

- The correct artwork is being used and not modified. The Craxel is a consistent shape whose proportion should not be changed.
- The Craxel is always used in a corner.
- The Craxel is designed to bleed off a corner, not to be used internally away from the corner, or only on one edge.
- The logo remains consistent within the Craxel artwork, not moved or otherwise modified within the form of the Craxel.
- The transition Craxel is used over a solid colour.
- The solid Craxel is used over a Fraxel background or image.

# Icons

# Icons

We have a simple icon style. They are used across all applications in a single flat colour format. The exception to this is how we use social media icons which should be used in full colour as shown below. Layout examples can be found in the best practice section.

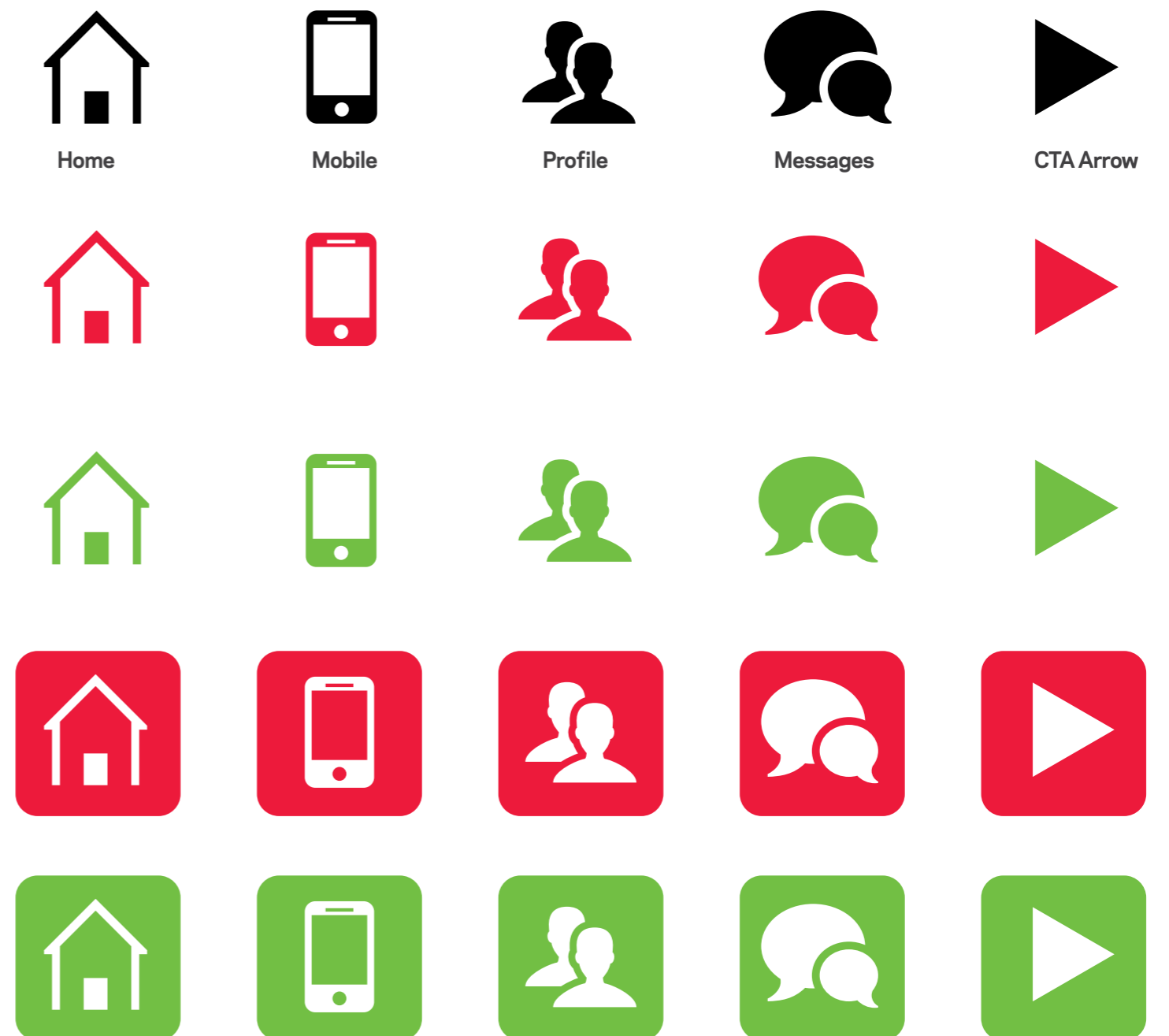
**Availability**

The icon set is available from the brand team.

**Social Media icons**

To be used in colour. Available from the brand team.

Examples of commonly used icons:



## Icons in use

The brand icons can be used in the St.George primary or secondary colour palette, or in black or white.

### Availability


The icon set is available from the brand team.

 **St.George Branch**  
100 Main Street  
Suburb  
Sydney, 2000  
Australia

 **02 1234 5678**

 [stgeorge.com.au](#)

 **St.George Branch**  
100 Main Street  
Suburb  
Sydney, 2000  
Australia

 **02 1234 5678**

 [stgeorge.com.au](#)

 [Apply online](#)

 [Make an enquiry](#)

 [Talk to us](#)

 [Branch locator](#)

# Complete icon library



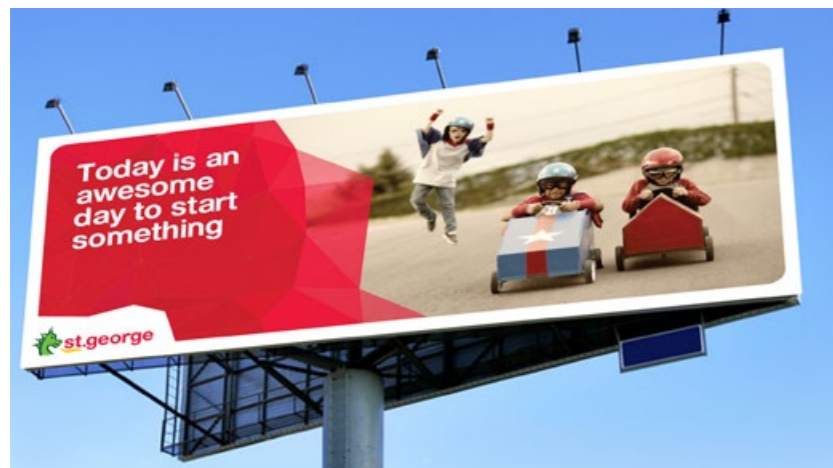
   [stgeorge.com.au](http://stgeorge.com.au)

# Communications

# Communications hierarchy

## BRAND

- Emotive
- Most loved brand
- Fun

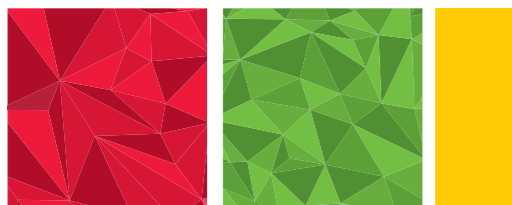


Brand Imagery - Quirk with Fired-up treatment



### Fraxels + Colour

Fraxel texture in panels, tonal overlay on brand imagery.



### Typography

**Dragon Bold Starts**

Galaxie Polaris Supports

## PRODUCT

- Benefit-led
- Expertise
- Emotive + rational

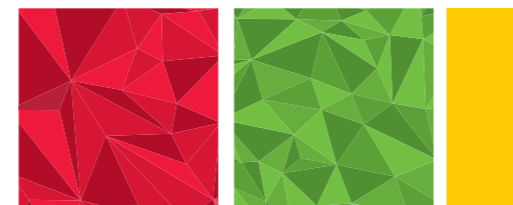


Brand Imagery - Quirk with Fired-up treatment



### Fraxels + Colour

Fraxel texture in panels, tonal overlay on brand imagery.



### Typography

**Dragon Bold Starts**

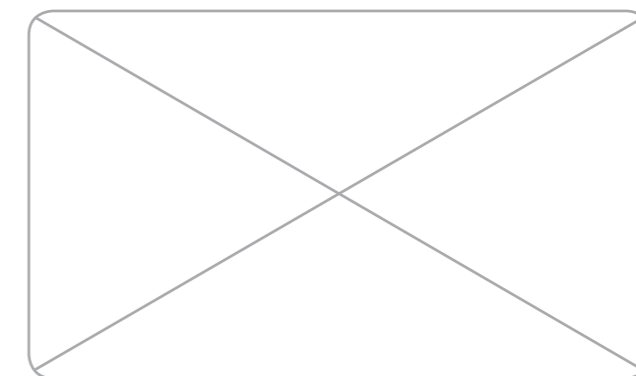
Galaxie Polaris Supports

## RATE/TACTICAL OFFER

- Rational
- Price offer (rate/fees)

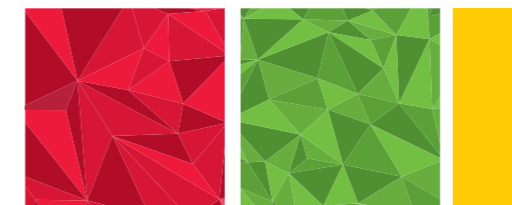


No imagery used in this tier



### Fraxels + Colour

Fraxel texture in panels, tonal overlay on brand imagery.



### Typography

**Dragon Bold Starts**

Galaxie Polaris Supports



# Best Practice

The applications in the following sections show how best to use the elements in the St.George identity. These examples cover all the different items and opportunities we have to express ourselves in a variety of ways.

# Variety

There is a variety of ways we can combine the elements of our brand identity. This allows us to both manage the content in ways that best present it, and keep a consistent image that doesn't become repetitive.

**We'll be unveiling a new us soon.**

**Want to know more? Just ask.**

**Sorry, this ATM is currently unavailable**

We're upgrading our branch here at Burwood which unfortunately means our ATMs are out of action until Tuesday 05 August.

As an alternative, you can use these St.George or Westpac ATMs:

- Westpac ATM, 186 Burwood Rd
- Burwood Plaza
- Burwood Westfield

**Thanks for your patience as we make a fresh start.**

**St.George is starting something!**

Life's a series of starts. Fresh starts, first starts and re-starts.

At St.George, we believe you should never be afraid to start. So whether you're starting up, starting over or starting again, it's time to stop wondering and start doing.

To start journeys and start families. Start callings and careers. To start renovations and revolutions. To start businesses and build futures.

So start something big, or start something small. Whatever your something is, now's the time to start.

**If there's any team that can start something, it's St.George. Because there's a little dragon in all of us.**

**The new Amplify rewards cards have arrived**

Internal use only

**Start sharing birthdays with a bonus**

Enjoy a points bonus on your birthday to help share the celebration.

**Apply today**

**St.George Rewards**

**Start banking online**

Please click a button below to find out more.

**Internet Banking** **Business Banking** **St.George Website**

Dear Karen and John,

You're invited to **The Dragon Lounge Launch**

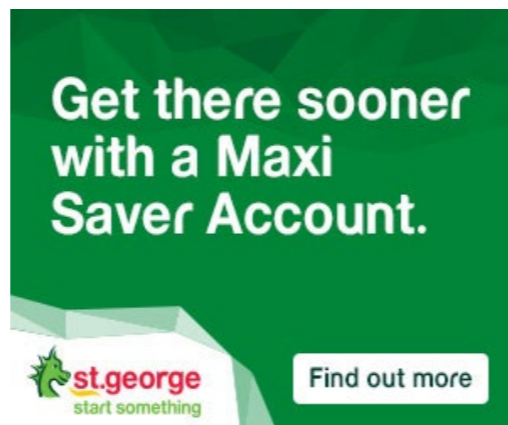
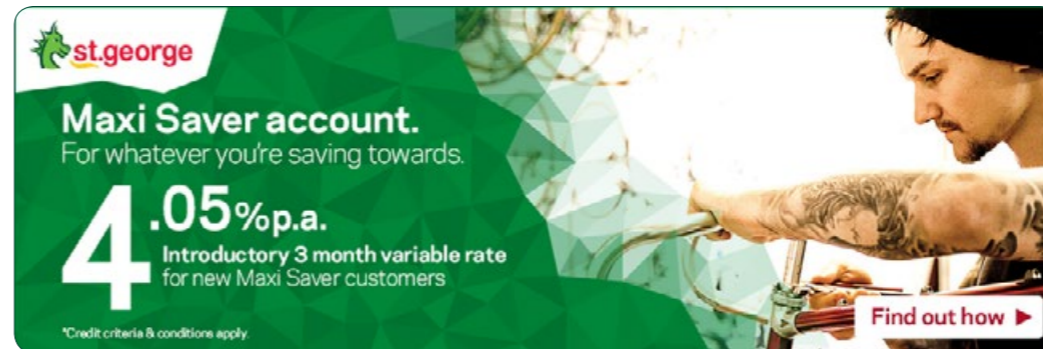
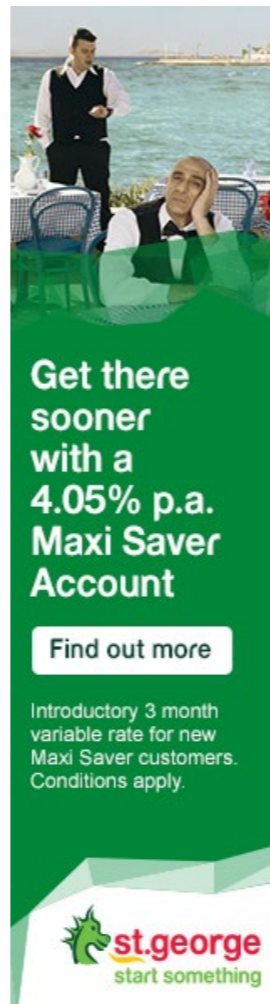
Please join us for drinks at <George St branch> 27 May, 2014, 8pm onwards  
Additional information about event if applicable  
Please RSVP by < date> to <someone>@stgeorge.com.au

# Digital banners - St.George

In St.George environments banners are not required to have our logo as it is already in place on the page.

Likewise St.George secondary colours can be used, as our brand colours already exist in the environment.

The accessible palette should be used in accordance to requirements behind text for legibility. Where there is no text we can blend Fraxels into brand colours that do not meet accessibility requirements.




**Call to action**  
Ensure an arrow is used. The arrow should be an equilateral triangle the X height of the type used.


# Digital examples 2

Fraxels should hero a St.George application, but not overpower it. The use of the secondary colours can reduce any repetitive effect as well as add interest in an application. Their use can also allow our primary brand colours to remain highlighted.


More ways to start making the most of your banking.



**Hello Mel,**  
Want to get some new plans moving? Like smart, simple steps to making the most of your money? Or ways to get more out of your banking? Then keep on reading. Our latest new and handpicked tips are tailored to suit your needs and help you get the ball rolling. Enjoy - we'll be in touch soon.



**Stay up to date with a free weekly property report**  
Your local St.George Home Loan specialist is always ready to help you find ways to get ahead of your home loan.

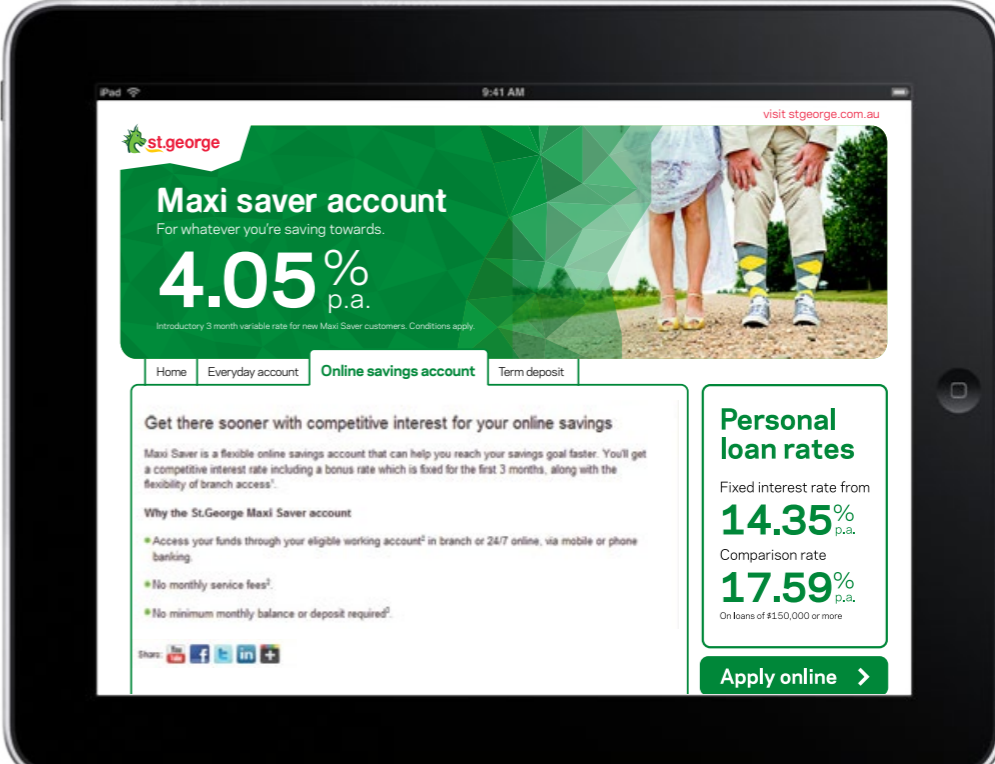


**Find your nearest ATM**  
Use our branch locator online or on your smartphone when you're out and about. Visit [stgeorge.com.au/locator](http://stgeorge.com.au/locator)

**Message box**  
By switching to eStatements you'll have an electronic, environmentally friendly version of your statements that you can securely access through St.George internet banking any time. Update now at [stgeorge.com.au/estatemnts](http://stgeorge.com.au/estatemnts)

\$

**Budget Planning**  
Plan ahead knowing how much you're saving or spending.  
[stgeorge.com.au/online-budget-planner](http://stgeorge.com.au/online-budget-planner)



4.89% p.a.

3 year fixed rate home loan

Find out how ▶

\*Terms and conditions apply.

0%

interest on credit card transfers\*

Find out how ▶

\*Terms and conditions apply.

Today is an awesome day to start something.

Start planning now ▶

# Communications and press ads

ATL applications use all the St.George brand identity elements consistently, as described in the templates.

**Like a pop-up store for your business?**

You could win your own retail space in Westfield Carousel for a week. Rent-free. Send us your business pitch and apply online before the competition closes. Find out more at [stgeorge.com.au/kickstart](http://stgeorge.com.au/kickstart)

**st.george** start something

Things you should know: Terms and Conditions apply and are available at [stgeorge.com.au/kickstart](http://stgeorge.com.au/kickstart). St. George's Kick Start Pop Up promotion in WA starts on 08/09/2014 and ends 19/10/14. © 2014 St. George Bank - A Division of Westpac Banking Corporation ABN 33 007 343 343, AFSL and Australian credit licence 233714.

**Shhhhhhhh!**

Please contain your excitement about our great rate for new home loans until after the film. Thank you.

3 Year  
**4.99%** p.a. **5.59%** p.a.  
3 Year Fixed Rate Home Loan on an Advantage Package\* | Competition Rate on an Advantage Package\*

Minimum loan amount \$150,000. Annual Advantage package fee of \$300. Rate lock fee payable to secure rate for up to 3 months.

**st.george** start something

Things you should know: Terms and Conditions apply and are available at [stgeorge.com.au](http://stgeorge.com.au). © 2014 St. George Bank - A Division of Westpac Banking Corporation ABN 33 007 343 343, AFSL and Australian credit licence 233714.

**0% p.a.**  
 for **14 MONTHS**  
 on balance transfers requested at card application.

**Money** WINNER 2014

**Vertigo Visa®** Apply now. Offer on new cards only.

**st.george** start something

**Offer ends 30 September 2014.** Search 'St. George Vertigo' to apply on your smartphone.

[stgeorge.com.au/vertigo](http://stgeorge.com.au/vertigo)

Terms and conditions: Fees, charges and credit criteria apply. Terms and conditions available at [stgeorge.com.au](http://stgeorge.com.au). The promotional balance transfer rate is available when you apply for a new St. George Vertigo Visa® Signature or Bank of Melbourne Australian issued credit card. The variable purchase interest rate applies to balance transfers requested at any other time. Transfers are subject to credit review. The transfer rate is not available in conjunction with any other promotion. The transfer rate will apply to any balance transfer between 00:00 on 30/09/14 to 23:59 on 30/09/14. The transfer rate will apply to balances transferred before 14 months. Card activation will trigger the commencement of the promotional period. St. George will not be responsible for any delay in applying for a new card. © 2014 St. George Bank - A Division of Westpac Banking Corporation ABN 33 007 343 343, AFSL and Australian credit licence 233714.

**When you need a new kitchen yesterday.**  
 Ask about our Personal Loans today.

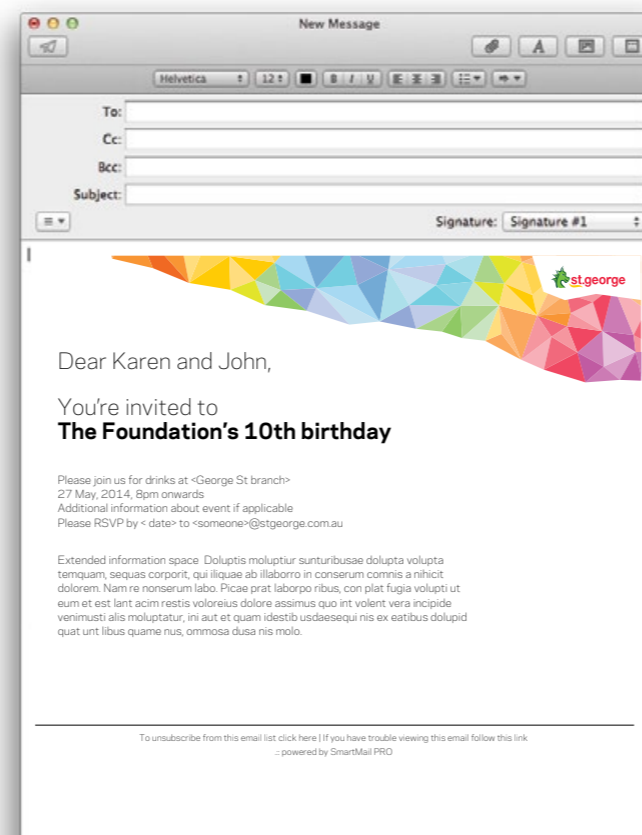
**st.george** start something

Things you should know: Credit criteria fees and charges apply. Terms and Conditions available on request. © 2014 St. George Bank - A Division of Westpac Banking Corporation ABN 33 007 343 343, AFSL and Australian credit licence 233714.

## Sub-brands

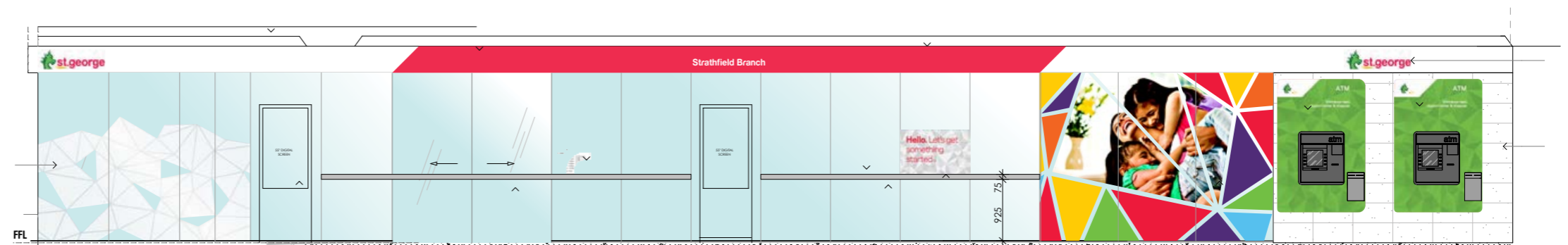
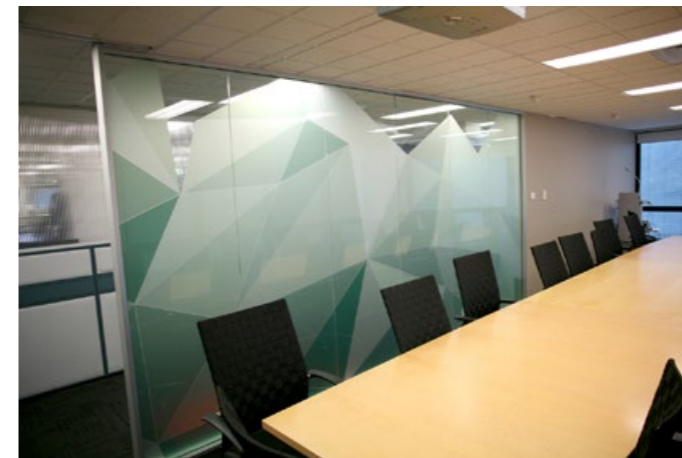
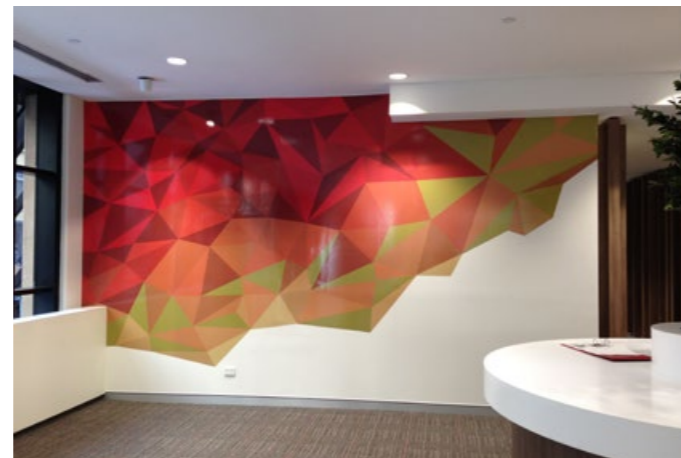
The St.George Foundation is an example of a St.George sub-brand. The St.George brand signature has been customised for it's specific audience by creating a Foundation colour palette and this has been used in the Fraxels.

Other examples of using the Fraxel patterns for a specific audience include the Multi-cultural signature and St.George Amplify.



# Environments

Fraxels may be edited to be used for environmental applications. When environments require it they can be modified; to connect with a specific audience, used in a transparent substrate to allow for light, or reproduced in a dimensional capacity to allow for interest and presence in a subtle format.



# Multicultural treatment

The multicultural system uses a deeper red and gold colouring to stand out from the traditional St.George brand.

### Colour

- Deeper Red
- Gold



### Multi-cultural Red/Gold Fraxel cloud

Fraxel Cloud uses tones of the Multi-cultural colours. Do not use to transition over imagery.



### Multi-cultural Red Fraxel cloud

Fraxel Cloud uses tones of the Multi-cultural red. To be used over imagery.



### Typography

Ensure target audience feels they are of primary importance.

**循您所想  
選您所需**

Call to actions and secondary type in gold. Galaxie Polaris Bold used as font

### Imagery

Use imagery that relates to the target audience.





# Multicultural examples

**0% p.a.**  
for

**循您所想 選您**  
循您所想 選您 選您所需 循您所想 選您  
14 MONTHS on balance transfers requested at card application.

Vertigo Visa®  
Apply now.  
Offer on new cards only.

**st.george**  
start something

**Offer ends 30 September 2014.**  
Search 'St.George Vertigo' to apply on your smartphone.

[stgeorge.com.au/vertigo](http://stgeorge.com.au/vertigo)

Terms and conditions: \*Fees, charges and credit criteria apply. Terms and conditions available at stgeorge.com.au. \*The promotional balance transfer rate is available when you apply for a new St.George Vertigo Visa® between 24 June 2014 and 30 September 2014 and request at application to transfer balance(s) from non-St.George, BankSA and Bank of Melbourne Australian issued credit, charge or store cards. The variable purchase interest rate applies to balance transfers requested at any other time. Switches and upgrades are ineligible. Promotional rate not available in conjunction with any other promotion. Promotional rate will apply to any balance(s) transferred from \$200 up to 95% of your approved available credit limit for 14 months from card activation, unless the amount is paid off earlier. The variable purchase rate will apply to balance(s) transferred but left unpaid after 14 months. Card activation will trigger the processing of the balance(s) transferred. St.George will not be responsible for any delays that may occur in processing payment to your other card account(s) and will not close the account(s). Interest free days don't apply to balance transfers. © 2014 St.George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 XXX000 00/00

**循您所想 循 選您所需**  
循您所循您所想循循您所循您所想循

**st.george**  
start something

[stgeorge.com.au](http://stgeorge.com.au)

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# Thank you

Go forth and fraxalate.