



GUIDELINES V1.0

INTRODUCTION

Hello and welcome to our Westpac Brand Guidelines.

Inside, we'll take you through everything you need to know about our evolved identity, from the new toolkit all the way through to how communications are constructed.

If you're new to the guidelines, we recommend reading from cover-to-cover. That way you'll get the full picture and a greater understanding of the upfront story and context that have guided our new look and feel. Once you've been through in detail, jump in as and when you need to.

Now, the part you've been waiting for: it's time to get started. So grab a snack, pull up your comfiest chair, and enjoy our brand guidelines.

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1

OUR BRAND

*Images are for reference and used as a guide for illustrative purposes only.

We have a long and proud history as Australia's first and oldest bank.

This is what makes us iconic. But what sets us apart, and what we want to be known for, is how we help in the big and small moments of Australian life. We do that through simpler, smarter, smoother banking.

AN ICON

A MODERN LEGACY

It's important to show both loyal, existing customers and a new, younger audience how we can support and enable them to do more in their daily lives.

So, while our legacy is unique, what matters most is how we can help, today. We do that by using our simple iconic assets to communicate and connect with our customers.

Being helpful in the moments that matter

BIG & SMALL

Big. Small. Personal. Professional. We're helpful in all the moments that matter. This is the overarching proposition that defines our brand and anchors our adaptable brand framework. Guided by a set of drivers, our 'W' is a nationally recognisable shortcut for Westpac and lies at the core of our visual ecosystem. The 'W' is ever-present and flows through our brand.

1



LIVE IN THE MOMENT

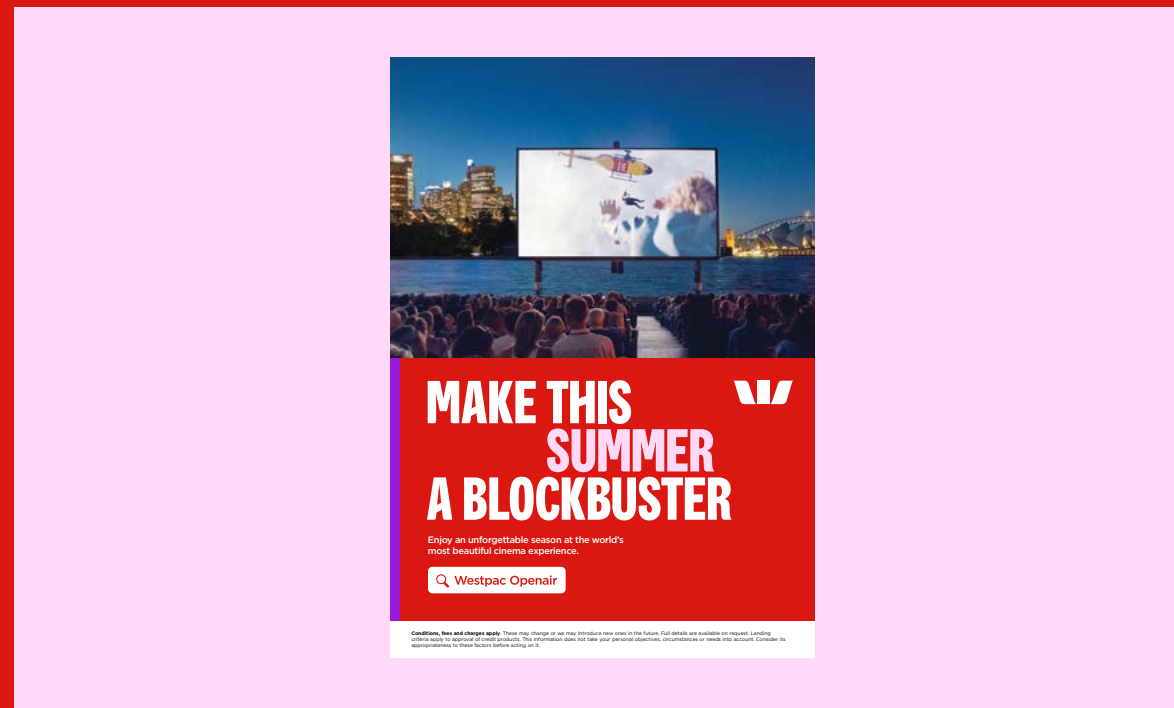
We're there for our customers in the big and small moments. This extends to how we design for them—the customer takes the lead and we're the support.

Our brand plays an authentic and relevant role in the everyday lives of Aussies. As such, our assets appear as physical elements within real situations.

 Helpful Tips

- 01** Use shadows, texture and light to integrate our assets into real life.
- 02** Hero the customer and adjust to what they want in the moment.
- 03** Always be authentic and relevant.

2



SIMPLER IS SMARTER

Our job is to make things easier for our customers, so clarity is crucial. We can't help people if they can't understand what we're offering.

Simple doesn't mean simplistic—it means making what's difficult more digestible. That's why we break down complicated info, use lots of clear space to help guide users, and keep things succinct.

 Helpful Tips

- 01** Highlight what's most important in everything we do.
- 02** Use plenty of clear space to help guide the user.
- 03** Keep it succinct and simple.

3



INJECT HUMANITY

How best to celebrate the unique, quirky idiosyncrasies of everyday Australian life? By focusing on the people, of course. We celebrate our diverse population through imagery and illustration.

We capture the feelings and emotions generated by and between Aussies—showing the benefits of banking and how we help our customers do more.

 Helpful Tips

- 01** Create small moments of joy that add a twist to the user journey.
- 02** Use motion to reflect human movement and gestures.
- 03** Put people front and centre through imagery and illustration.

4



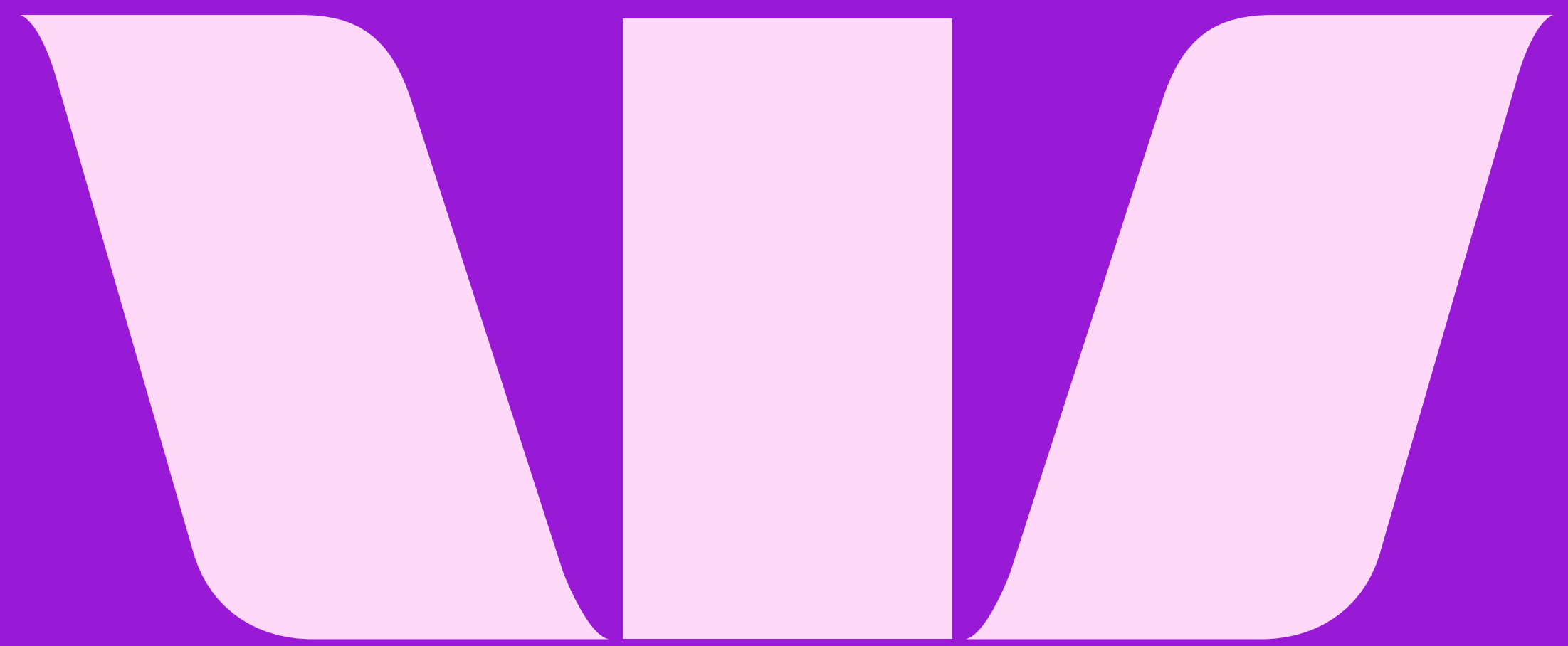
PUT IT INTO PERSPECTIVE

We appear in people's lives all the time, from keeping Aussies safe in the surf to enabling contactless payments at the cafe.

Our design system is based on the intriguing tension between big and small, scale and contrast.

 Helpful Tips

- 01** Adapt the brand around our customers.
- 02** Keep graphic tension between elements and assets.
- 03** Add dimension and scale.



**IN THE
MOMENTS**



**THAT
MATTER**

1.3

Our Brand
Creative Idea

Big Moments



Small Moments



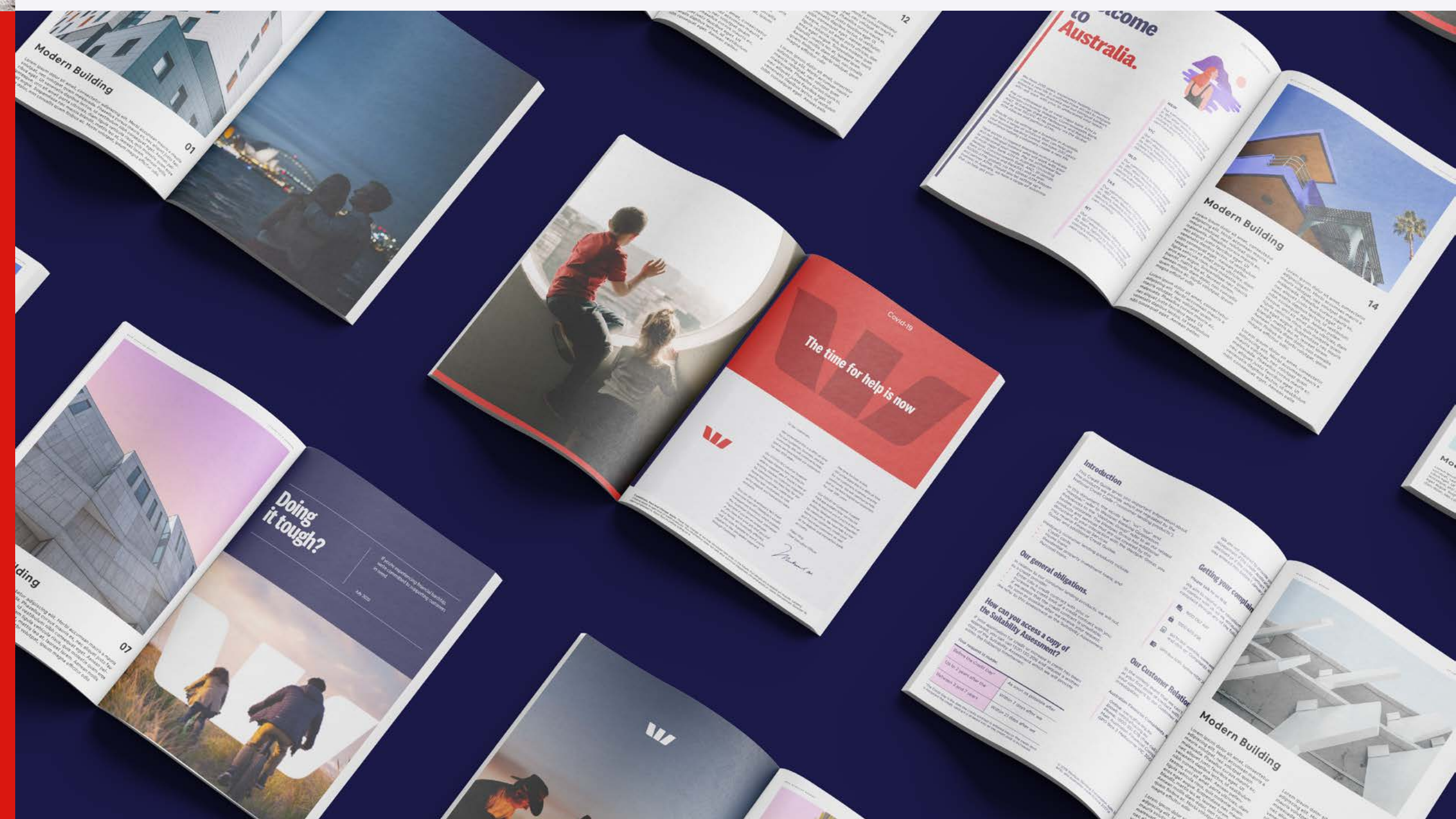
1.3
Our Brand
Creative Idea



And sometimes we simply get out of the way.

IN THE FOREGROUND

or the background.



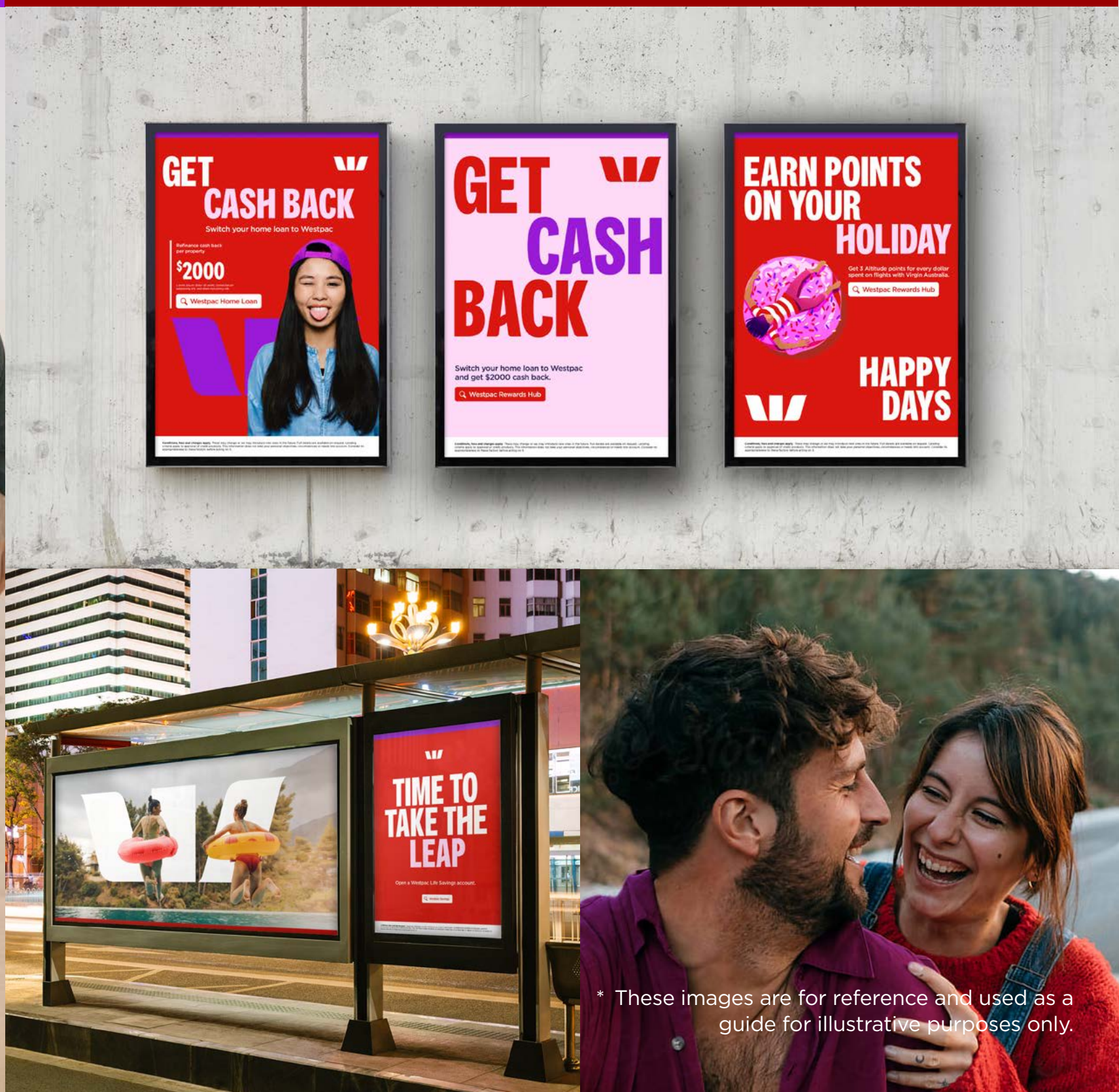
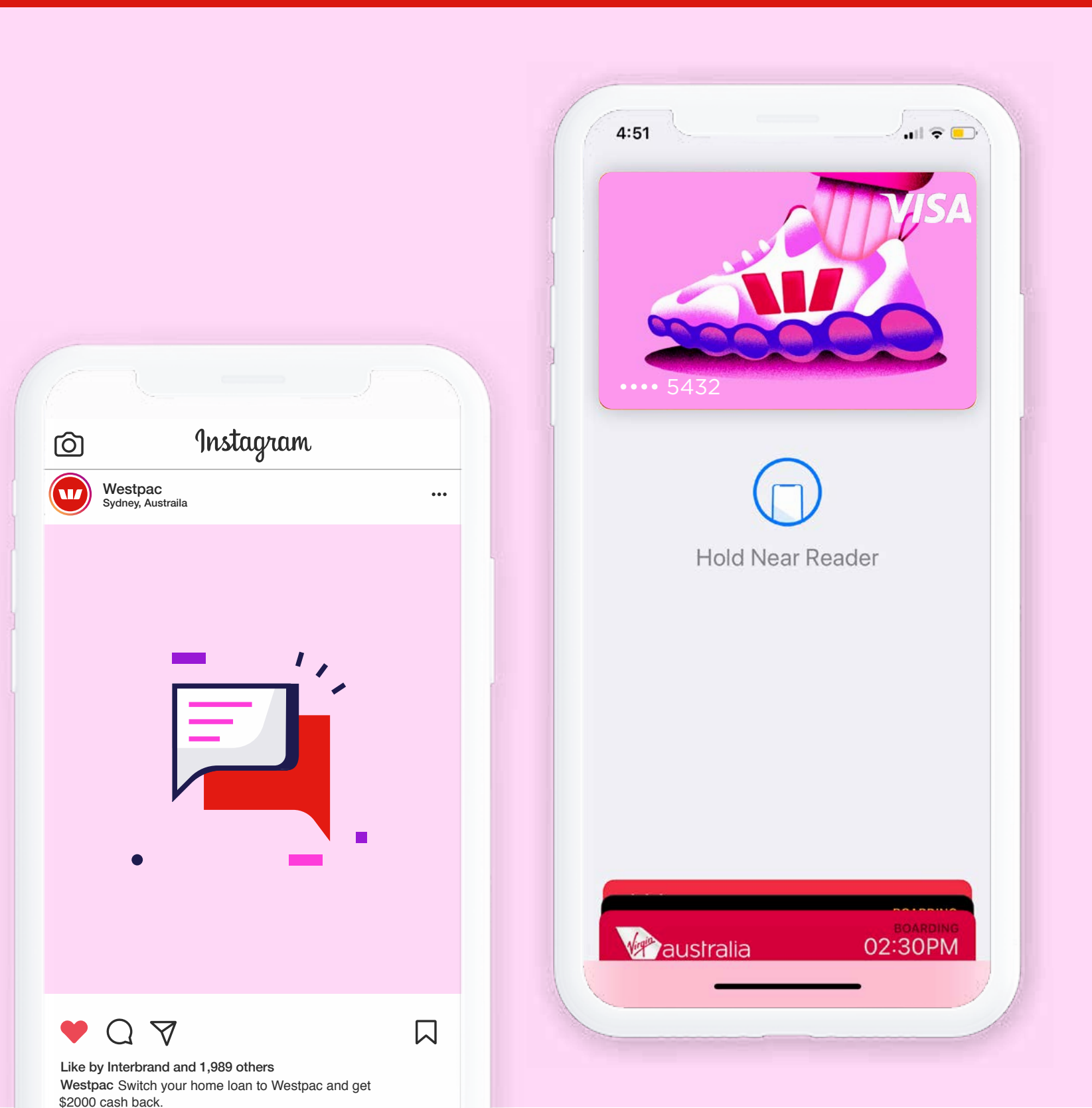
1.3

Our Brand Creative Idea

We're digital first

We're built for all generations

And we're flexible within a framework



* These images are for reference and used as a guide for illustrative purposes only.

**BUT ALWAYS WITH
OUR **ICONIC LOGO**
AT THE HEART**



2

CREATIVE INTRODUCTION

*Images are for reference and used as a guide for illustrative purposes only.



WHAT MAKES US ICONIC



BRAND CODES

Our brand has three key brand codes: our logo, our Westpac Red and the Chopper. These are our most recognisable attributes. They differentiate us from our competitors and help make us iconic.



1

Every piece of communication should feature a 50% presence of our brand codes. Although red is important, it's not the only way we can brand our communications.



Helpful Tips

Add energy and visual distinction to communications by using accent colours and elements in our toolkit.

BRAND FLEX

Brand Flex is our ability to speak to different audiences about different topics in an engaging and relevant way. Our flex ranges from Reserved to Expressive.

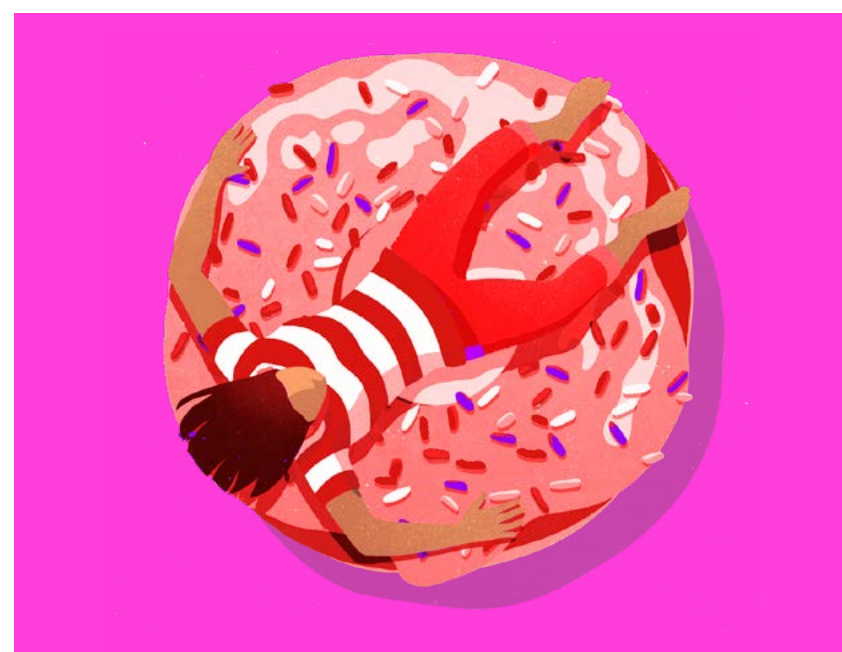
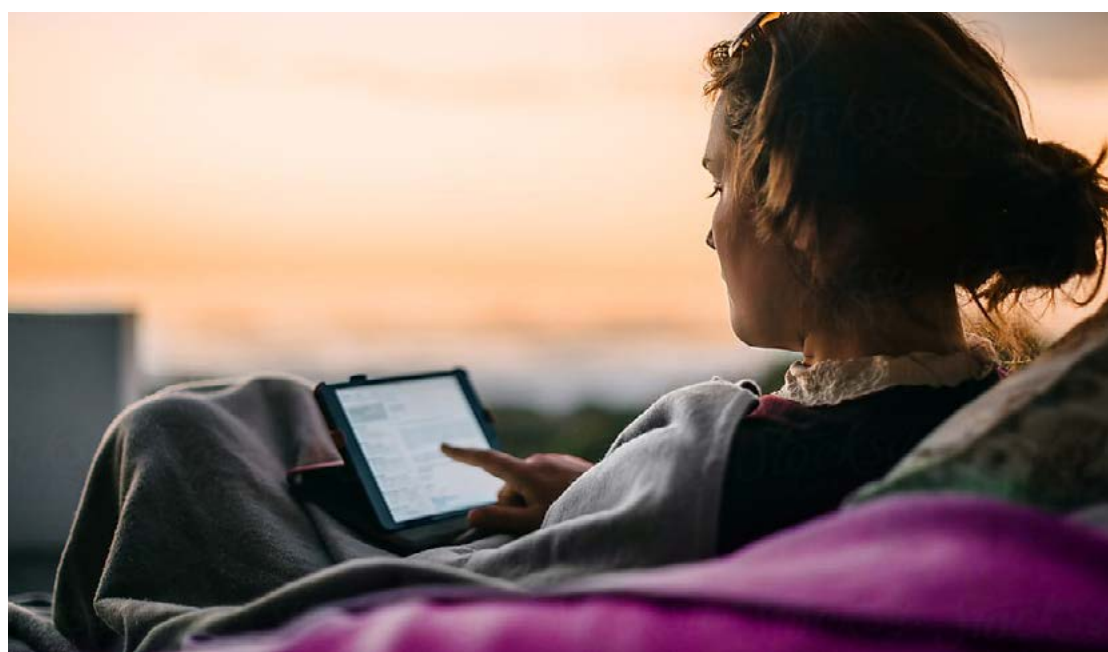
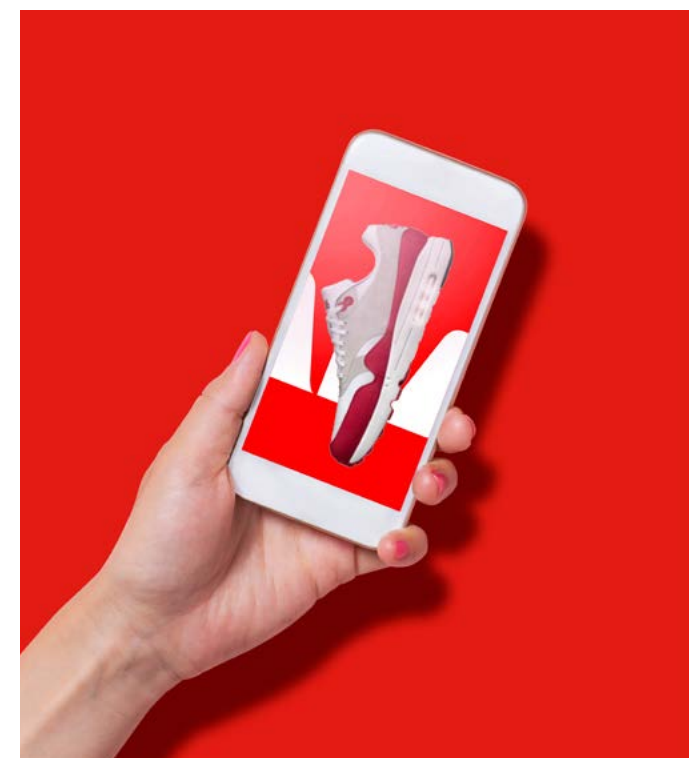
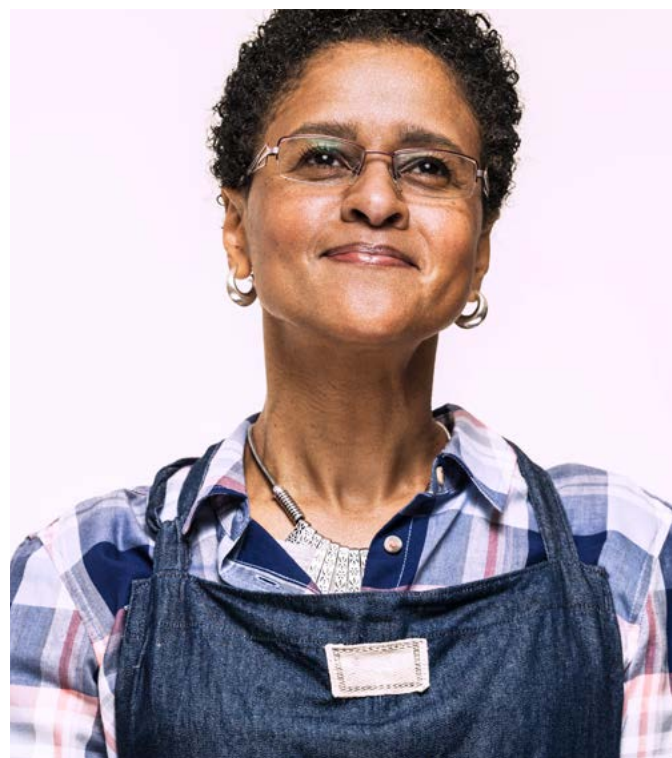
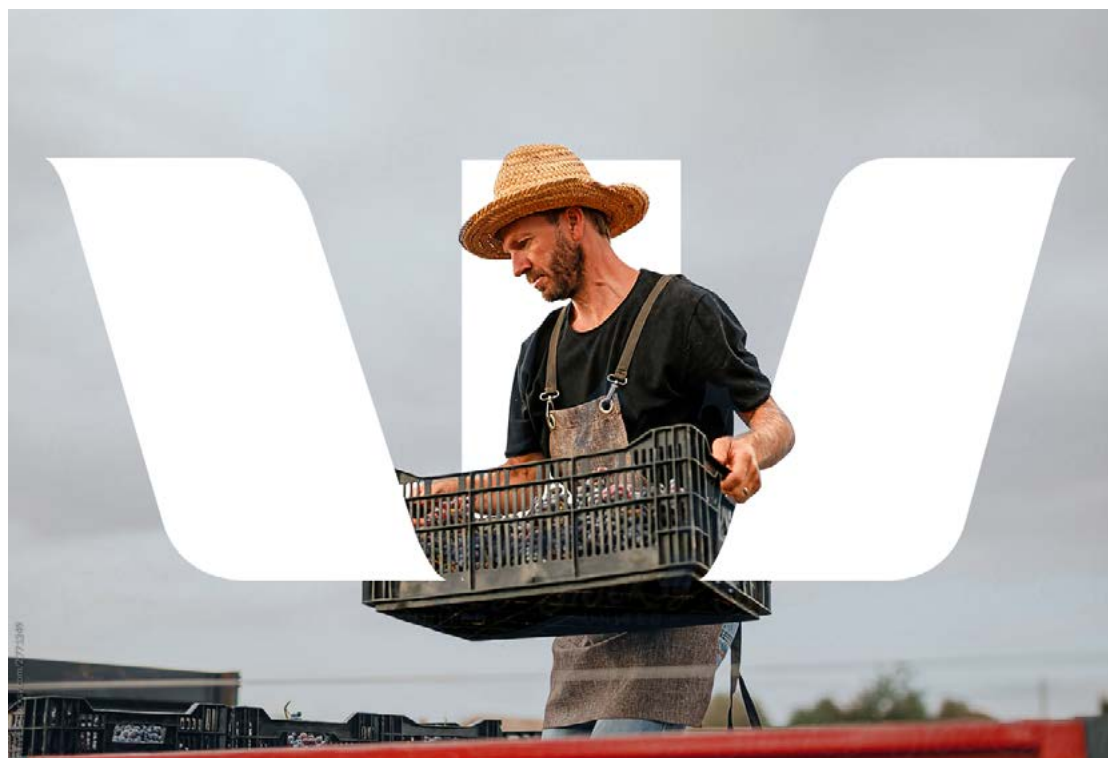
What we're saying, who we're speaking to, and where we are in the customer journey will determine where a communication sits on the scale.

Refined and considered

Conversational and sentence case

FASTEST

BIG & BOLD
IMPACTFUL

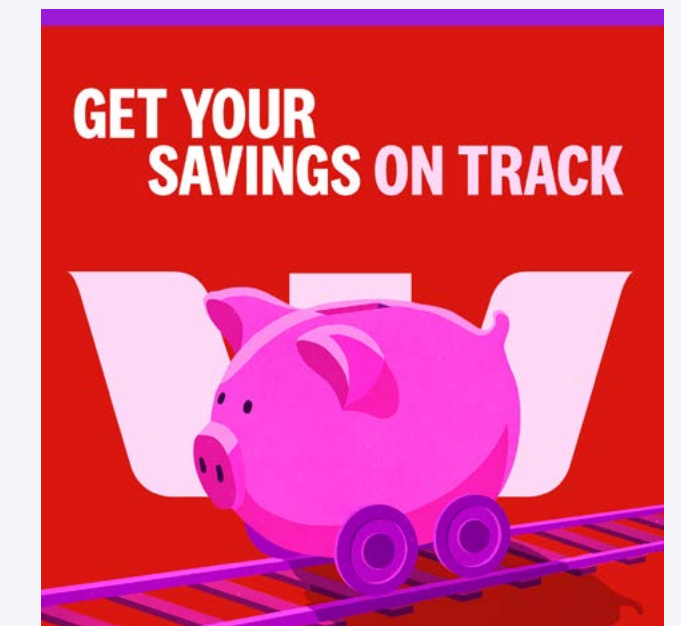
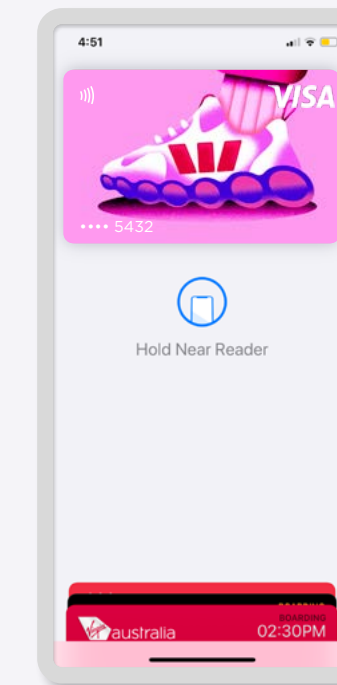
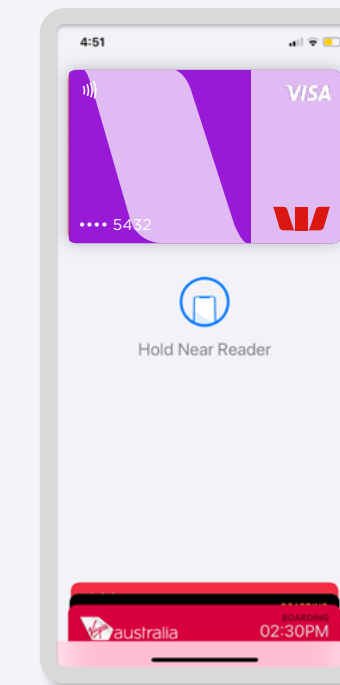
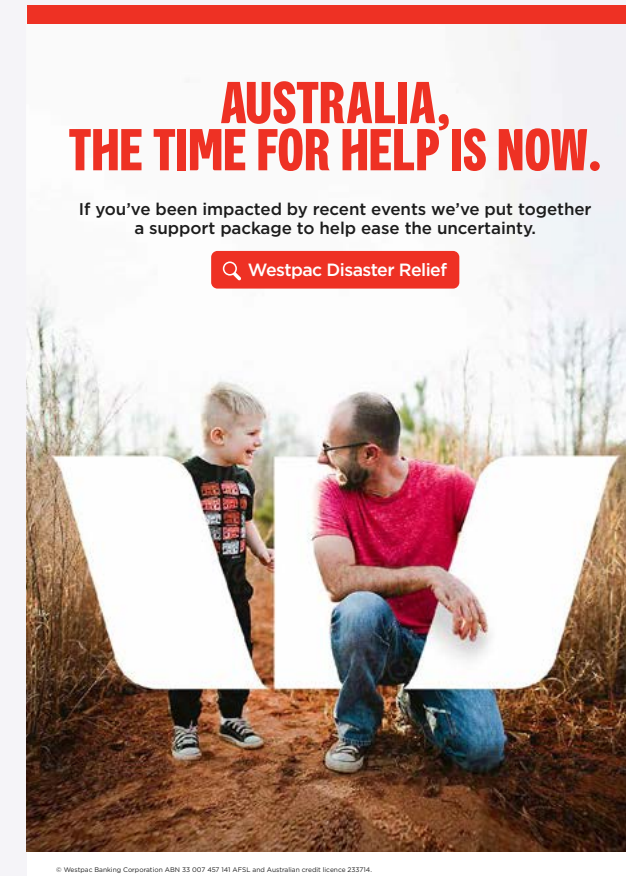
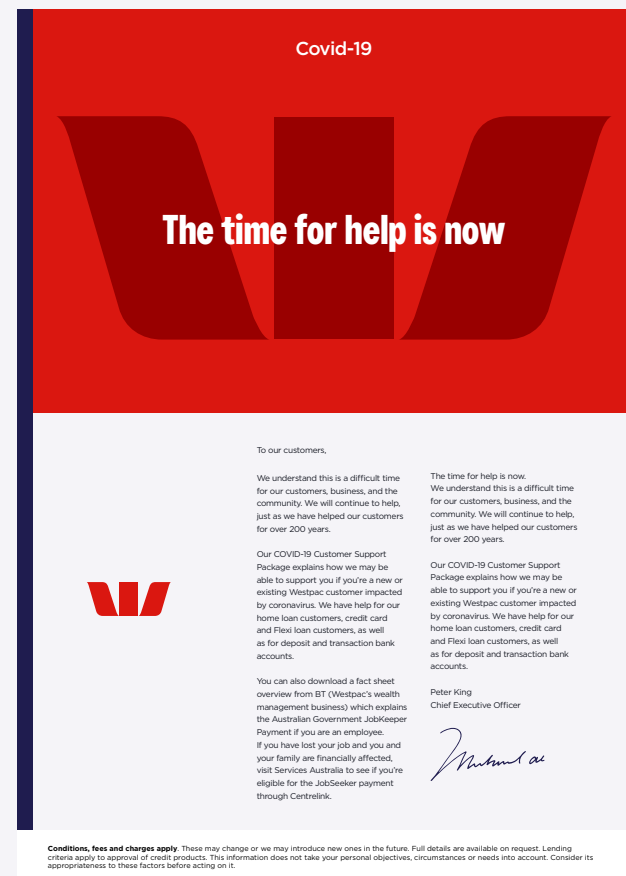
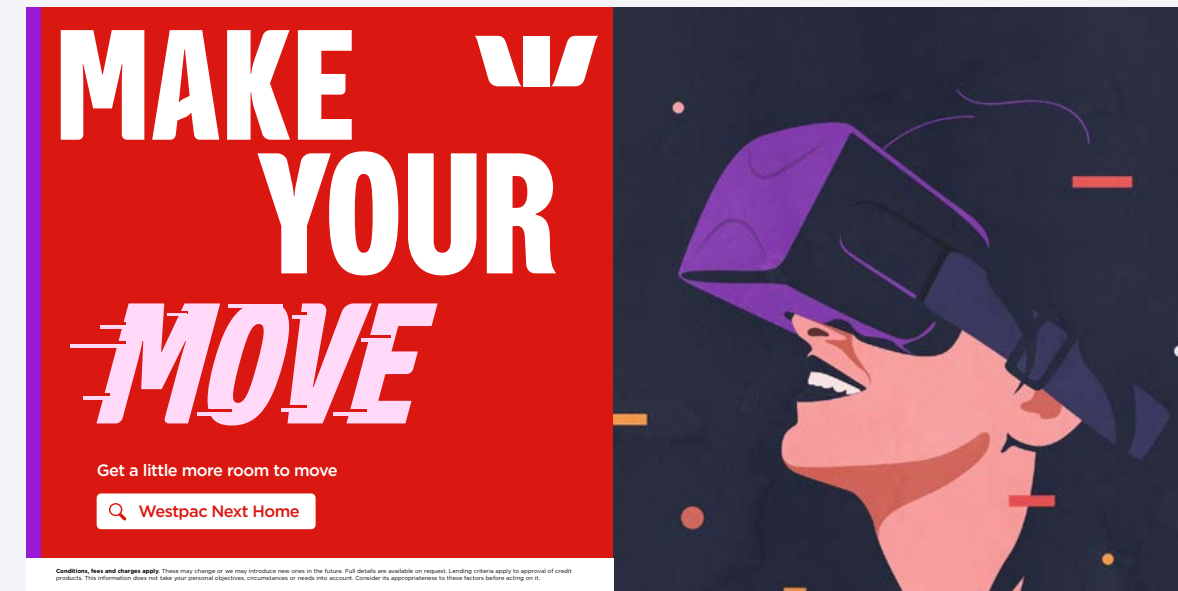


2.2

Creative Introduction

BRAND FLEX

Using our Brand Flex, we can also create a wide range of compelling, cohesive, visually-led communications. Below are some examples of the spectrum of visual tonality.



3

VISUAL IDENTITY

*Images are for reference and used as a guide for illustrative purposes only.

TOOLKIT OVERVIEW

We have 10 core assets that make up our toolkit. They are the building blocks of our brand. The 10 tools in our kit work together to make our brand energetic, dynamic, and distinctively Westpac.

Logo

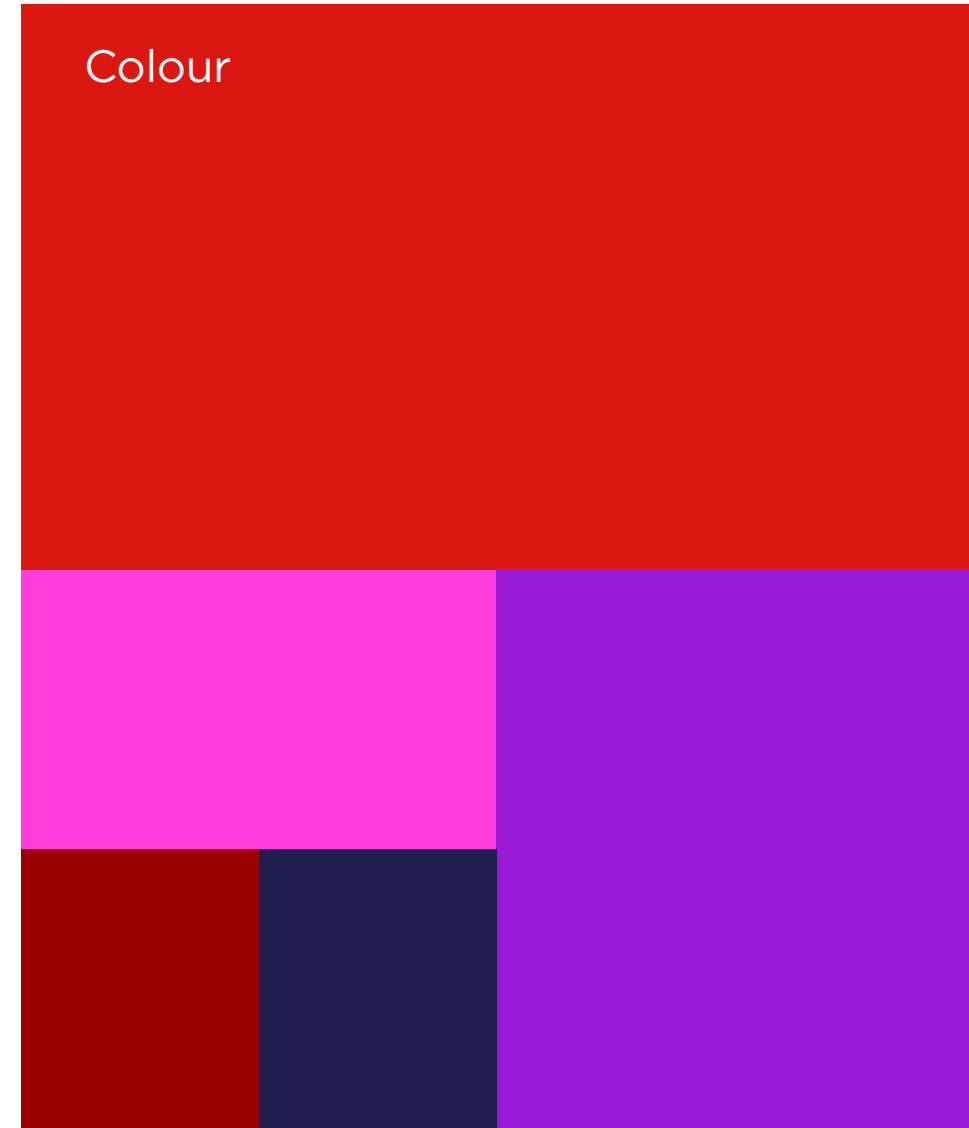


Typography

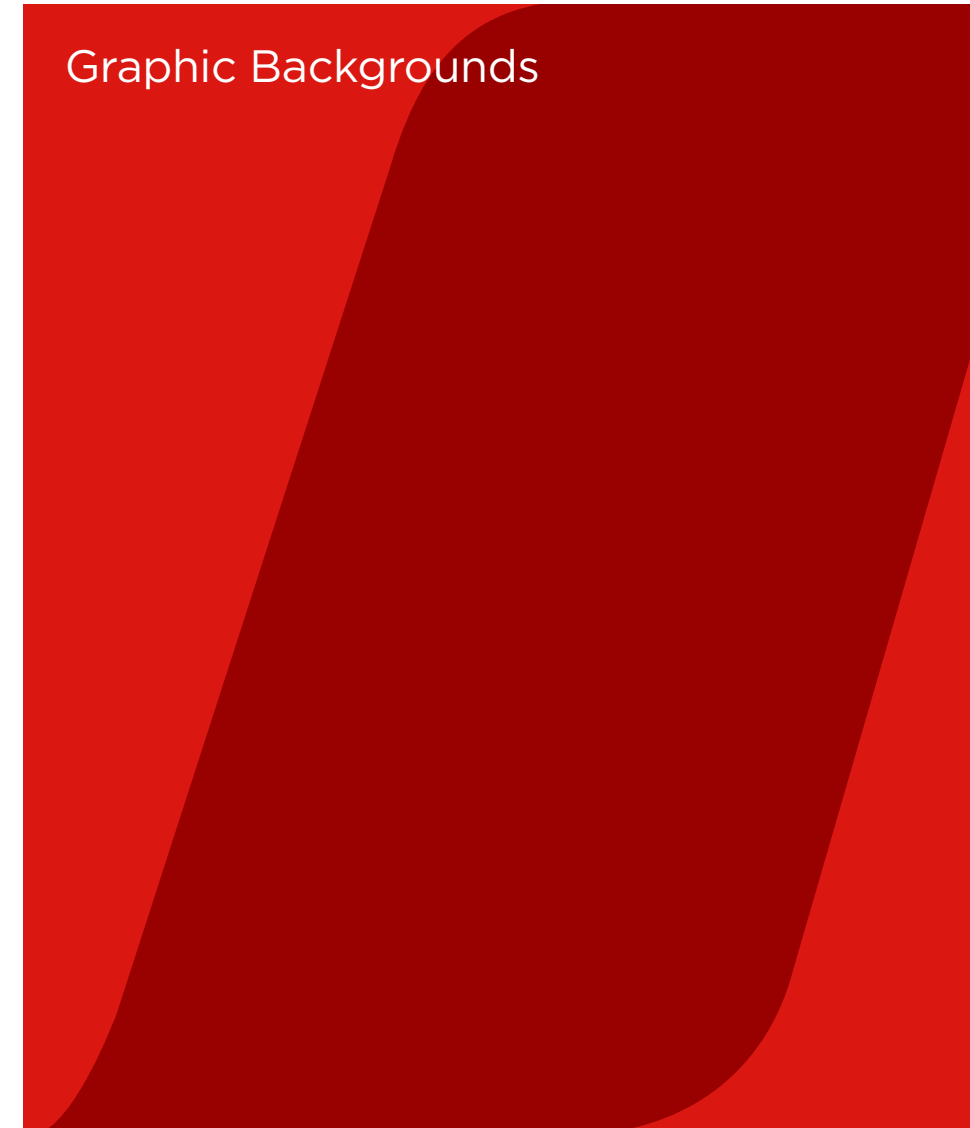
WESTPAC
FONT

Aa

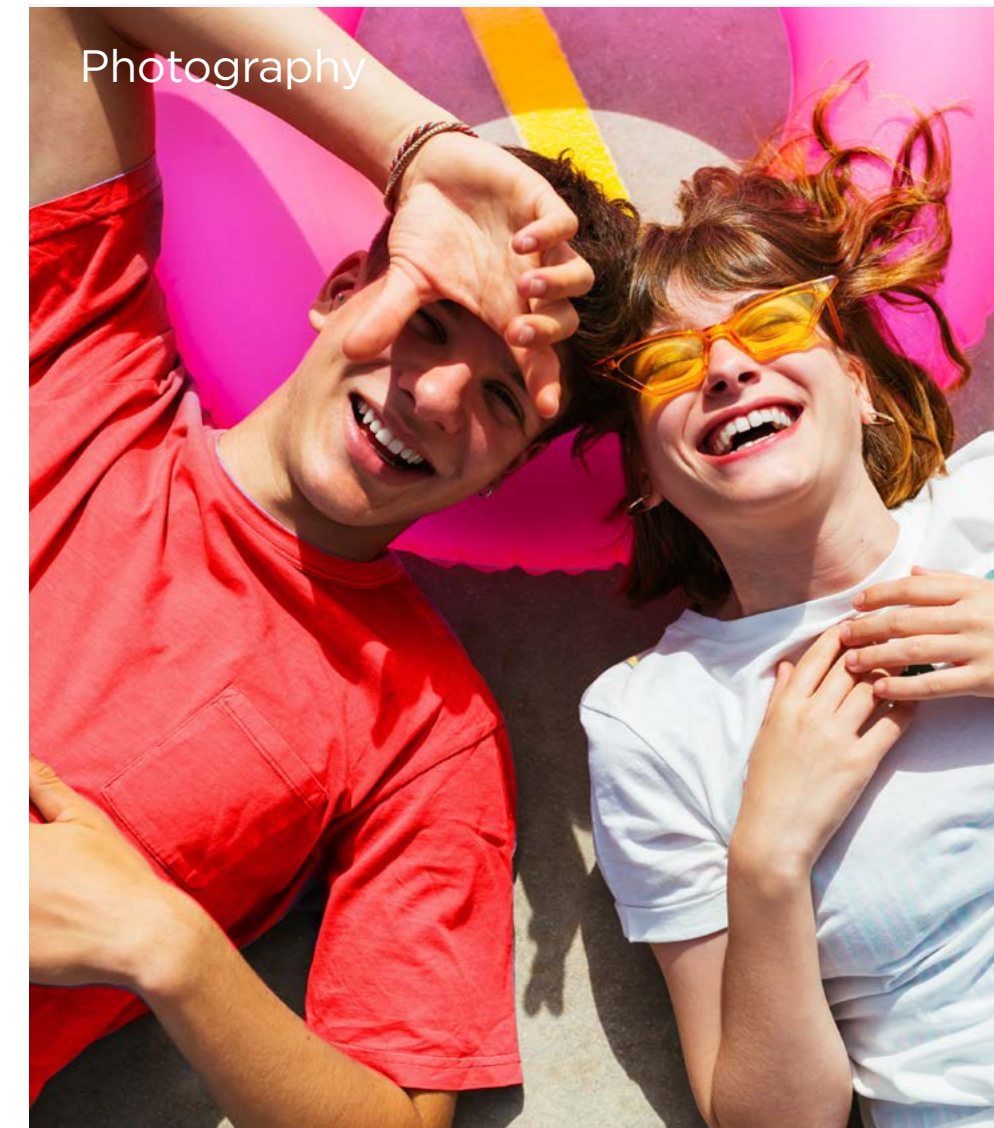
Colour



Graphic Backgrounds



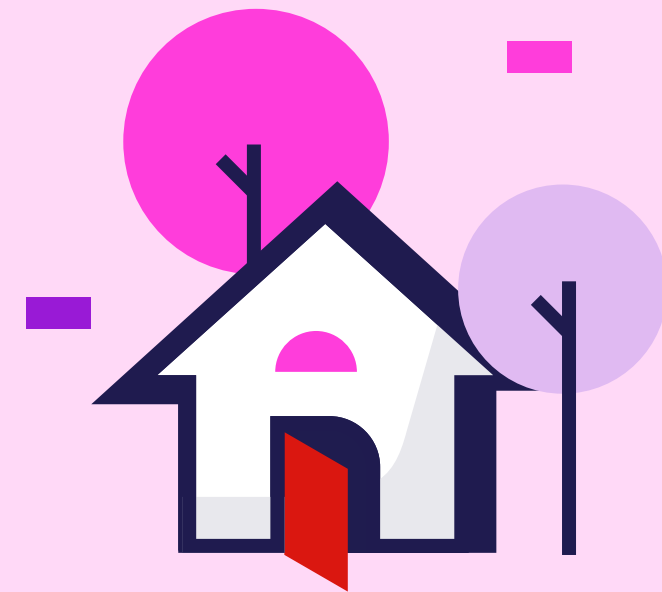
Photography



Illustration



Iconography and Pictograms

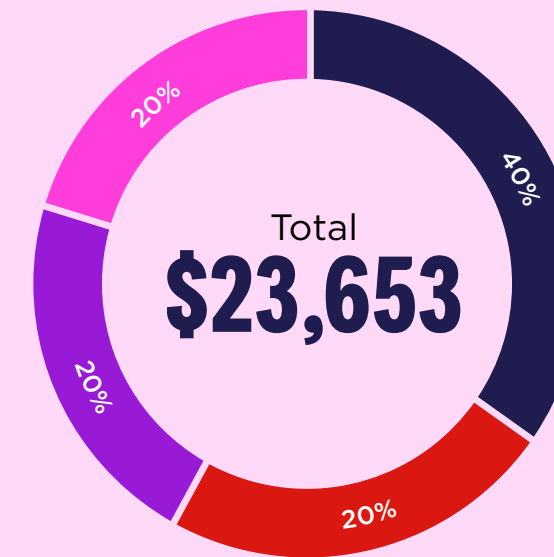


Micro-interactions

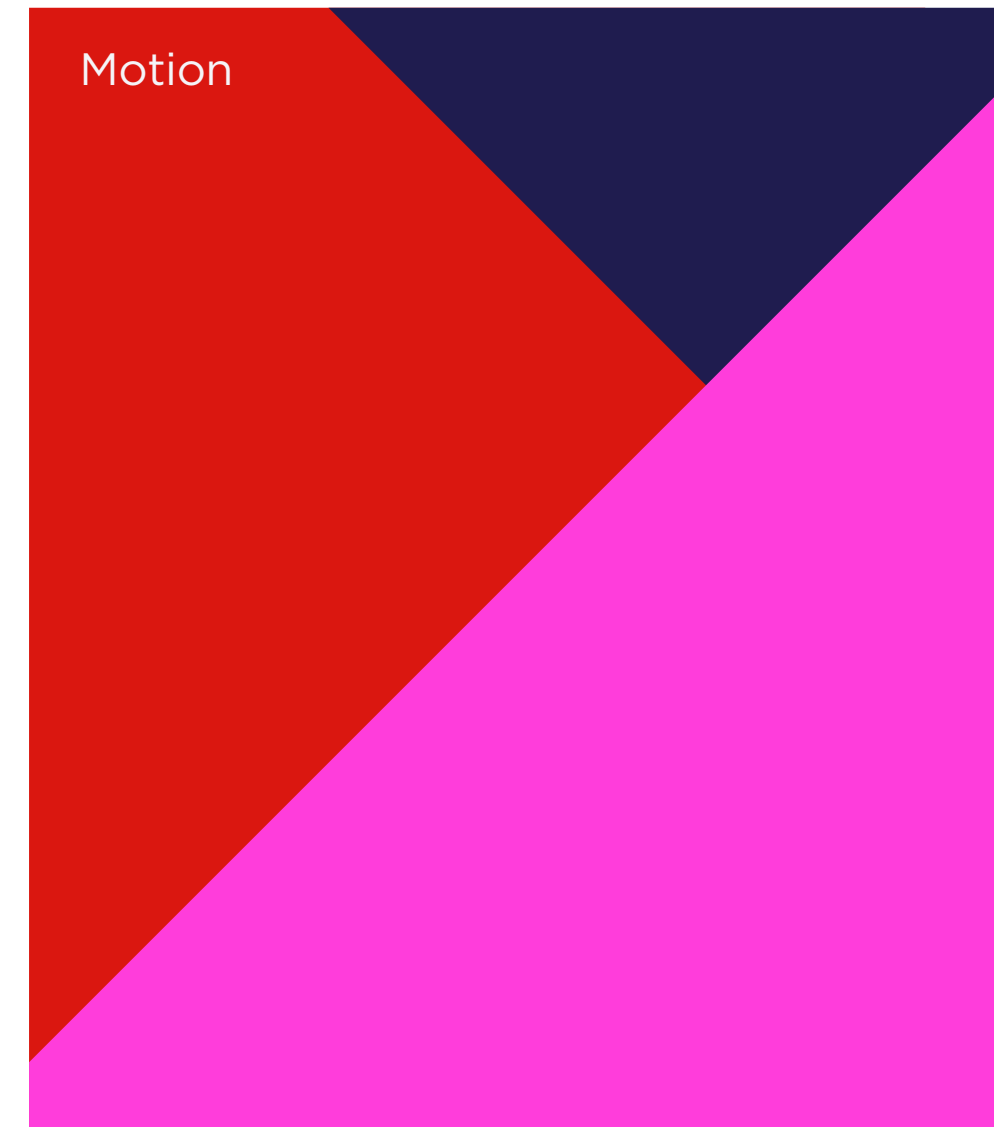
FASTEST

CHA
CHING!

Infographics



Motion



LOGO

The cornerstone of our visual identity is our 'W'. At nearly 50 years old, it's become iconic in its own right—and plays a huge role throughout the new look and feel of our identity.



*Images are for reference and used as a guide for illustrative purposes only.

3.1.1

Visual Identity
Logo

OUR LOGO

Our logo is the most recognisable part of our brand. It's simple, emotionally powerful, and embodies our brand idea, so we ensure it's clear and present in all our communications.



LOGO SYSTEM

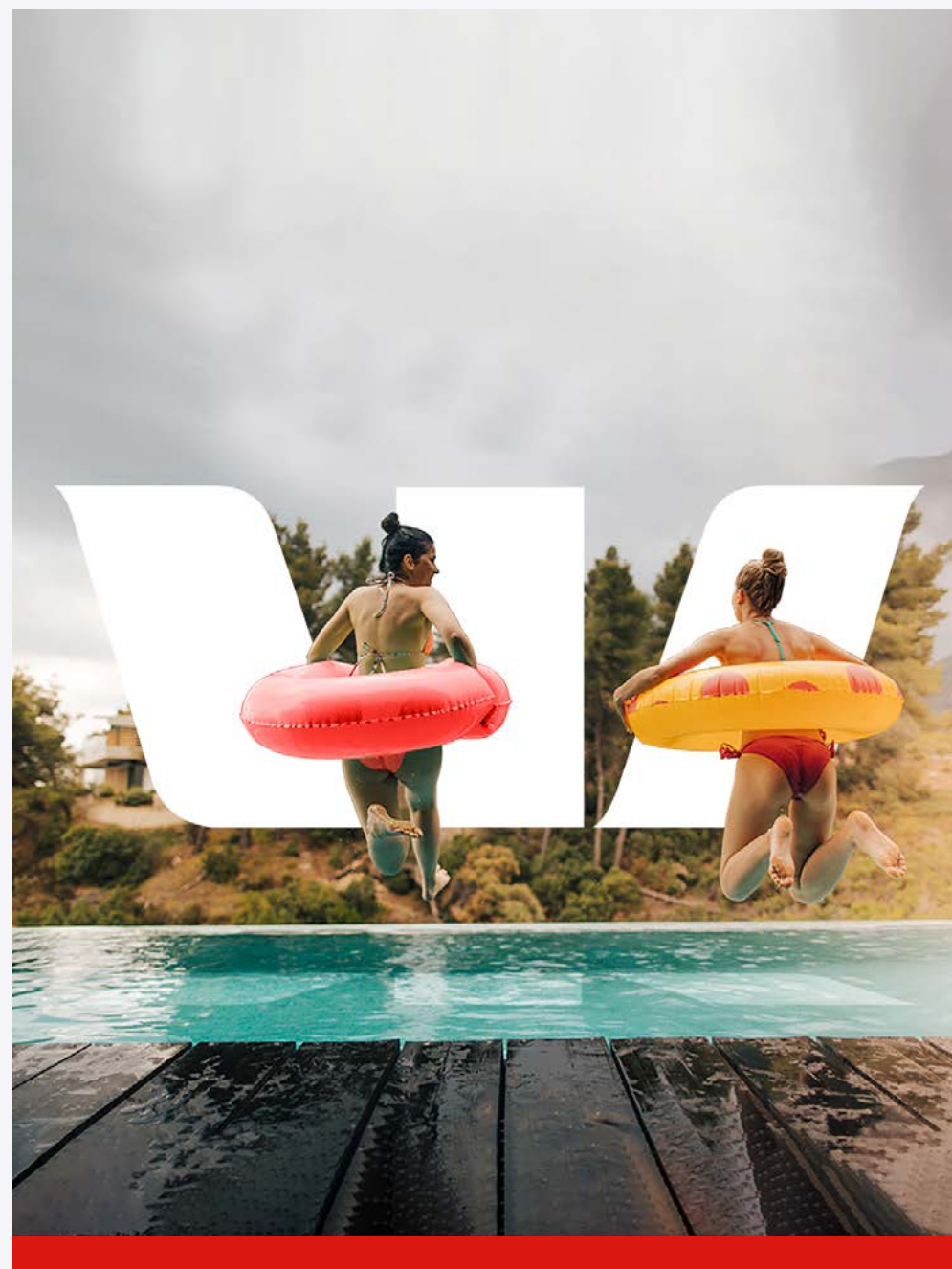
Using our logo as its core visual device, the system can respond to various communication needs, adapting and stretching to suit different life moments: big, small, or the dynamism of in-between.

As shown below, information hierarchy will determine when to use a particular logo state.

What is the focus of the communication?

Emotive, impactful and succinct. Celebrating the moment.

Action, service based, more content heavy. Celebrating the offering.



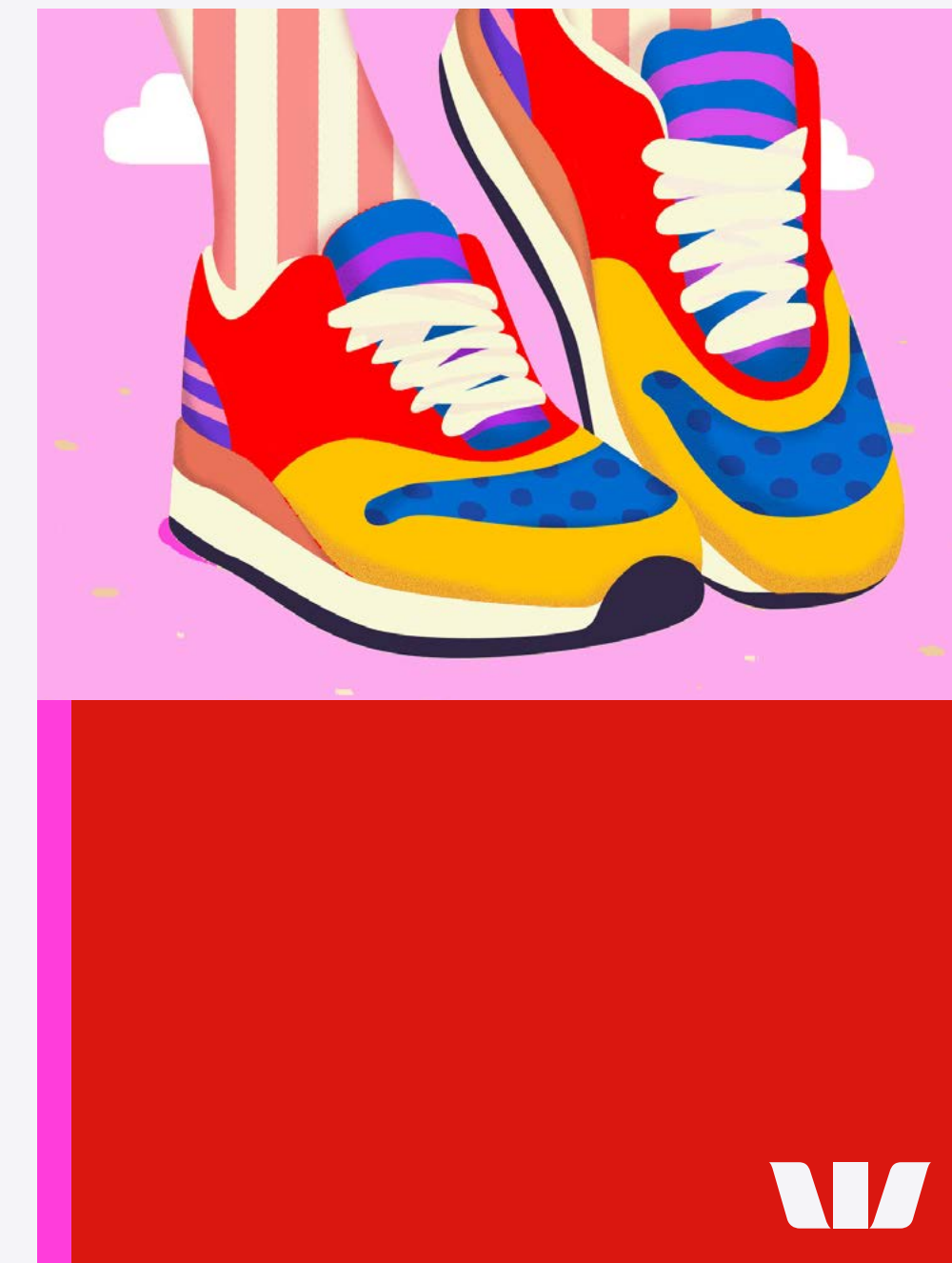
Big Moments

For impactful brand-building communications.



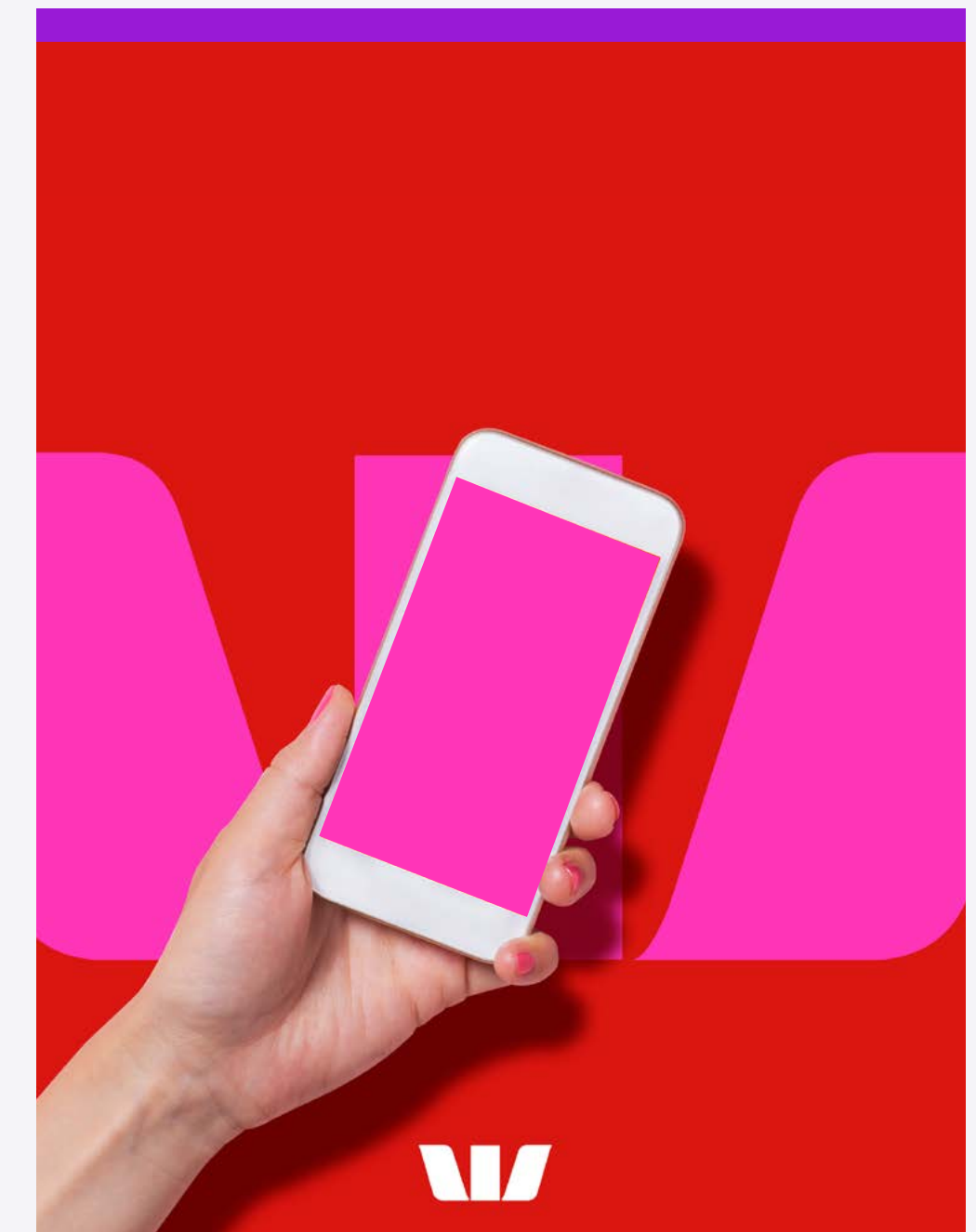
Small Moments

For more punchier headlines and messaging.



Out of the Way

For when we need to let other elements of the communication shine e.g. rates and offers.



In the Background

For more reserved communications e.g. crisis relief, service messages.

3.1.2

Visual Identity
Logo**LOGO STATES:
BIG MOMENTS**

We have set positions for our logo, to ensure it gets the attention it deserves. Big Moment state places the logo front and centre. This state is bold, expressive and unmissable.



1



2



1

This highly engaging state can be used for impactful, brand-building communications e.g. billboards and OOH executions. A large logo is overlaid on or integrated with photography or illustration (this state works best with full bleed images). Always ensure the three prongs and full width of the logo are visible.

2

This execution can be used for brand and conversion communications, with the logo sitting behind products and deep-etched imagery sitting above. If a big logo is obstructed by photography or illustration, you can place a small logo centrally above the message or in the top right of the page, integrated into the headline.

**Helpful Tips**

For more information on logo usage in communications, please see the 'Design System' section on page 110`.

3.1.2

Visual Identity
Logo**LOGO STATES:
SMALL MOMENTS**

Small Moment state is used when we want to be less overt and more in the background. It can be used with full bleed images or within a typographic layout for both brand and conversion communications.



1



2

1

This state can be used in brand-building communications, such as billboards and OOH executions, as well as touchpoints that aim to be subtly emotive. Even though it's a 'Small Moment', it can still carry emotional resonance. You can position the logo centrally over imagery.

2

This state is bold and visually captivating, but with simplicity in mind. We're the focal point but we aren't blatant or overpowering. You can position the logo centrally within a typographic layout.

**Helpful Tips**

For more information on logo usage in communications, please see the 'Design System' section on page 110.

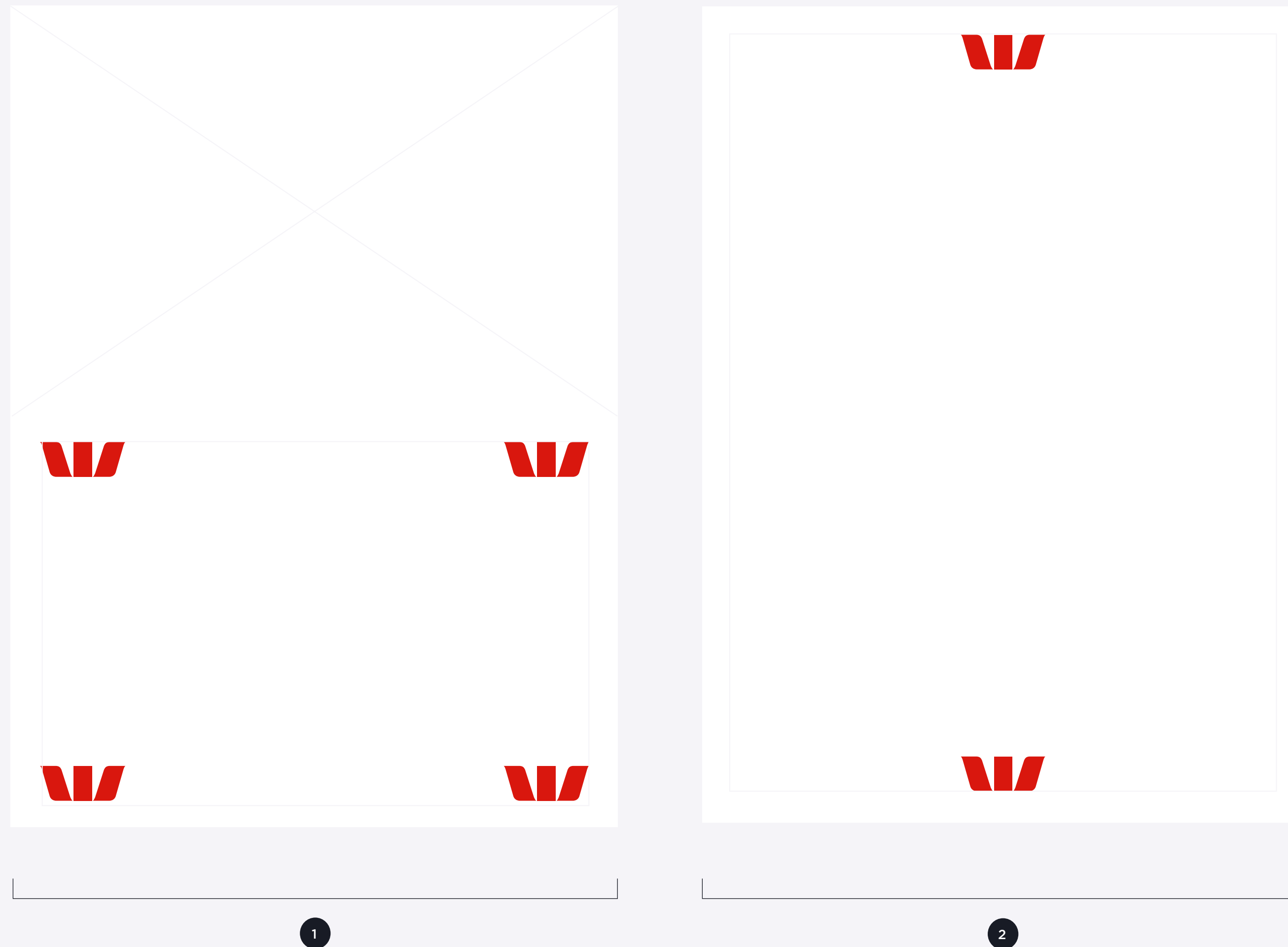
3.1.2

Visual Identity
Logo

LOGO STATES: OUT OF THE WAY

Out of the Way state is used when we want to step back and let other elements shine. In some communications, we have a large amount of information (rates, promotions, partnerships).

In these instances, we make the logo smaller, move it out of the way, and place it in consistent positions, so it's easily recognised.



1 2

'Out of the Way' state can be used in both brand and conversion touchpoints, such as digital communications, literature, bank cards and branded products. The logo can either be centrally aligned or in all four corners of the communication. Choose a single position that best suits the layout.



Helpful Tips

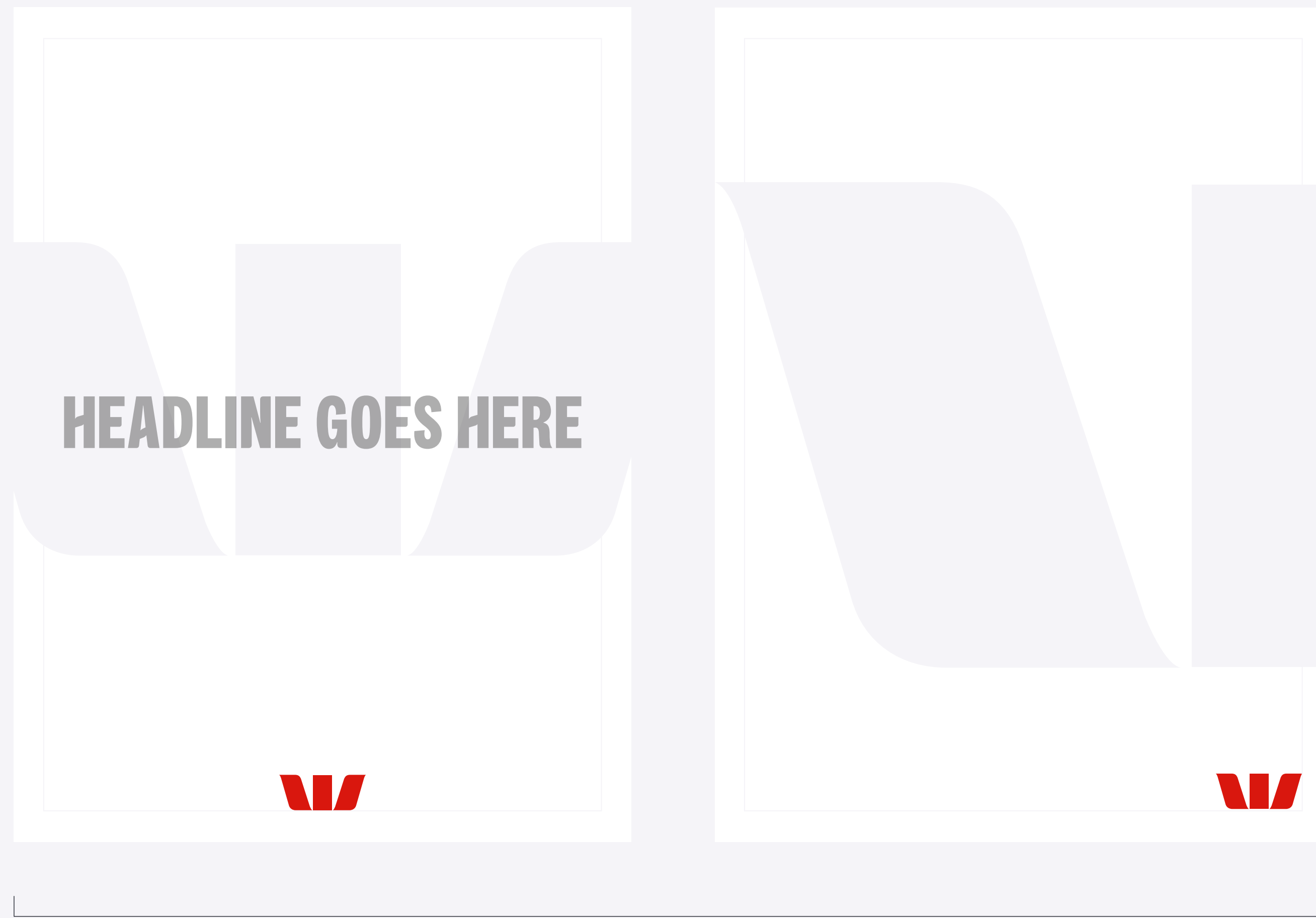
For more information on logo usage in communications, please see the 'Design System' section on page 110.

3.1.2

Visual Identity
Logo

LOGO STATES: IN THE BACKGROUND

In the Background state is used when we need a graphical layer for brand communications. It provides a textured place for content and messages to live. In this state, the logo can be cropped and be in any brand colour (keeping accessibility in mind).



1

1

'In the Background' state is used in more reserved touchpoints, such as crisis relief, service messages and operational communications. We also use this state with our 'Graphic Backgrounds' on all external communications.

Once the logo is cropped or in colours other than Westpac Red or white, it becomes a graphic background.



Helpful Tips

For more information on logo usage in communications, please see the 'Design System' section on page 110.

3.1.3

LOGO COLOUR

Visual Identity
Logo

The logo should only ever be used in white or Westpac Red if it's playing the role of brand indicator. Colours can only be changed if the logo is being used as a graphic background or within illustrations.

If you're placing the logo on an image, either white or red logos can be used (but be sure to consider visual contrast and brand codes).

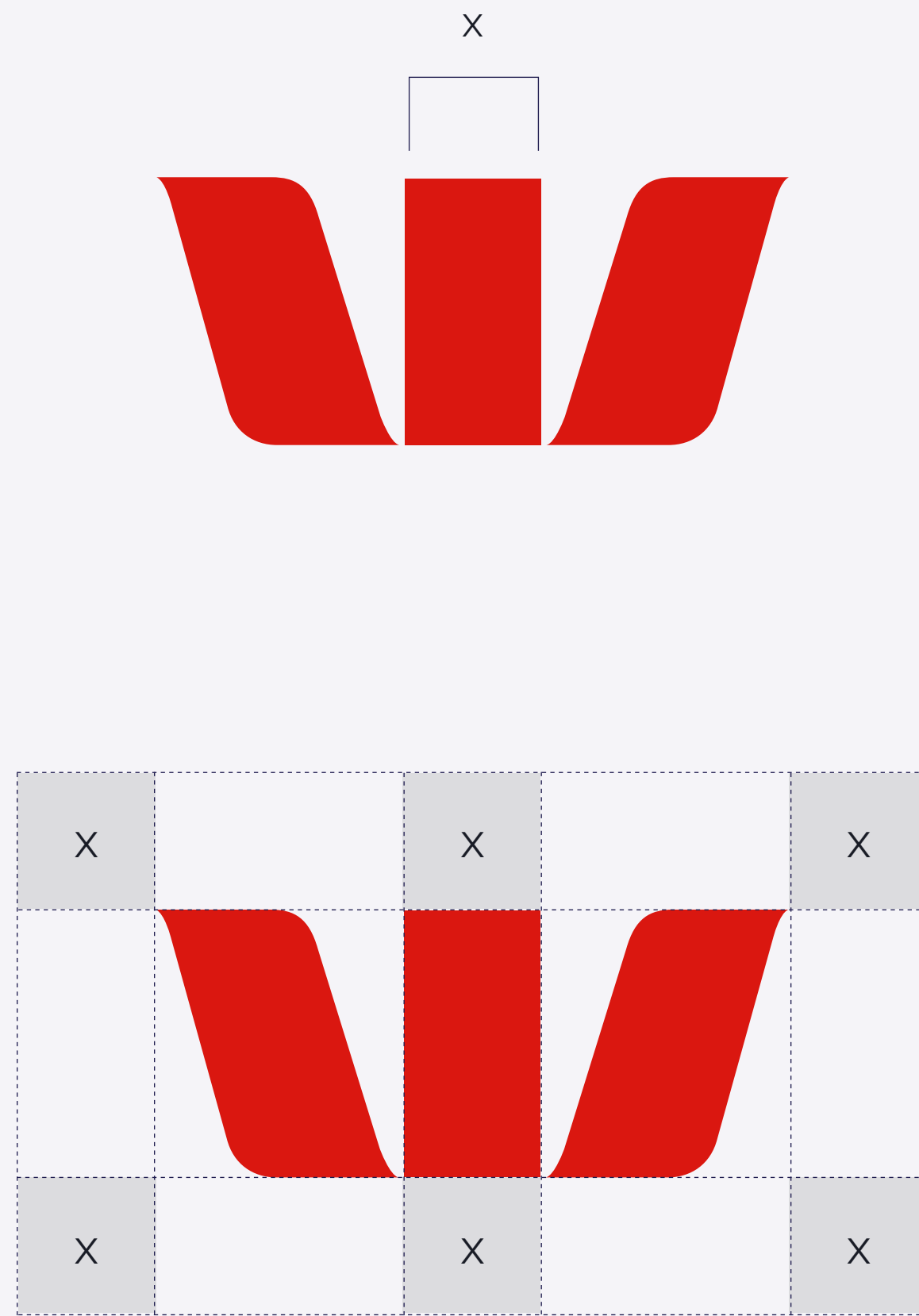


3.1.4

Visual Identity
Logo

MINIMUM SIZES AND CLEAR SPACE

Our logo should always be legible and visible. It should also be given space to breathe, and clear space ensures it's impactful. There are two minimum heights for the logo (print and screen), which exist to maintain its integrity and legibility in different environments.



3.1.5

Visual Identity
Logo

PARTNERSHIP LOCKUPS

Follow clear space and guidance rules when you're aligning partner logos with ours. Only supplied logo files should be used.

 Scholars

 Private Bank

 Ruby

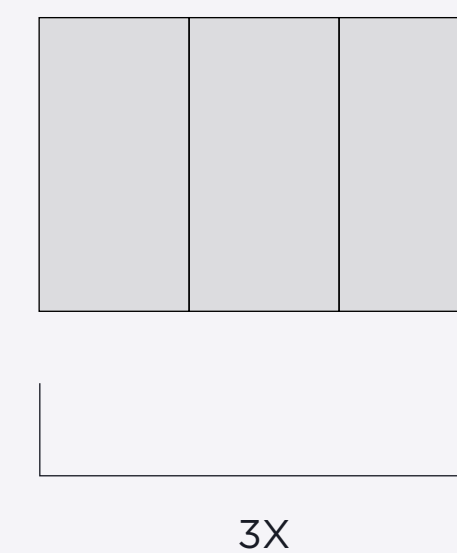
 Foundation



3.1.6

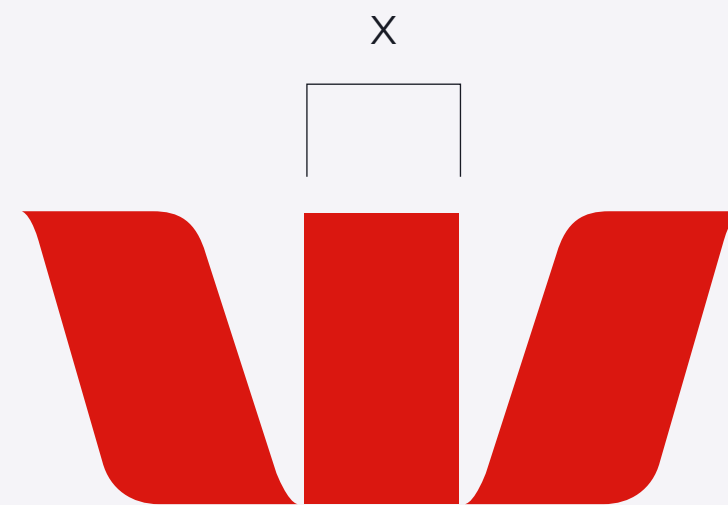
Visual Identity
Logo**CO-BRANDING LOCKUPS:
HORIZONTAL**

Our logo will often need to be locked-up with the logos of various partners. Balance and consistency are key here. Our primary partnership lock-up is the horizontal format. And all lock-ups should adhere to clear space and guidance rules.

**Helpful Tips**

Always use our logo when co-branding. If there are more than three partner logos in the lock-up, apply the same sizing and spacing rules between them.

3.1.6

Visual Identity
Logo**CO-BRANDING LOCKUPS:
STACKED**

This type of lock-up should only be used in skinny vertical communications, where there's a need for a co-branding logo stack. All lock-ups should adhere to clear space and guidance rules.

**Helpful Tips**

Logos that are tall, square or round should be left or right aligned with the middle stem of the 'W' logo. Wide and thin logos that extend to the clearance edge of our logo are OK, depending on the needs of the layout.

3.1.6

Visual Identity
Logo

CO-BRANDING LOCKUPS: USAGE EXAMPLE



1



2

1

Horizontal co-branding lockup

The horizontal format is our primary partnership lock-up. We use it when partner logos are supplied in white.

1

Horizontal co-branding white bar lockup

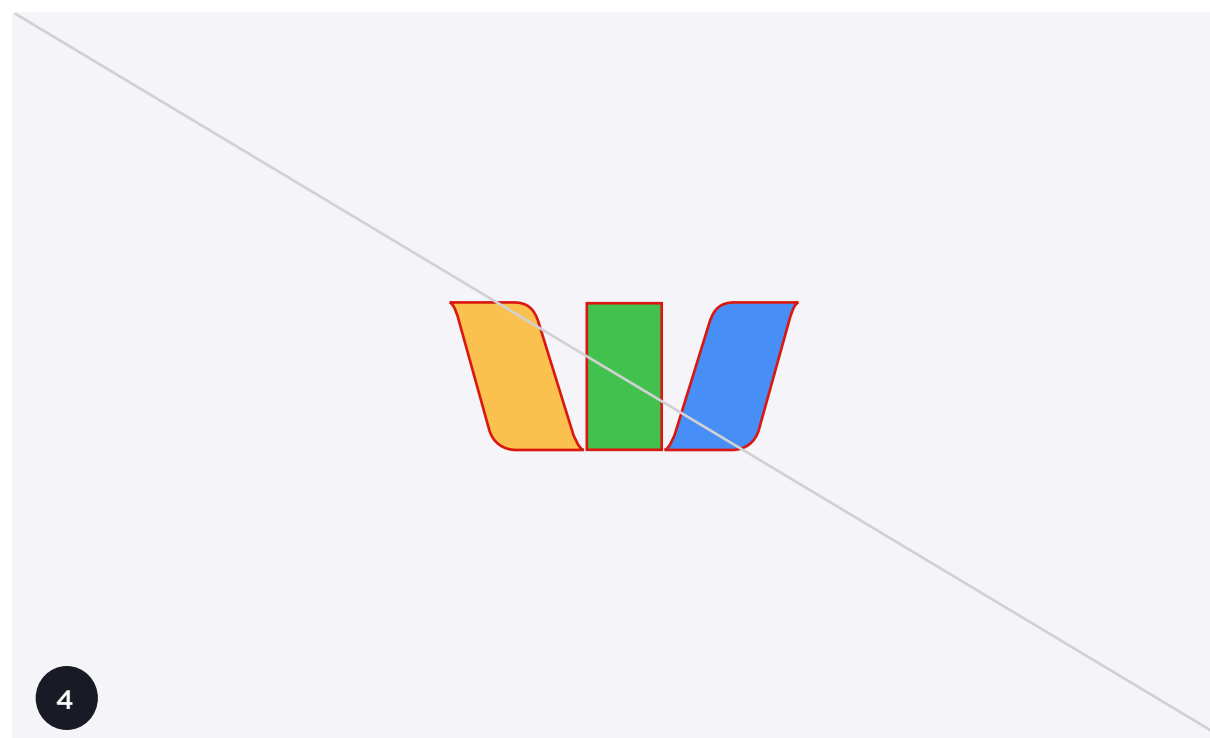
When partner logos aren't supplied in white use a white bar to house both our logos and theirs. Adhere to spacing guides throughout.

3.1.7

Visual Identity
Logo

GUIDANCE

It's important we treat our logo with respect. Don't adjust or alter it in any way, and always use the logo file provided. Here are nine more tips for maintaining our logo's integrity.



- 1 Don't change the transparency of the logo.
- 2 Don't outline the logo.
- 3 Don't use drop shadows or any other effects.
- 4 Don't use different colours.
- 5 Don't alter or round off any corners.
- 6 Don't twist or turn the logo.
- 7 Don't lock-up the Westpac name and logo together.
- 8 Don't add gradient to logo.
- 9 Don't stretch the logo.

TYPOGRAPHY

Our typography plays a big role in the new brand identity. This is underpinned by our new, bespoke typeface: Westpac Font. Our typography system is impactful, flexible and, most importantly, distinctly ours.

A large, bold, sans-serif typeface is showcased. The uppercase letter 'A' is on the left, and the lowercase letter 'a' is on the right. Both letters are rendered in a dark blue color. The 'A' has a thick, slightly tapered stem and a wide, flat top. The 'a' is a rounded, bowl-shaped letter with a thick stroke and a small, rounded tail. The background is a solid, vibrant orange-red color.

*Images are for reference and used as a guide for illustrative purposes only.

3.2.1

Visual Identity
Typography

OUR TYPEFACES

Typography is a key way of showcasing our brand's personality and voice. Our custom primary typeface is called Westpac. It's been crafted for maximum impact, character and ownability. Our secondary typeface is Gotham, which is both versatile and functional, with

a range of weights and high legibility at small sizes. Together, this pair of typefaces create a beautiful tension, reflective of big and small moments.

Westpac

Aa

Gotham

Bold
Medium
Book

Aa

3.2.1

Visual Identity
Typography**WESTPAC TYPEFACE**

Westpac is our primary typeface. It's crafted just for us and inspired by our logo. Westpac is our impact typeface and it gives the brand a unique, recognisable voice. It also allows us stretch our tone, from bold and attention-grabbing to softer and more conversational.

Once you install our Westpac font, you can use it across any desktop application. Download our Westpac font here: <https://spaces.hightail.com/receive/rsDiqzcuo3>

**ABCDEFGHIJKLMN
OPQRSTUVWXYZ
1234567890!@#\$
%^&*()<>?/+ =**

Bold and Expressive

**abcdefghijklmn
opqrstuvwxyz
1234567890!@#\$
%^&*()<>?/+ =**

Conversational and Reserved

Aa

3.2.1

Visual Identity
Typography

GOTHAM FAMILY

Our secondary and informative typeface is Gotham. We use three weights from the Gotham Family. Together, they establish our typographic hierarchy for subheaders and body copy. Our system typeface for Gotham is Helvetica. It should only be used in rare situations, when our brand font can't be used or isn't available.

Purchase our Gotham from: typography.com/fonts/gotham/styles
Note: Internal stakeholders must submit a Software Purchase Approval SRD and provide a Cost Centre approval. For more information, email ETAM@westpac.com.au

**ABCDEFGHIJKLMN
abcdefghijklmn
1234567890!@#\$
%^&*()<>?/+ =**

Bold

**ABCDEFGHIJKLMN
abcdefghijklmn
1234567890!@#\$
%^&*()<>?/+ =**

Medium

**ABCDEFGHIJKLMN
abcdefghijklmn
1234567890!@#\$
%^&*()<>?/+ =**

Book

**ABCDEFGHIJKLMN
OPQRSTUVWXYZ
1234567890!@#\$
%^&*()<>?/+ =**

System Font
Helvetica Neue Bold

**ABCDEFGHIJKLMN
OPQRSTUVWXYZ
1234567890!@#\$
%^&*()<>?/+ =**

System Font
Helvetica Neue Medium

**ABCDEFGHIJKLMN
OPQRSTUVWXYZ
1234567890!@#\$
%^&*()<>?/+ =**

System Font
Helvetica Neue Regular

3.2.2

Visual Identity
Typography

TYPOGRAPHIC HIERARCHY

Typographic hierarchy is a way of organising type to show the importance of different information. It engages the audience and helps them consume messages easily. We play with scale within our hierarchy, creating visual tension in layouts that

reinforces our brand idea of big and small moments. Because it needs to work across a diverse range of brand touchpoints, we have a flexible system that offers visual variation and engagement across different applications.

H1

HEADLINE

WESTPAC

Headline Leading: 80% of type size
To calculate this multiply type size by 0.8
Tracking: Set to 0

H2

Heading

Westpac

Headline Leading: 100% of type size
To calculate this multiply type size by 0.8
Tracking: Set to 0

H3

Subheader

Gotham Medium

Headline Leading: 120% of type size
Tracking: Set to -30

H4

Longform Subheader

Gotham Bold

Headline Leading: 120% of type size
Tracking: Set to -30

B1

Body copy

Gotham Book / Medium (digital use)

Headline Leading: 1110% of type size
Tracking: Set to -30

B2

T&C fine print

Gotham Book

Headline Leading: 120% of type size
Tracking: Set to -30

THIS IS OUR HEADLINE. WE USE IT TO GRAB THE READER'S ATTENTION.

This heading style is more reserved. It's used when we want to be informative.

This is a subheading and is set to Gotham Medium. It's used to explain the headline in more detail.

This is a longform subheader. It's used as a heading or highlighter for longform copy on the website and in editorial communications.

This is our body copy. It's set in Gotham Book. As a guide, it's set to half the point size of the subheading copy, but use your discretion depending on the communication. As a guideline, length should be between 9-12 words per line.

T&Cs legal text title is set to Gotham Bold. T&Cs body copy is set to Gotham Book. Occulparum estem rem faceatur rest il int ulpa voluptamus denihil is aut labores eum fuga. Itatem quidit pos nonem aute voloreh endisqu untur, occum ide nonseque perspera nonsequam rem nonseni hiciis eos alitat archicta dolum, voluptur suntibus duciderum, verit, int. Cereraes erum fuga. Vel ea quata veniste mporae pra plaborumet pratqui aliquidex explate cuscimus voluptatur? Aqui ut quiam fugiae volla volupti ut fugiae num, sum volorrorit, apel est iuntiae is in nonsequam, sequiderum aut odigent, inihit officipiet presend isint.

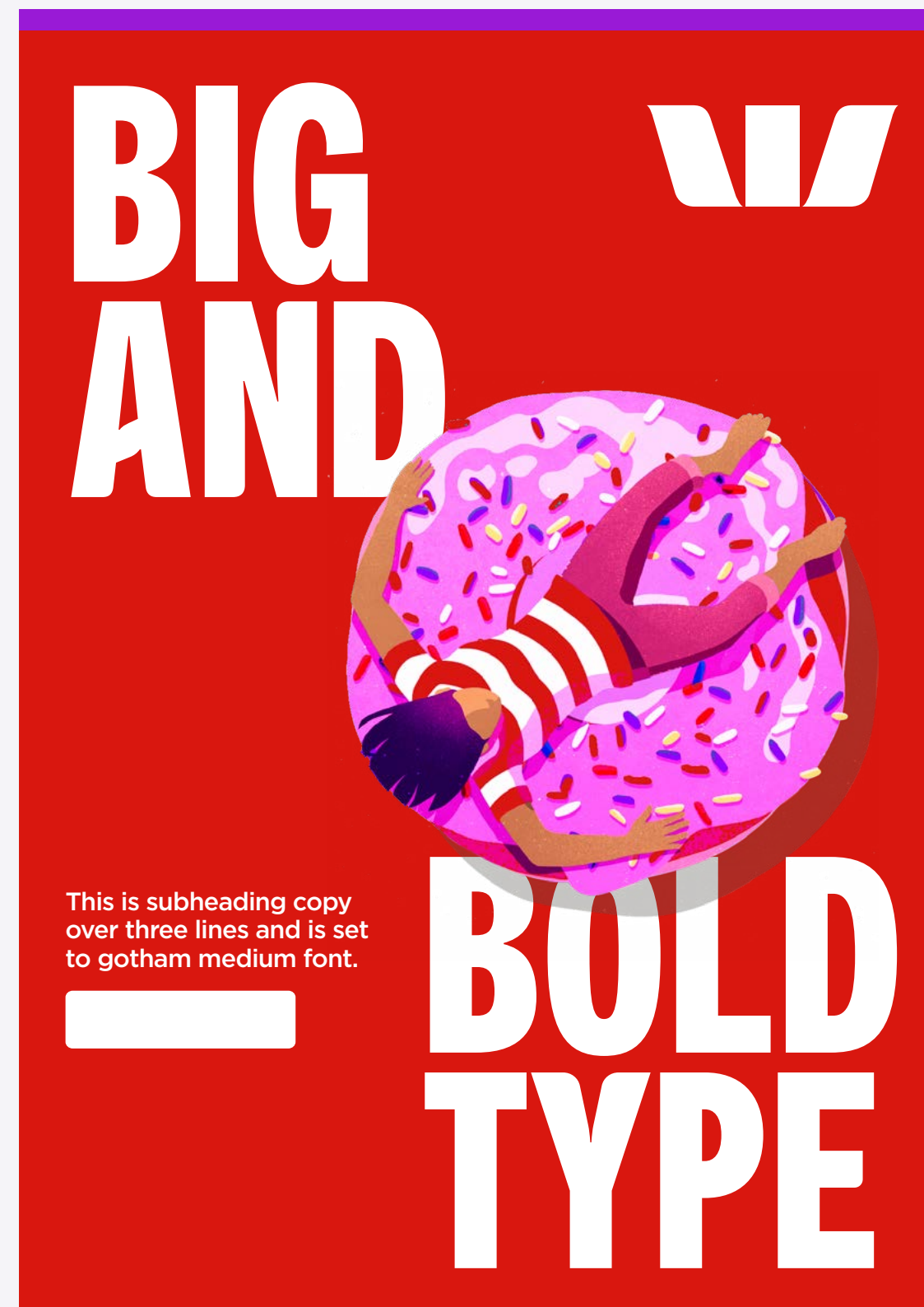
3.2.3

Visual Identity
Typography

HEADLINE STATES

We have four headline states and we use them to adapt to different occasions. This gives us a flexible framework to base our design decisions on.

Not only does it help with content-building, but it also keeps our communications looking fresh, varied and concise.



Bold State

Our most attention-grabbing state.



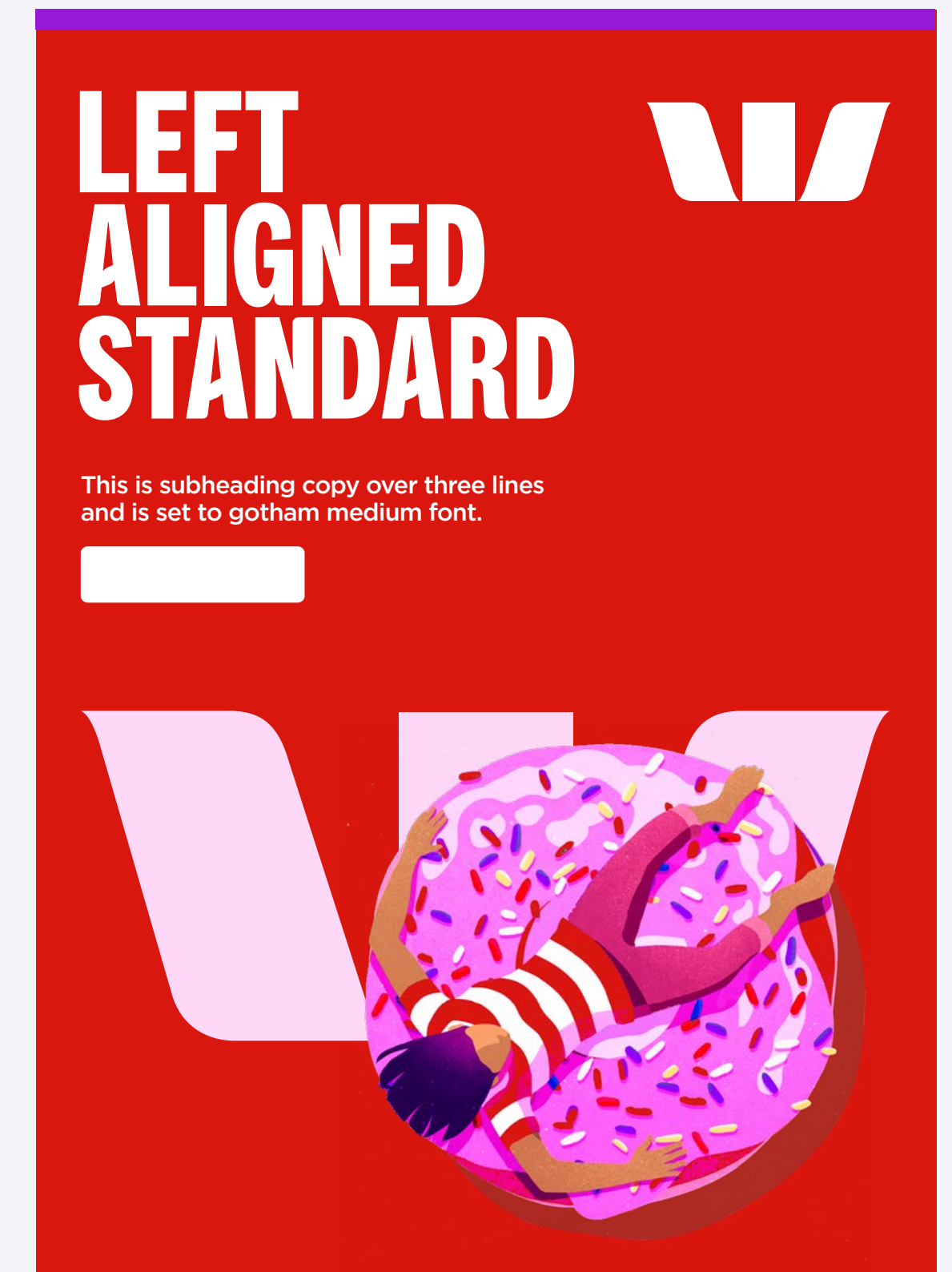
Dynamic State

Our most flexible state, providing numerous design executions.



Central State

A calmer and more functional state, allowing the elements around it to be louder and more expressive.



Standard State

Our most practical and reserved state.

3.2.3

Visual Identity
Typography

HEADLINE STATES: BOLD

Bold Headline state is our most attention-grabbing. Type is placed on opposite corners, boldly scaled and visually impactful.



1

1

Bold Headline state works best when there are fewer words and they're split in two e.g. 3-6 short words. This allows text to be scaled up without making the composition look overcrowded or heavy.

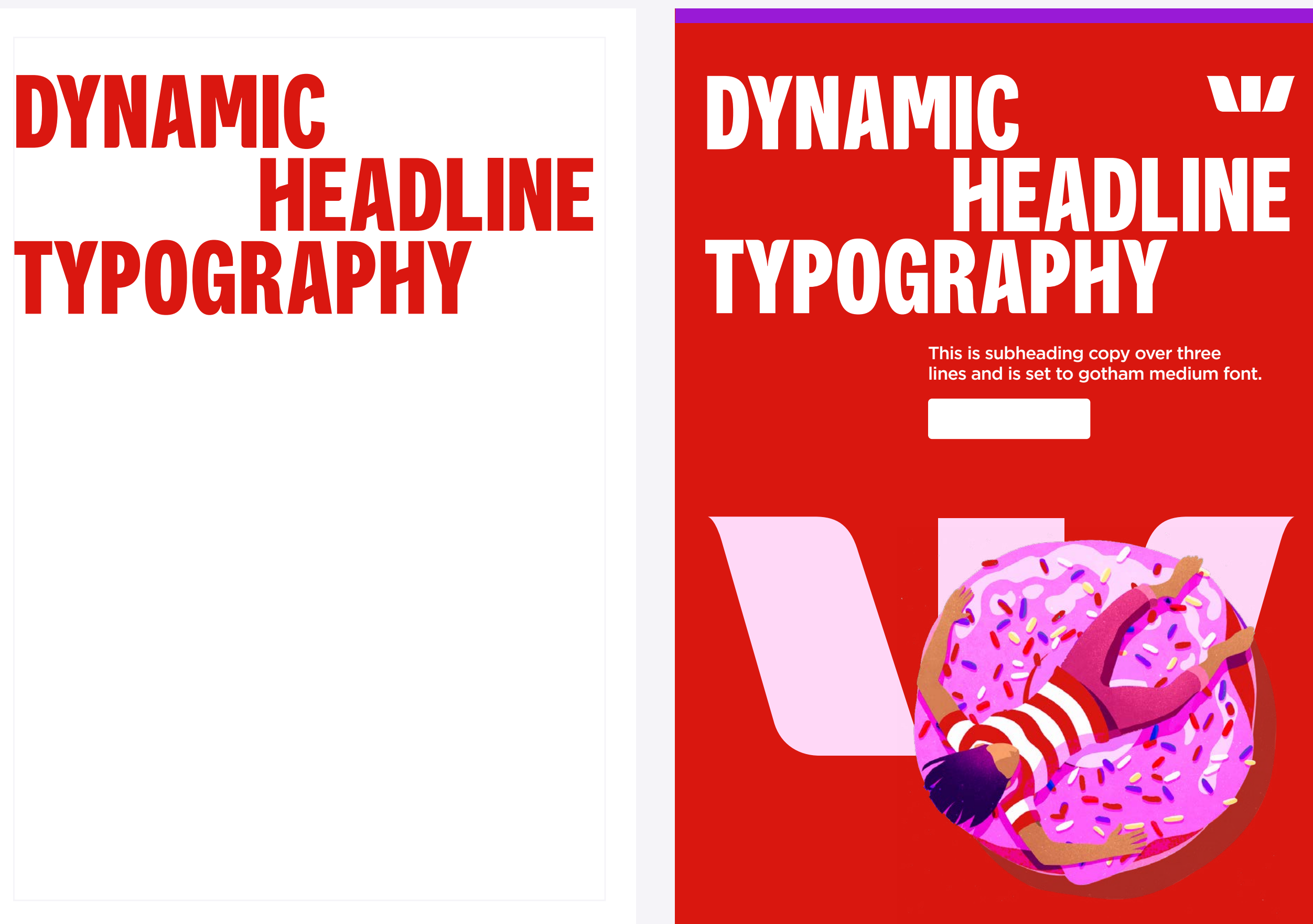
Illustration and deep-etched photography can live around and interact with the type, adding dynamism. This state should only be used in appropriate layouts.

3.2.3

Visual Identity
Typography

HEADLINE STATES: DYNAMIC

Our Dynamic Headline state is our most flexible, and can work in a variety of design executions. This state is expressive, energetic, and directly reflects the spirit of our brand.



1

1

Use this state freely across brand and conversion communications, plus on any touchpoints where a high level of visual expression can work.

Keep the headline succinct, impactful and under four lines. It should always go from top to bottom or left to right.

3.2.3

Visual Identity
Typography

HEADLINE STATES: CENTRAL

Our Central Headline state can be used as an alternative to Dynamic state. Tonally, it's calmer and more functional, allowing the elements around it to be louder and more expressive.

**CENTRED
AND SIMPLE**

W
**CENTRED
AND SIMPLE**

This is subheading copy over three lines
and is set to gotham medium font.



1

Central Headline state should be used when we want to be a bit more reserved and in communications that have other expressive focal points. We also recommend using it for service announcements and in communications that need a level of refinement. Unlike the other states, Central still works well at a smaller size, so it caters for longer headlines.

1

3.2.3

Visual Identity
Typography

HEADLINE STATES: LEFT ALIGNED

Our Central Headline state can be used as an alternative to Dynamic state. Tonally, it's calmer and more functional, allowing the elements around it to be louder and more expressive.

**LEFT
ALIGNED
STANDARD**

**LEFT
ALIGNED
STANDARD**

This is subheading copy over three lines
and is set to gotham medium font.



1

Central Headline state should be used when we want to be a bit more reserved and in communications that have other expressive focal points. We also recommend using it for service announcements and in communications that need a level of refinement. Unlike the other states, Central still works well at a smaller size, so it caters for longer headlines.

1

3.2.4

Visual Identity
Typography**HEADLINE IN
MOTION**

Moving type is essential for building dynamism in digital environments. We have two tiers of moving type: Bespoke and Standard.

CASH BACK**CASH BACK****CASH BACK****CASH BACK**

1

Bespoke tier is used in touchpoints where there's more visual control and time for craft and refinement e.g. TVCs, social and retail. 'Swipe' movements in corporate letterform stretch and scrolling. Scrolling can be applied to any words that relate to 'cash' or 'money', as well as numerals within number stacks.

2

Standard tier uses a simple 'Swipe' motion. It can be applied to single letters, words or even full sentences. Standard tier is used on digital banners where there are HTML restrictions. These are easier to implement and can be achieved on projects with shorter timelines.

**Helpful Tips**

Type movements should feel balanced and have a distinct pace. Keep it punchy, and don't have everything come on at once or in the same direction. There should be a rhythm to the build. View examples here: <https://bit.ly/3inmR4O>

1

2

3.2.5

Visual Identity
Typography

HEADLINE GUIDANCE

Our headlines are an integral part of all our communications. They bring our custom typeface to life and give energy to compositions. But they need to be crafted with consideration, otherwise there's a risk

they'll look unbalanced and unrefined. Here are some tips to ensure our headlines maintain brand integrity.

**DO NOT MIX
UPPERCASE AND
lowercase in
the same headline**

**DO NOT USE
PUNCTUATION IN
OUR HEADLINES.
UNLESS APPROPRIATE**

**DO NOT PUT
HEADLINES
OVER MORE
THAN FOUR
LINES**

**DO NOT USE
FONTS OTHER
THAN WESTPAC
CONDENSED**

**NEVER HAVE TWO
INDENTS
ALIGNED IN THE
SAME SENTENCE**

**DO NOT
INDENT THE FIRST
SENTENCE OF THE
HEADLINE**

**AVOID INDENTING A
LARGE
GAP OR A SPACE**

**DO NOT MIX
FONT
SIZES**

3.2.6

Visual Identity
Typography

RATE STACKS

Rate stacks are used for special product rates. They're made to be scanned and seen at a glance. Our number stacks are locked-up in a balanced visual structure, so they can live harmoniously with other elements.

X 3.09% P.A. 0.5X

3.09% P.A.

Rate Stack

X EARN UP TO 3.09% P.A. 0.5X

● X = 0.5 of decimal point

Horizontal Rate Stack

X EARN UP TO 3.09% P.A. 0.5X

● X = 0.5 of decimal point

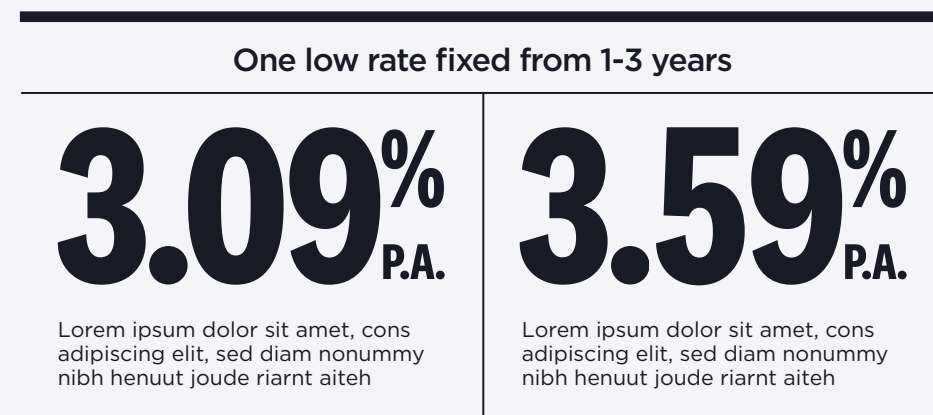
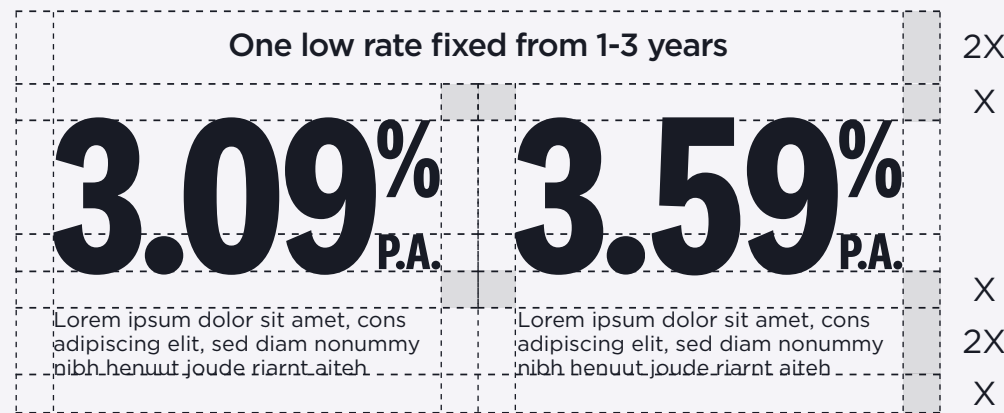
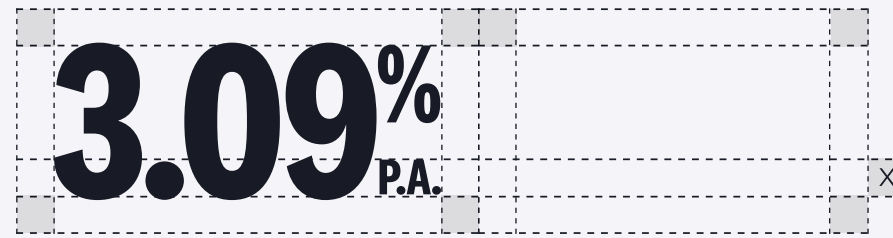
Vertical Rate Stack

3.2.6

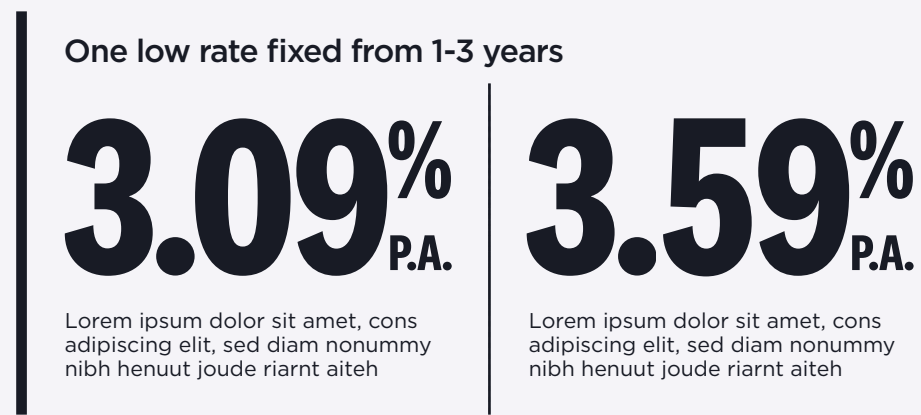
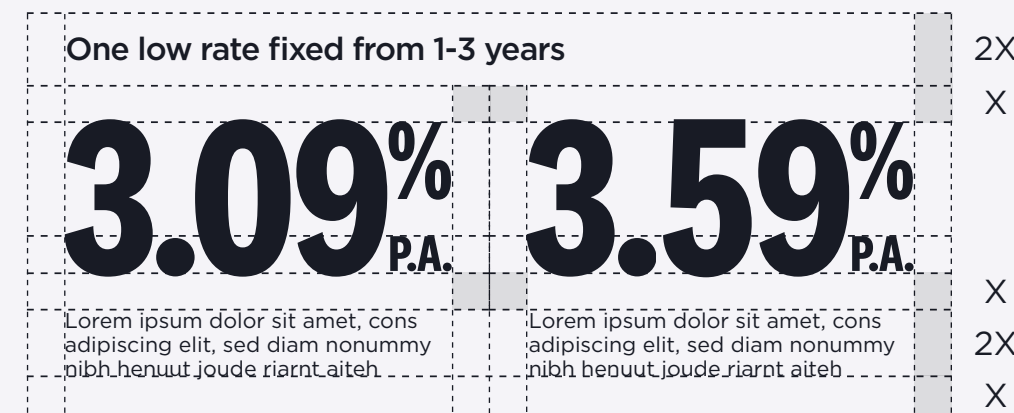
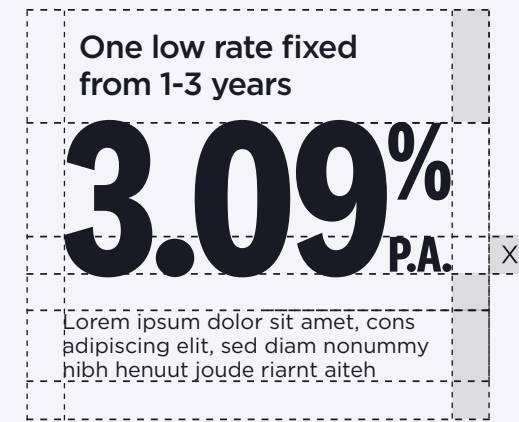
Visual Identity
Typography

RATE STACKS

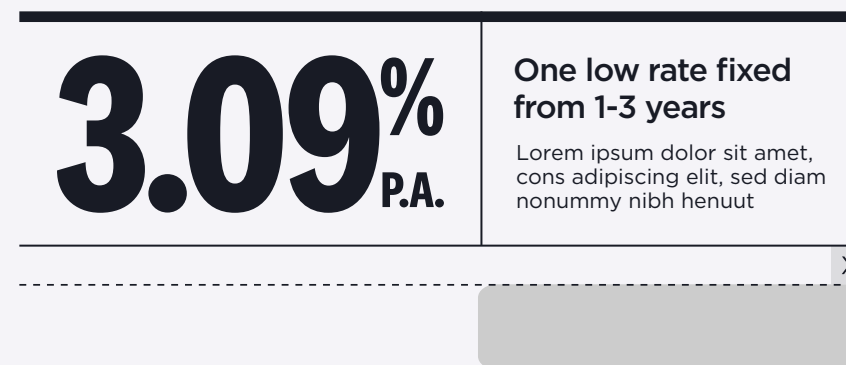
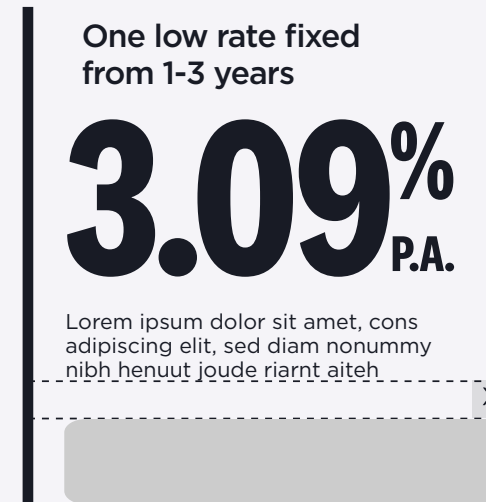
Rate stacks are used to house important product information and fixed details about offers. They're specifically built to be scanned quickly and easily.



1



2



3

1

Horizontal rate stacks can be used when type is centred or on social media platforms.

2

Vertical rate stacks can be used for all type alignments.

3

Add CTAs to the base of horizontal and vertical rate stacks. For vertical retail stacks, extend the structural line to align with the base of the CTA. For horizontal retail stacks, right align the CTA button. Please see the CTA section in 'Design System' (p.130) for sizing instructions.



Helpful Tips

There are no defined rules for which rate stacks should be used in certain communications. But in the case of retail stacks, they should bring balance to the overall communication.

3.2.7

Visual Identity
Typography

USAGE EXAMPLES

1 GET
2 CASH BACK

Switch your home loan to Westpac and get \$2000 cash back.

Refinance cash back per property

3 \$2000

Westpac Home Loan

6

7

Conditions, fees and charges apply. These may change or we may introduce new ones in the future. Full details are available on request. Lending criteria apply to approval of credit products. This information does not take your personal objectives, circumstances or needs into account. Consider its appropriateness to these factors before acting on it.

Covid-19

2

1 The time for help is now

To our customers,

We understand this is a difficult time for our customers, business, and the community. We will continue to help, just as we have helped our customers for over 200 years.

The time for help is now. We understand this is a difficult time for our customers, business, and the community. We will continue to help, just as we have helped our customers for over 200 years.

Our COVID-19 Customer Support Package explains how we may be able to support you if you're a new or existing Westpac customer impacted by coronavirus. We have help for our home loan customers, credit card and Flexi loan customers, as well as for deposit and transaction bank accounts.

Our COVID-19 Customer Support Package explains how we may be able to support you if you're a new or existing Westpac customer impacted by coronavirus. We have help for our home loan customers, credit card and Flexi loan customers, as well as for deposit and transaction bank accounts.

You can also download a fact sheet overview from BT (Westpac's wealth management business) which explains the Australian Government JobKeeper Payment if you are an employee. If you have lost your job and you and your family are financially affected, visit Services Australia to see if you're eligible for the JobSeeker payment through Centrelink.

Peter King
Chief Executive Officer

Peter King

4

7

Conditions, fees and charges apply. These may change or we may introduce new ones in the future. Full details are available on request. Lending criteria apply to approval of credit products. This information does not take your personal objectives, circumstances or needs into account. Consider its appropriateness to these factors before acting on it.

1

Headline State

Select the headline state that suits the type of communication. Lowercase can be used for more reserved or conversational tones.

2

Sub-header

Gotham Medium.

3

Number Stack

Vertical number stack used.

4

Body Copy

Gotham Book.

5

CTA (refer to CTA section in 'Design System', p.110)

6

Legal Text Title

Gotham Bold.

7

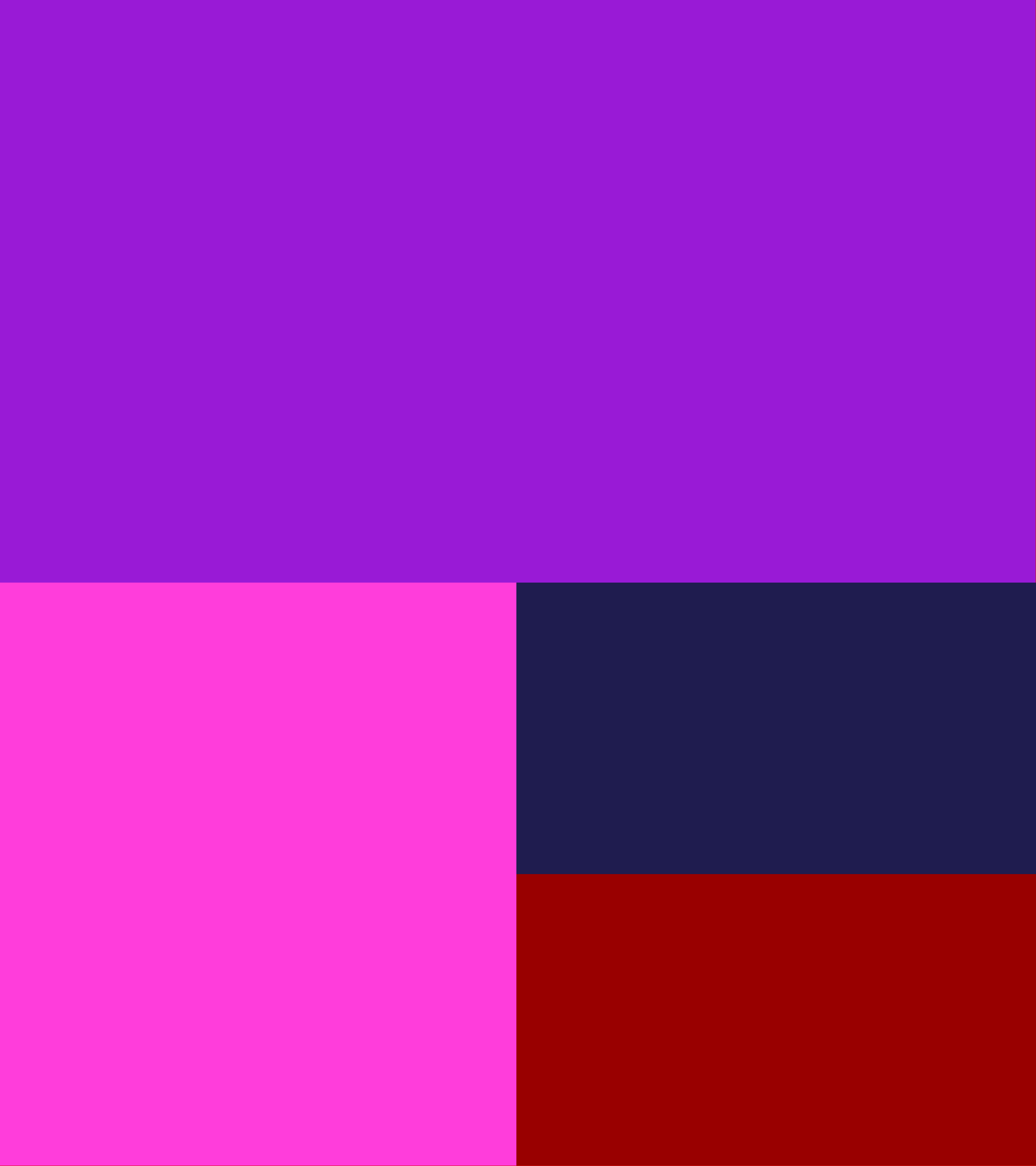
Legal Text Body

Gotham Body.

COLOUR

Westpac has always been red, and that won't change. To complement our Westpac Red, we have a palette of vibrant accent and tertiary colours.

*Images are for reference and used as a guide for illustrative purposes only.



3.3.1

Visual Identity
Colour

CORE COLOURS

This is our primary colour palette: Westpac Red, plus a vibrant selection of accent colours. It's energetic and works across all communications.

The accent colours range from expressive to reserved. Choose your colours with the audience in mind.

WESTPAC RED

RGB: 218 23 16
HEX: DA1710
CMYK: 0 95 100 0
PMS: 485C

ACCENT PURPLE

RGB: 152 25 215
HEX: 991AD6
CMYK: 70 82 0 0
PMS: 266C

ACCENT PINK

RGB: 255 61 219
HEX: FF3DDB
CMYK: 0 95 0 0
PMS: 239C

ACCENT DARK RED

RGB: 153 0 0
HEX: 990000
CMYK: 21 100 98 21
PMS: 7627C

ACCENT NAVY

RGB: 31 27 79
HEX: 1F1C4F
CMYK: 100 98 36 38
PMS: 281C

Reserved as a background colour, primarily for Private Bank and corporate communications.

3.3.2

Visual Identity
Colours

TERTIARY COLOURS

This is our tertiary colour palette. It should feature regularly in communications and graphic elements, such as illustration and pictograms.

PURPLE TINT

RGB: 224 186 242
HEX: E0BAF2
CMYK: 14 30 0 0
PMS: 2563C

PINK TINT

RGB: 255 217 247
HEX: FFD9F7
CMYK: 0 16 0 0
PMS: 2050C

GREY

RGB: 232 232 237
HEX: E8E8ED
CMYK: 0 0 0 8
PMS: Processed black (8%)

CHARCOAL

RGB: 24 27 37
HEX: 181B25
CMYK: 0 0 0 97
PMS: Black 7C

Only used as a text colour for long-form (more than three sentences) body copy in online and editorial environments.

3.3.3

Visual Identity
Colour

COLOUR USAGE: TYPOGRAPHY

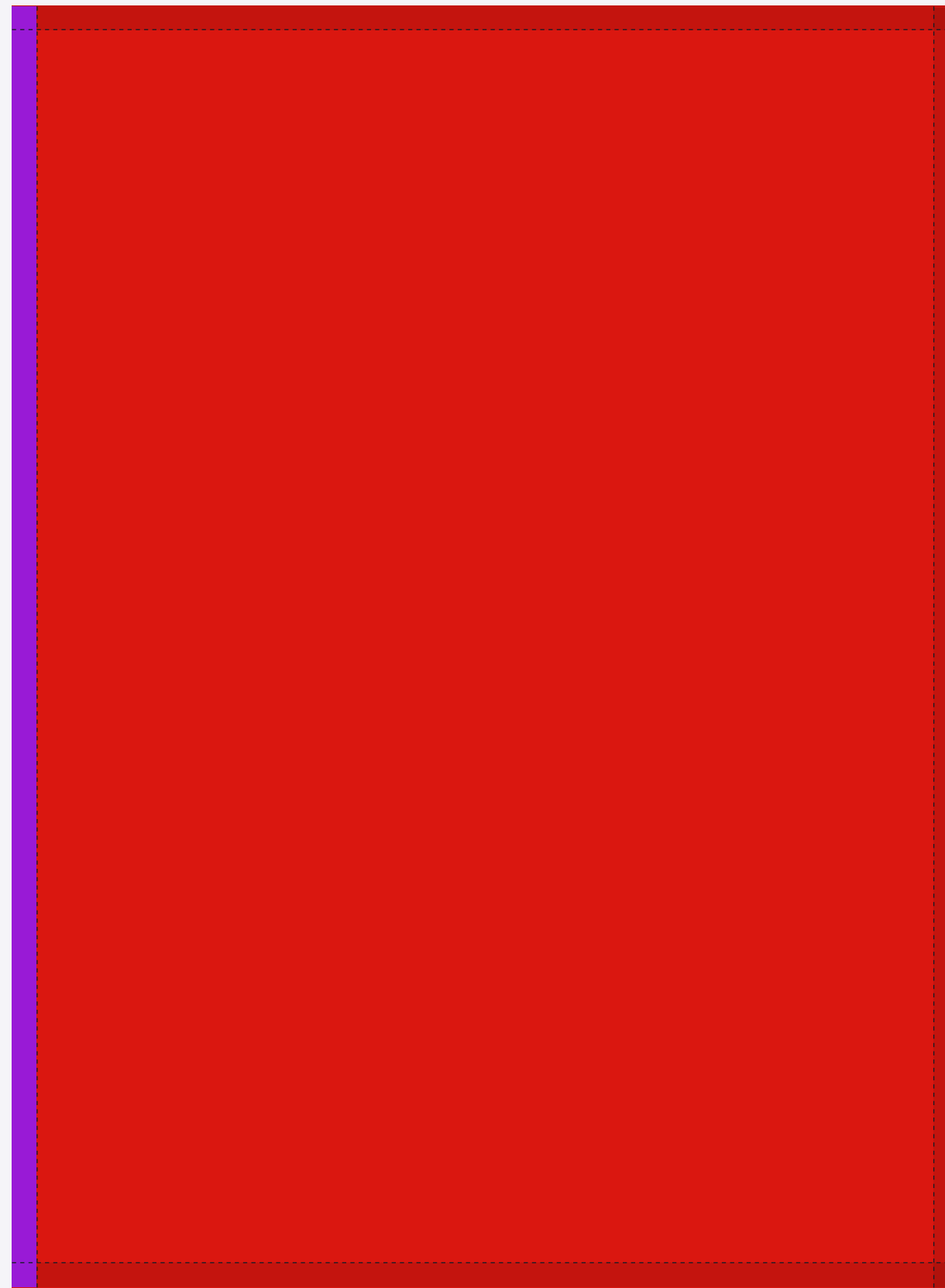
The below outlines a number of different colour combinations we can pair with type and layout. They've been chosen with colour contrast ratios in mind and must be followed closely, so our brand is accessible to everyone engaging with it.

WESTPAC RED	PURPLE	PINK TINT	PURPLE TINT	DARK RED	NAVY	GREY	WHITE
<ul style="list-style-type: none"> ✓ WHITE HEADLINE ✓ PINK TINT HEADLINE ✓ PURPLE TINT HEADLINE 	<ul style="list-style-type: none"> ✓ WHITE HEADLINE ✓ PINK TINT HEADLINE ✓ PURPLE TINT HEADLINE 	<ul style="list-style-type: none"> ✓ WESTPAC RED HEADLINE ✓ PURPLE HEADLINE ✓ NAVY HEADLINE 	<ul style="list-style-type: none"> ✓ WESTPAC RED HEADLINE ✓ PURPLE HEADLINE ✓ NAVY HEADLINE 	<ul style="list-style-type: none"> ✓ WHITE HEADLINE ✓ PINK TINT HEADLINE ✓ PURPLE TINT HEADLINE 	<ul style="list-style-type: none"> ✓ WHITE HEADLINE ✓ PINK TINT HEADLINE ✓ PURPLE TINT HEADLINE 	<ul style="list-style-type: none"> ✓ WESTPAC RED HEADLINE ✓ PURPLE HEADLINE ✓ NAVY HEADLINE 	<ul style="list-style-type: none"> ✓ WESTPAC RED HEADLINE ✓ PURPLE HEADLINE ✓ NAVY HEADLINE
<ul style="list-style-type: none"> ✓ White sub-heading & body copy only 	<ul style="list-style-type: none"> ✓ White sub-heading & body copy only 	<ul style="list-style-type: none"> ✓ Navy sub-heading & body copy only ✓ Charcoal long-form body copy only (over 3 sentences). <p>Lorem ipsum dolor sit amet, consectetur adipiscing elit. Ut faucibus placerat orci, ut tempor eros dapibus eu. Ut quis urna tempor, sagittis odio a, pretium dolor. Etiam lorem lorem, dignissim at erat lacinia, rhoncus sagittis ex. Praesent quis orci vel nisl vestibulum suscipit. Pellentesque a augue ac lacus fermentum luctus.</p>	<ul style="list-style-type: none"> ✓ Navy sub-heading & body copy only ✓ Charcoal long-form body copy only (over 3 sentences). <p>Lorem ipsum dolor sit amet, consectetur adipiscing elit. Ut faucibus placerat orci, ut tempor eros dapibus eu. Ut quis urna tempor, sagittis odio a, pretium dolor. Etiam lorem lorem, dignissim at erat lacinia, rhoncus sagittis ex. Praesent quis orci vel nisl vestibulum suscipit. Pellentesque a augue ac lacus fermentum luctus.</p>	<ul style="list-style-type: none"> ✓ White sub-heading & body copy only 	<ul style="list-style-type: none"> ✓ White sub-heading & body copy only 	<ul style="list-style-type: none"> ✓ Navy sub-heading & body copy only ✓ Charcoal long-form body copy only (over 3 sentences). <p>Lorem ipsum dolor sit amet, consectetur adipiscing elit. Ut faucibus placerat orci, ut tempor eros dapibus eu. Ut quis urna tempor, sagittis odio a, pretium dolor. Etiam lorem lorem, dignissim at erat lacinia, rhoncus sagittis ex. Praesent quis orci vel nisl vestibulum suscipit. Pellentesque a augue ac lacus fermentum luctus.</p>	<ul style="list-style-type: none"> ✓ Navy sub-heading & body copy only ✓ Charcoal long-form body copy only (over 3 sentences). <p>Lorem ipsum dolor sit amet, consectetur adipiscing elit. Ut faucibus placerat orci, ut tempor eros dapibus eu. Ut quis urna tempor, sagittis odio a, pretium dolor. Etiam lorem lorem, dignissim at erat lacinia, rhoncus sagittis ex. Praesent quis orci vel nisl vestibulum suscipit. Pellentesque a augue ac lacus fermentum luctus.</p>
					<p>Reserved as background colour primarily for Private Bank and corporate communications.</p>		

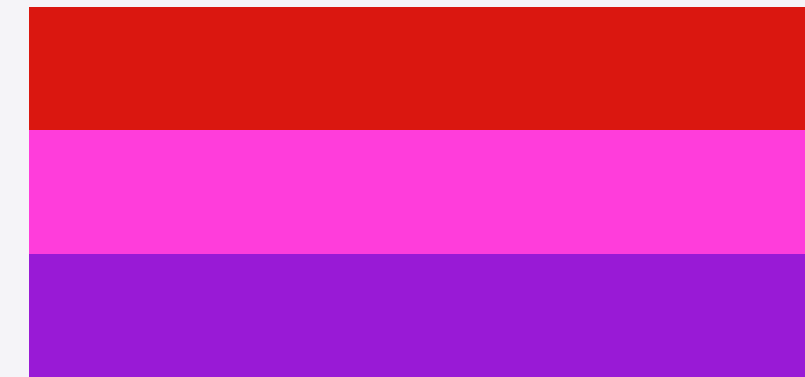
3.3.3

Visual Identity
Colour**COLOUR USAGE:
EXPRESSION BAR**

Our Expression Bar should be used wherever possible. It's an integral element within our flexible brand system and we use it to inject accent colours into communications.



1



Expressive



Reserved



Paid Channel



Owned Channel

3

1

Our Expression Bar adds a splash of dynamism to our communications. It's an opportunity to inject our vibrant accent colours and make all our touchpoints ownable and visually exciting.

2

It can be in any of our core colours, which are separated into Expressive and Reserved. We choose a colour corresponding to the tone and subject matter of the communication.

3

Since Westpac Red is one of our brand codes, it should be present in all communications. The expression bar is a great way to add more red, or our accent colours to a layout. For owned channels, where we use an accent-coloured background, the Expression Bar should be in our Westpac Red.

3.3.3

Visual Identity
Colour

COLOUR USAGE: COMBINATIONS

Thanks to our flexible colour palette, there are several colour combinations we can use across the brand. Using our colour ratios as a guide, we can ensure our brand has the right amounts of Westpac Red and accent colours in each communication.



1

You can use the combinations to the left for the majority of communications (be mindful of the Westpac Red ratio, though). Using our accent colours to highlight one keyword (two at the most) in a piece of communication also helps add distinction and message call-out.



Helpful Tips

It's important to note we only highlight two words max in a headline using our accent colours.

1

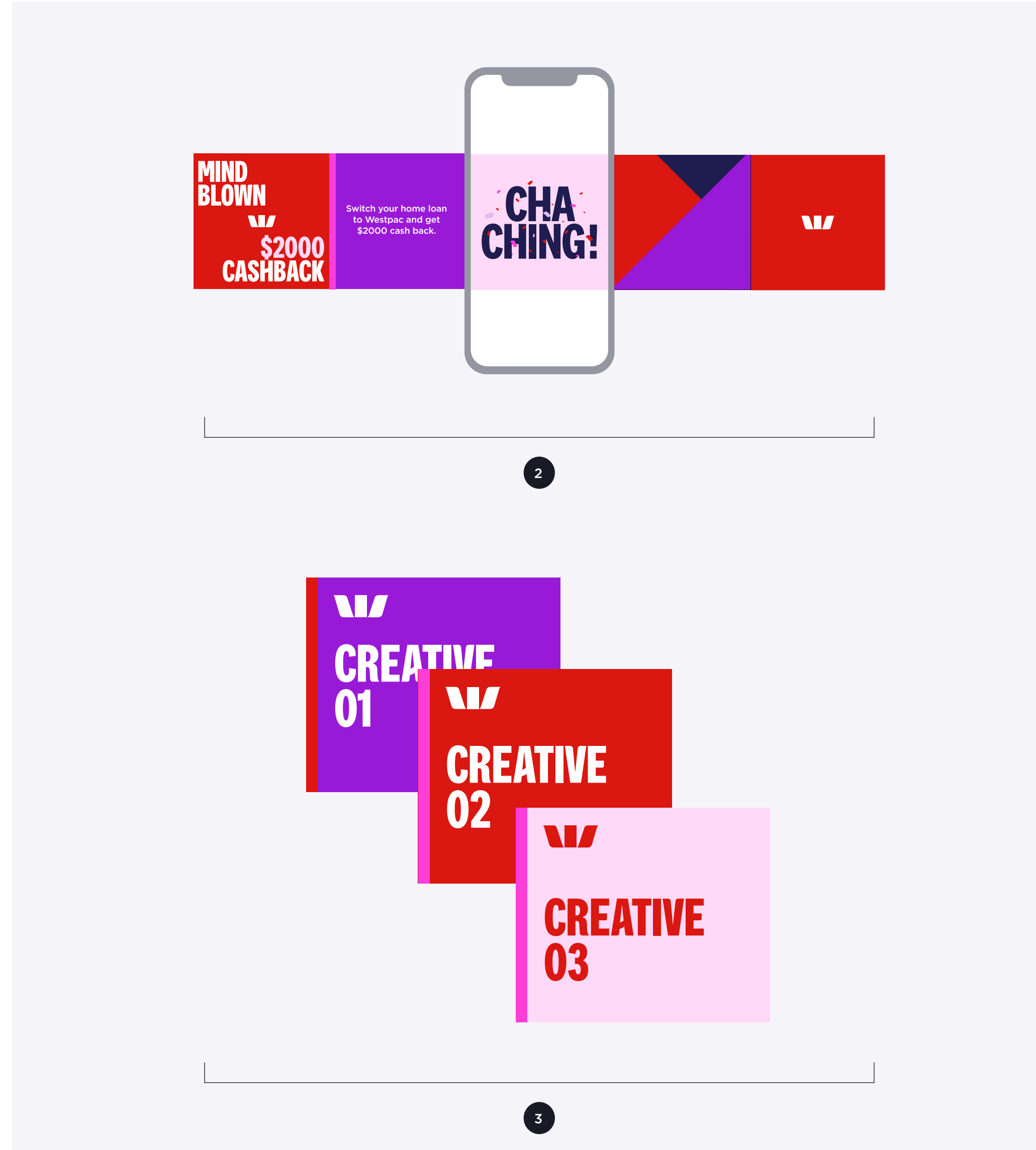
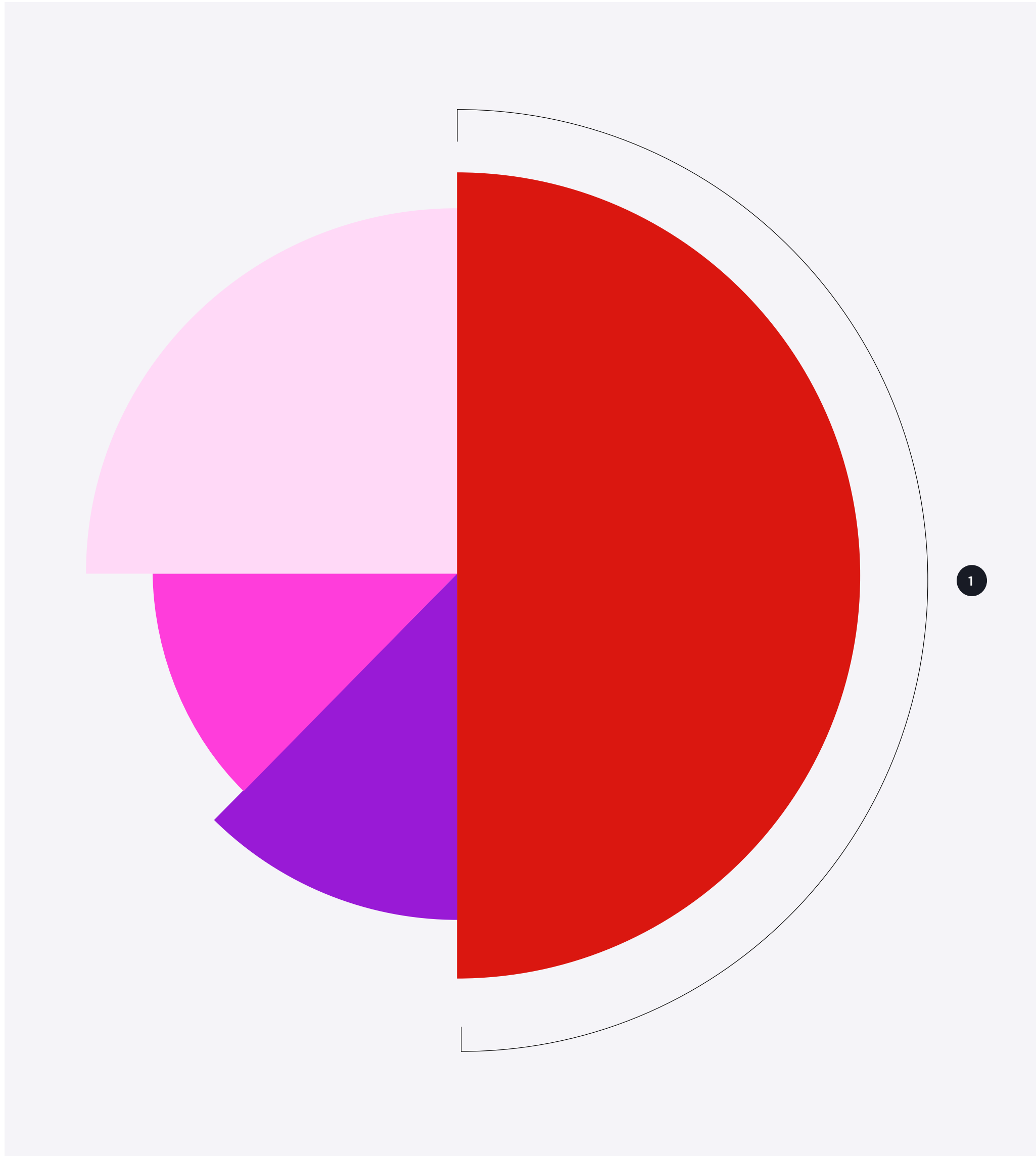
3.3.4

Visual Identity
Colour

COLOUR RATIOS

Our new colour palette provides plenty of room for expression and flexibility. But there are some key colour ratios to consider, too. They ensure our brand has the right proportion of Westpac Red, supported by

accent colours that bring the energy and vibrancy of our new identity.



1

As a general rule, we want to ensure there's a minimum of 50% Westpac Red in each piece of communication, particularly in paid channels.

2

In multi-frame executions, we encourage variation in colour usage, but always end on Westpac Red.

3

We can vary our colour ratios a little more when we're working with sequential placements or owned channel applications.



Helpful Tips

Consider the channel you're creating for. We can be more flexible with our colour palette in owned channels. In paid channels, more red is best.

3.3.4

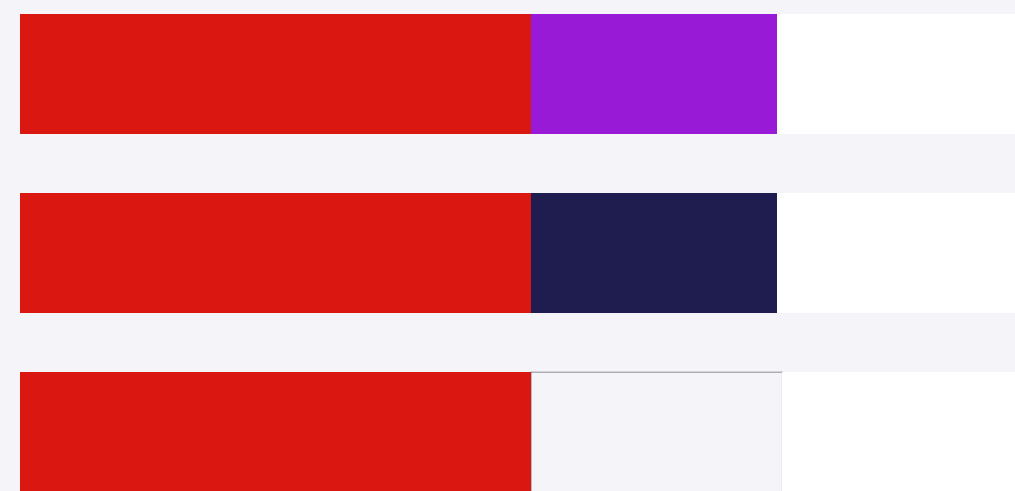
Visual Identity
Colour

COLOUR RATIOS: BRAND

Depending on the tier of communication you're creating for, you can be flexible with our colour palette.



Expressive



Reserved



**MAKE THIS
SUMMER
A BLOCKBUSTER**

Enjoy an unforgettable season at the world's most beautiful cinema experience.

Westpac Openair

Conditions, fees and charges apply. These may change or we may introduce new ones in the future. Full details are available on request. Lending criteria apply to approval of credit products. This information does not take your personal objectives, circumstances or needs into account. Consider its appropriateness to these factors before acting on it.

1

Need help in Chinese?
需要中文帮助吗?

We have staff in branch that speak Chinese and can help you today

2

1

Expressive brand ratios can be used for all brand-building communications. Where possible, use photography or illustration to bring in energetic accent and tertiary colours.

2

Reserved brand ratios can be used for response and service communications, as well as in literature.



Helpful Tips

Some reserved communications can be a bit more energetic. In these cases, the Expression Bar can adopt an expressive accent colour, to add a hint of playfulness to the communication.

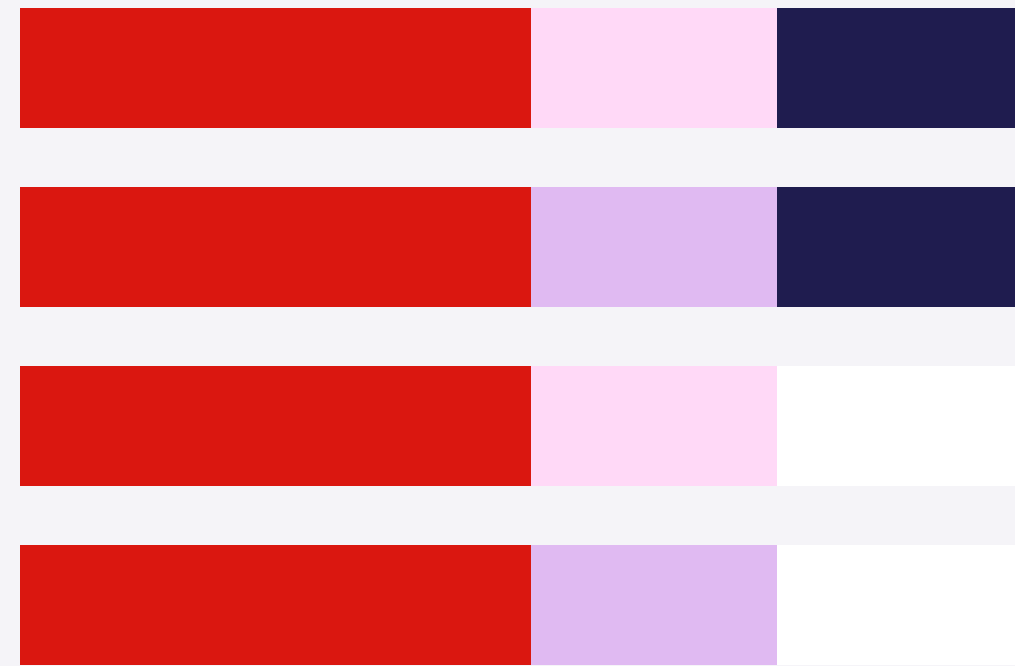
3.3.4

Visual Identity
Colour

COLOUR RATIOS: CONVERSION

We use our tertiary colours more readily in our conversion layer. These create a fantastic neutral background for more complex communications, ensuring our messaging is always the key takeout.

To ensure brand codes are at least 50%, it's important that both our logo and Westpac Red are prominent and present.



GET CASH BACK

Switch your home loan to Westpac and get \$2000 cash back.

Refinance cash back per property

\$2000

Westpac Home Loan

Conditions, fees and charges apply. These may change or we may introduce new ones in the future. Full details are available on request. Lending criteria apply to approval of credit products. This information does not take your personal objectives, circumstances or needs into account. Consider its appropriateness to these factors before acting on it.

1

GET CASH BACK

Switch your home loan to Westpac and get \$2000 cash back.

Westpac Rewards Hub

Conditions, fees and charges apply. These may change or we may introduce new ones in the future. Full details are available on request. Lending criteria apply to approval of credit products. This information does not take your personal objectives, circumstances or needs into account. Consider its appropriateness to these factors before acting on it.

2

1

Conversion communication using a tint background.

2

Conversion communication using our Westpac Red background.



Helpful Tips

Increase visual impact and ownability by injecting accent colours through the Expression Bar and Graphic Backgrounds.

3.3.5

Visual Identity
Colour

GUIDANCE

Here, we outline some important considerations when using our primary and tertiary colour palettes.



1



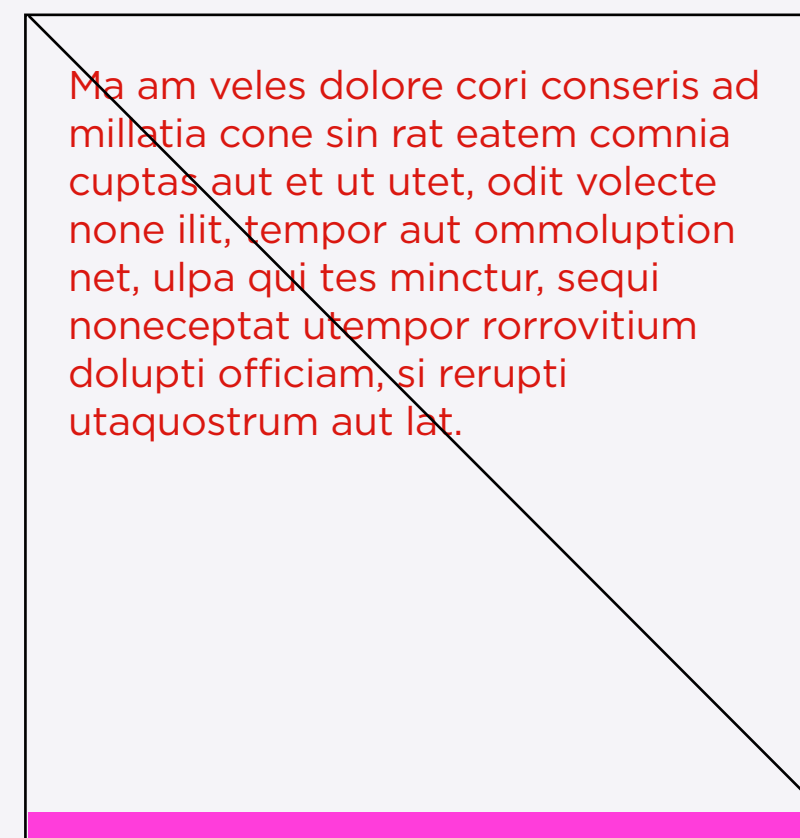
2



3



4



5



6

1

Don't use the Pink accent colour as a background in digital comms, as it doesn't pass accessibility.

2

Don't use accent colours as text on Westpac Red backgrounds.

3

Don't use all of our colours at the same time in communications. Limit it to one primary colour and one tertiary colour.

4

Don't use charcoal in any other way besides longform copy.

5

Only use charcoal for lengthy body copy.

6

Ensure all communications feature Westpac Red, either in frames or in a static application.

GRAPHIC BACKGROUNDS

Graphic Backgrounds allow us to brand both print and digital communications, in lieu of imagery. We've created a dynamic and flexible palette of backgrounds, built from super-crops of our logo.

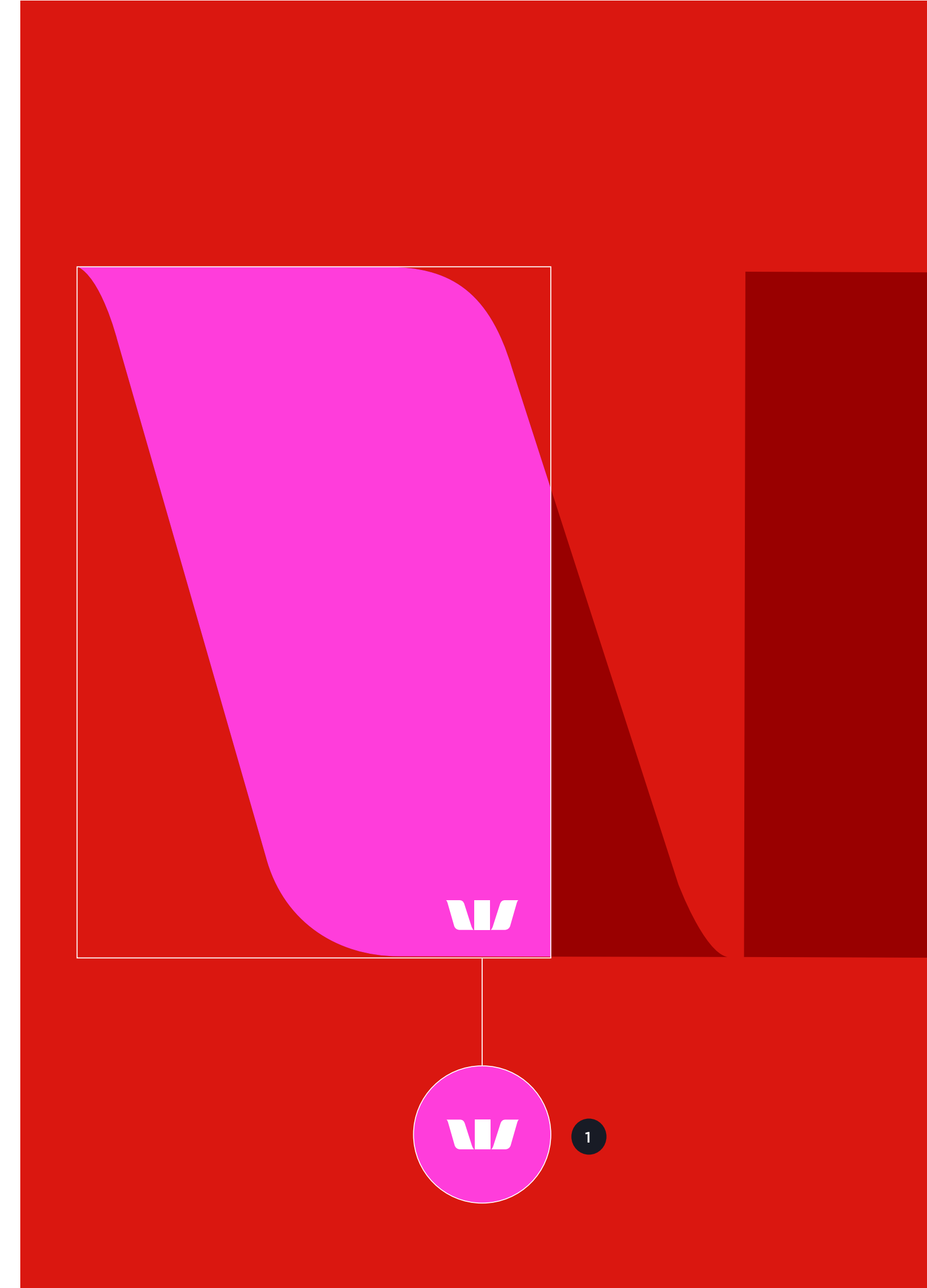
3.4.1

OVERVIEW

Visual Identity
Graphic Backgrounds

Graphic Backgrounds is a visual device that can be used as either a background layer or a framing device, so it can work with almost any colour from our palette. When we use an 'In the Background' logo state, our logo becomes a Graphic Background.

It can be cropped in various ways to create interesting graphic compositions that are relevant to different communications e.g. as a background texture for an illustration or to support our partner brands.



1

In all external communications, an identifiable logo must be used with Graphic Backgrounds—it should never be considered as brand identification. Use this device thoughtfully and lightly, to avoid overpowering the overall design.



Helpful Tips

If an image is placed on top of a Graphic Background, remember to keep enough visual contrast between them.

1

3.4.2

COLOUR COMBINATION

Visual Identity
Graphic Backgrounds

Our flexible colour palette really comes into its own when it's working alongside our Graphic Background. The backgrounds act as a platform for what lives on top of or around them, so feel free to try different combinations.

Colour ratios still apply here, so Red needs to be present in the communication e.g. in the Expression Bar, type, or imagery.



1



2

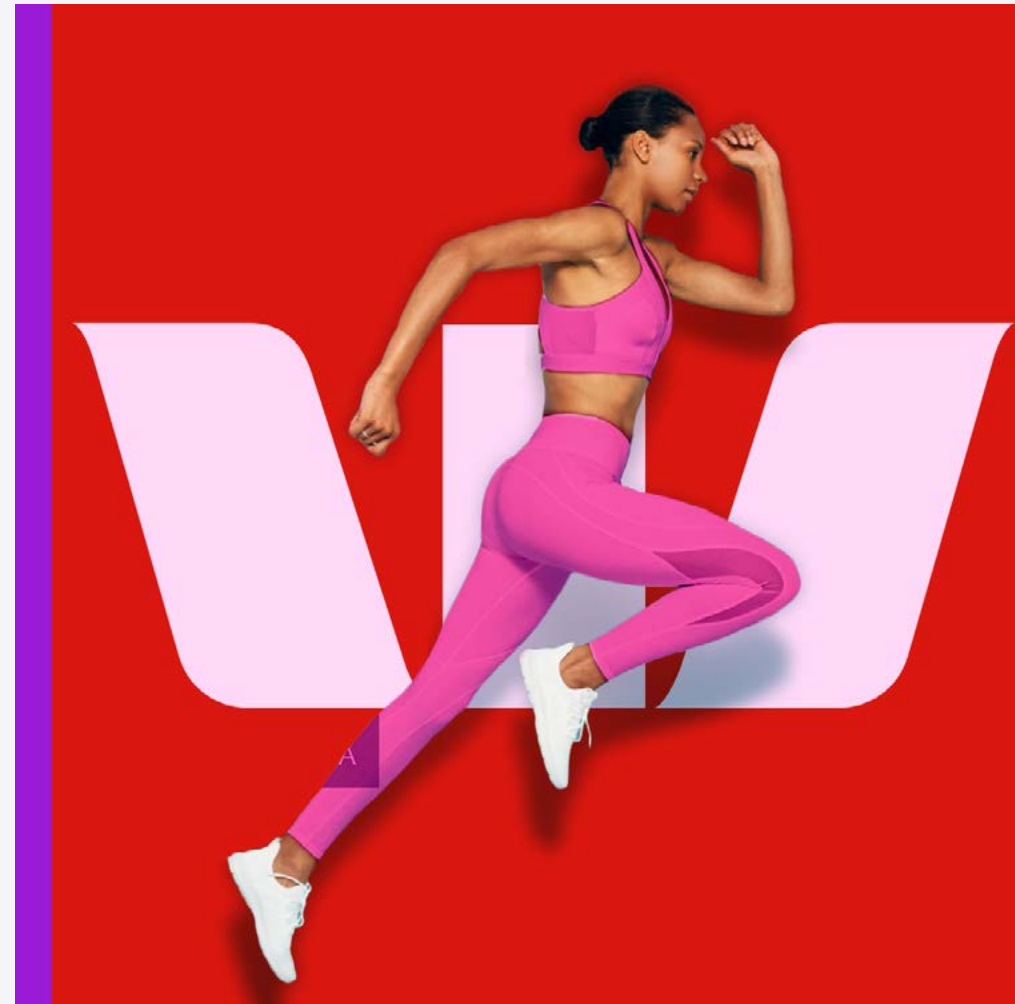
- 1 Our broad palette can flex in multiple ways, so we can speak to different audiences (Consumer, SME, etc) and modulate our tone..
- 2 In general, navy backgrounds are reserved for Private Banking and more corporate communications.

3.4.3

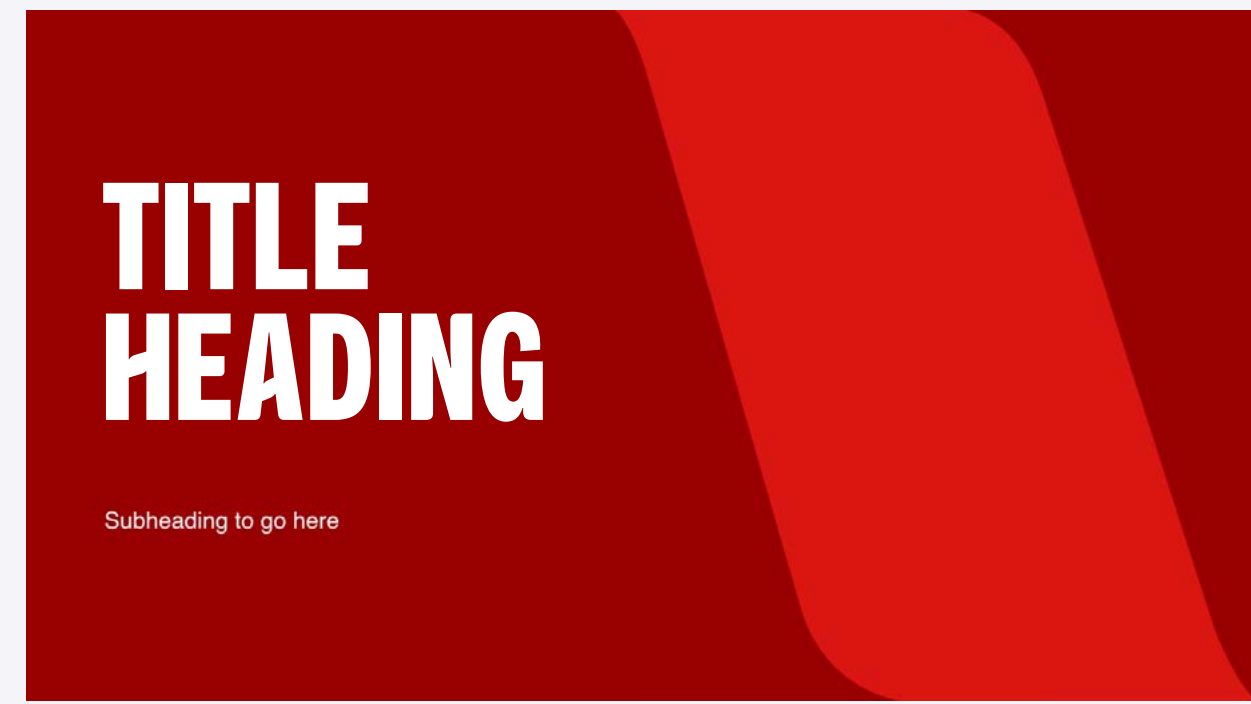
USAGE EXAMPLES

Visual Identity
Graphic Backgrounds

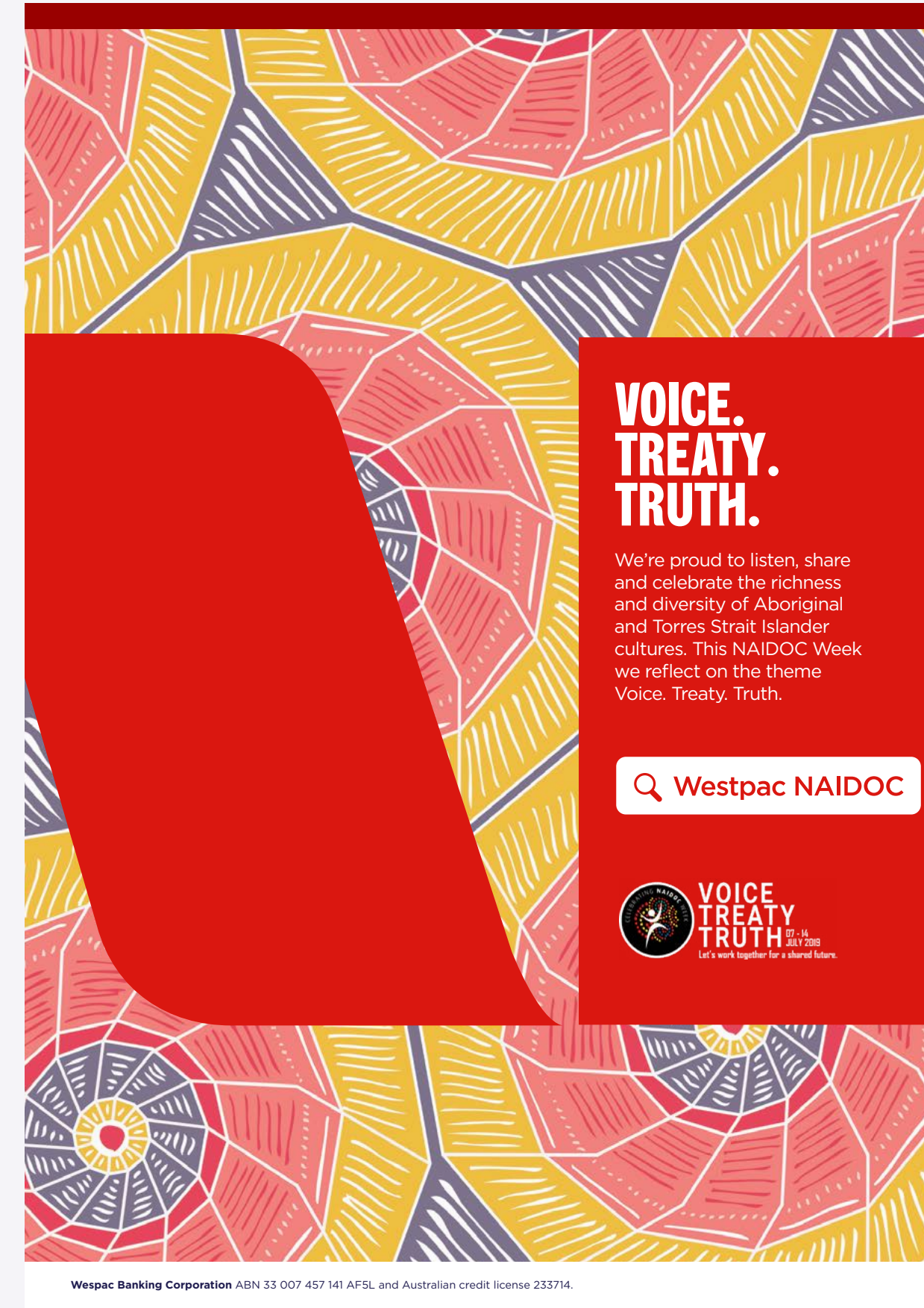
We've identified three main states where Graphic Backgrounds are used.



1



2



3

1

As a background to house text, imagery, illustration or photography. This is mostly used in our conversion layer or service messages. When placing text over a Graphic Background, make sure it's legible and passes accessibility on digital platforms..

2

As a simple Graphic Background on digital products and in-house communications, such as presentations, to add an extra layer of graphic interest and brand language.

3

On special occasions, Graphic Backgrounds can be used as a framing device, adding another level of layout flexibility within our creative framework.

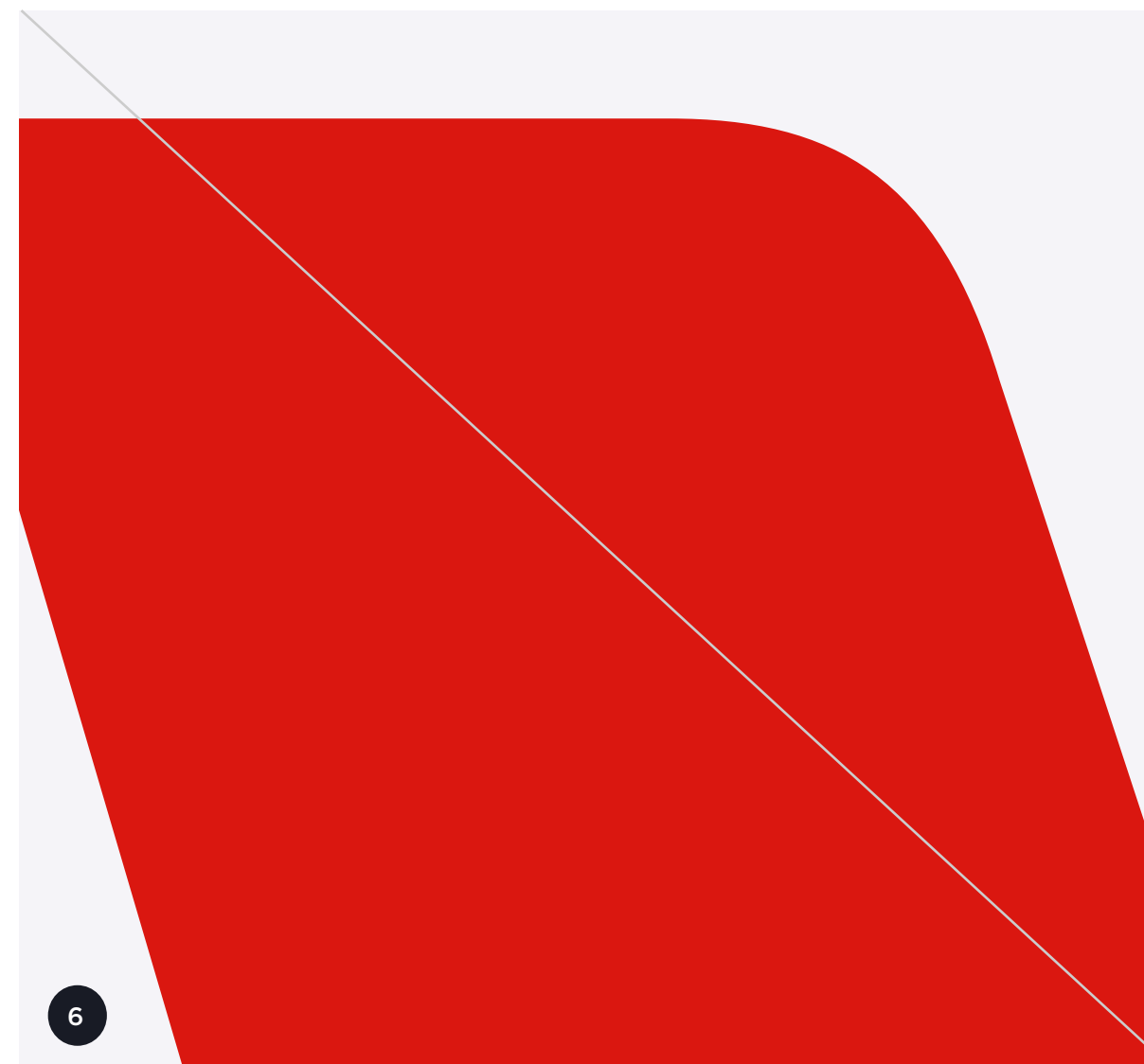
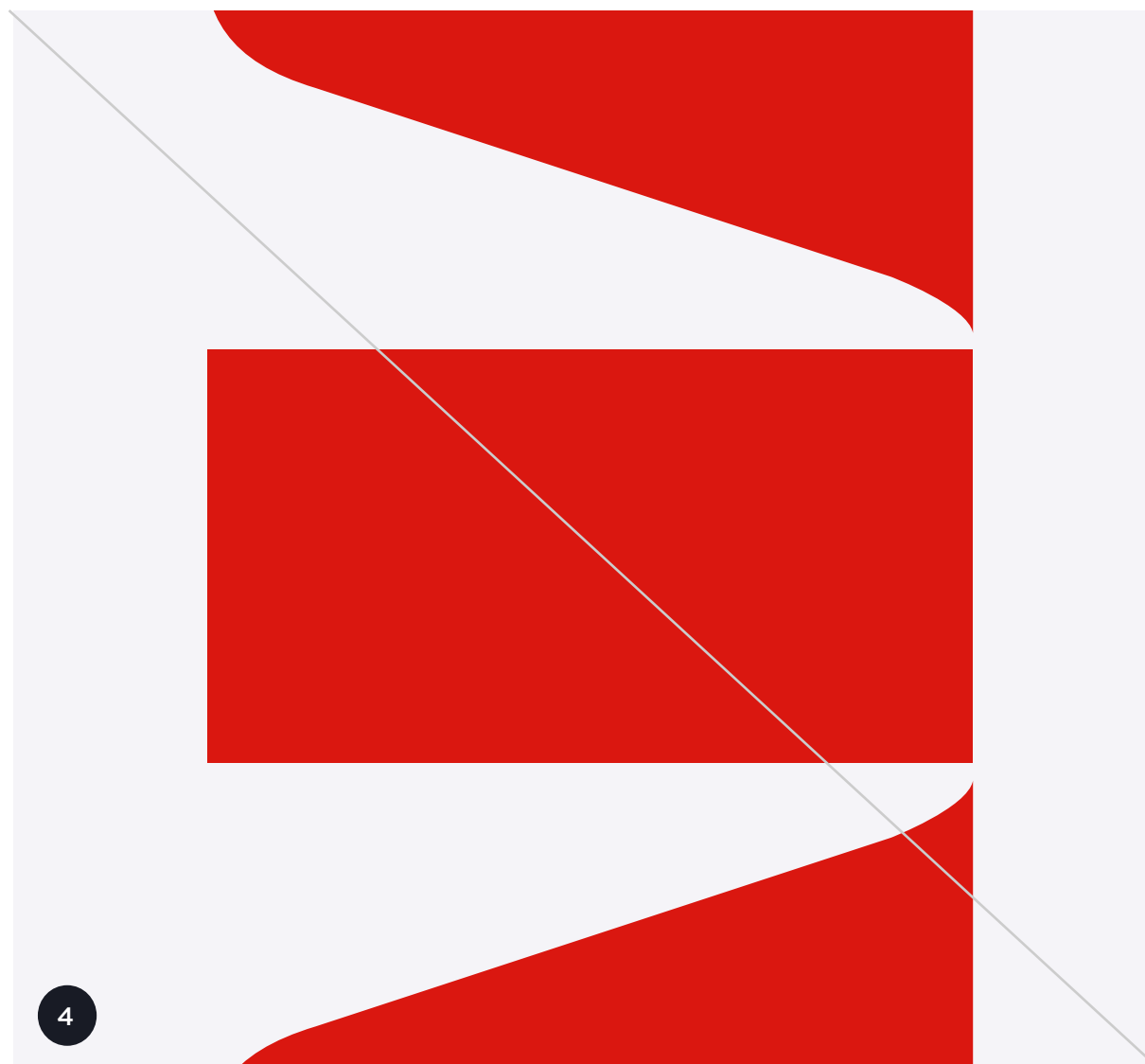
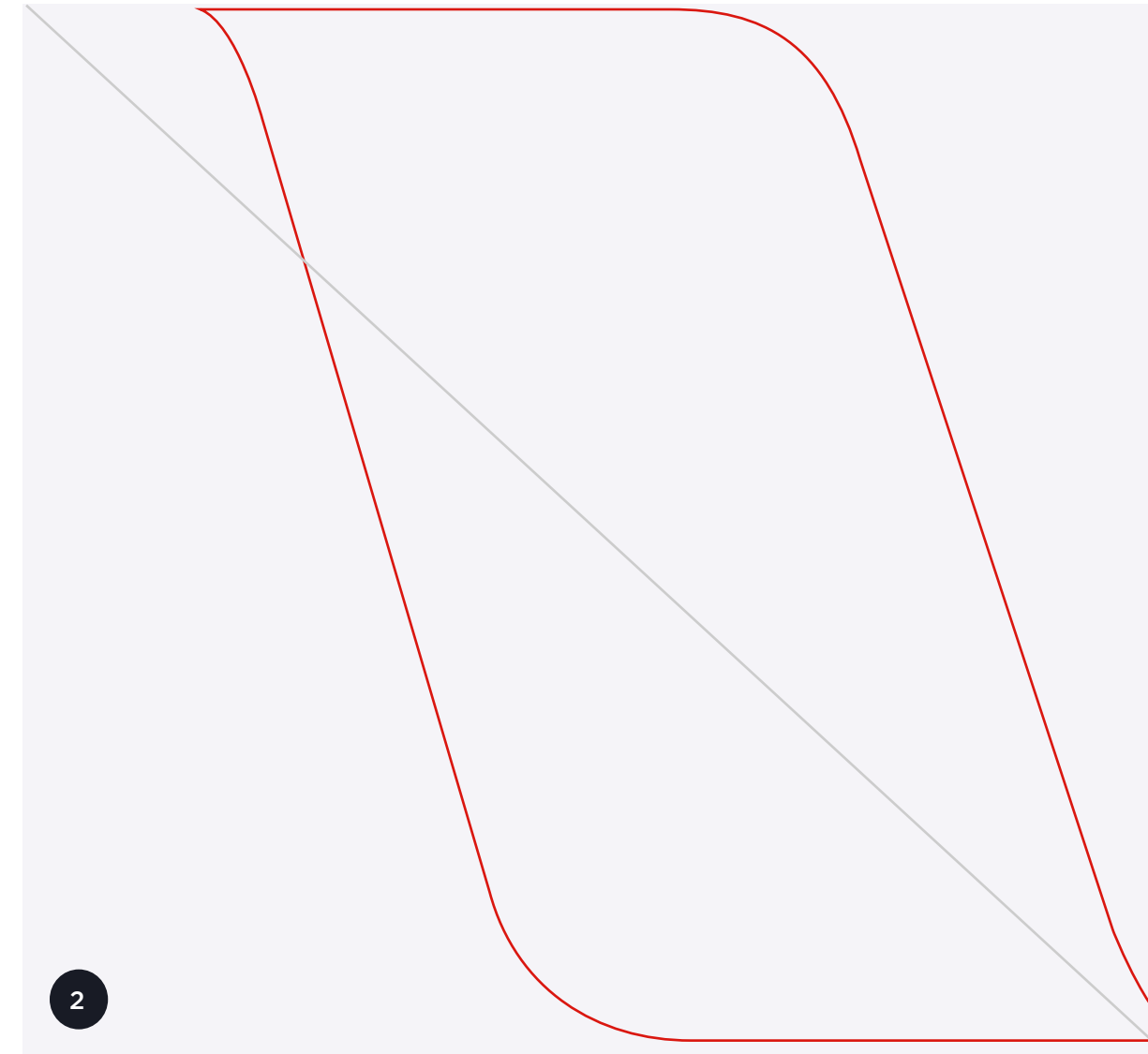
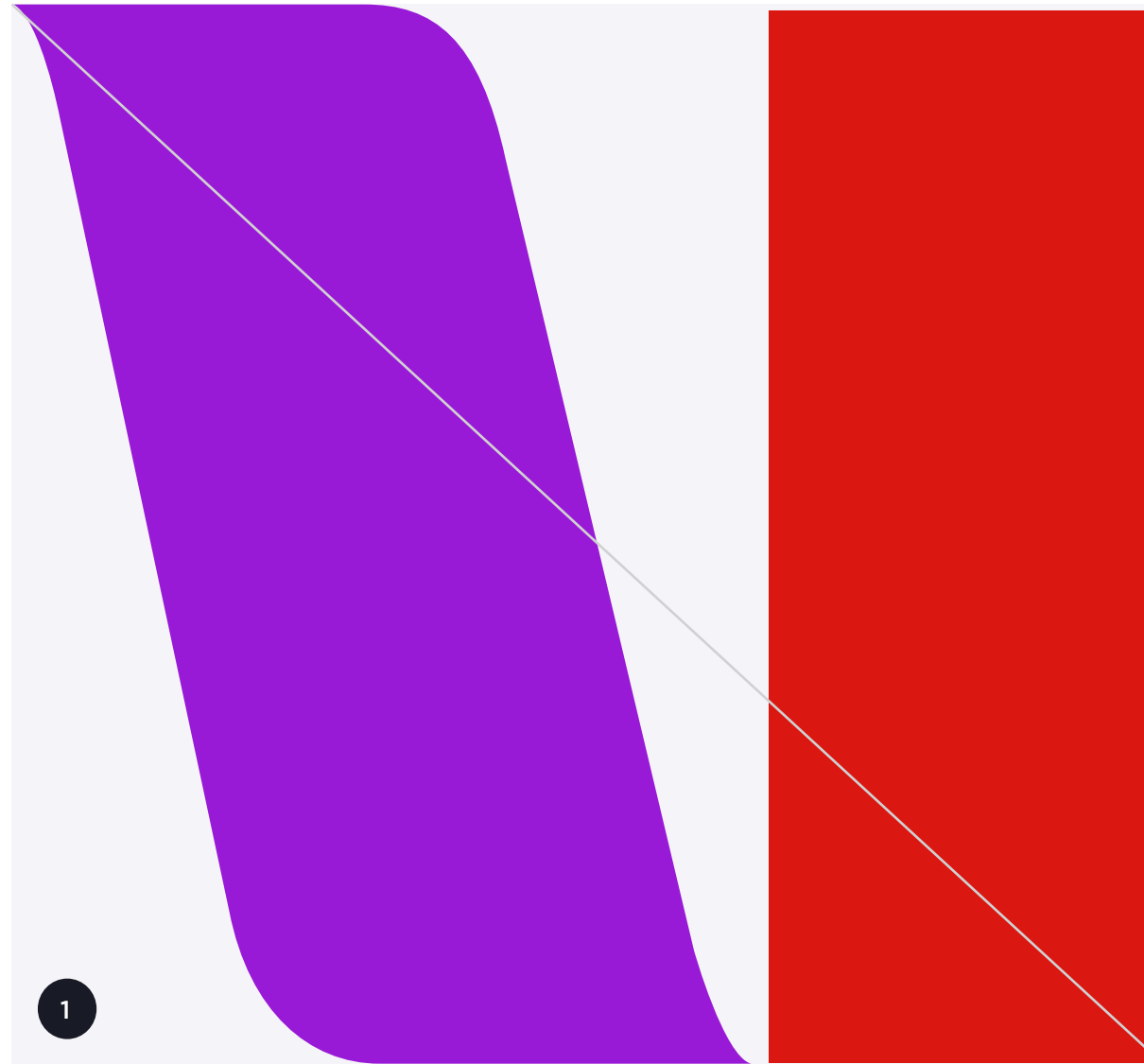
Westpac Weave created by Lucy Simpson of Gaawaa Miyay.

3.4.4

Visual Identity
Graphic Backgrounds

GUIDANCE

Since the Graphic Backgrounds are built from our logo, we've included some tips to ensure their usage is on point throughout.



1

Don't use multiple colours.

2

Don't outline the logo.

3

Don't place Graphic Backgrounds over photography or illustration.

4

Don't twist or turn the logo.

5

Don't duplicate the logo within one artboard.

6

Don't crop the logo too tightly.



Helpful Tips

The logo can be creatively cropped depending on usage needs. But it should always be considered and visually engaging. Where possible, make sure recognisable features of the logo are included.

PHOTOGRAPHY

Photography plays a big role within our brand, capturing the spectrum of our customers' lives, from milestone moments to everyday moments, and the dynamic interactions in-between.



*Images are for reference and used as a guide for illustrative purposes only.

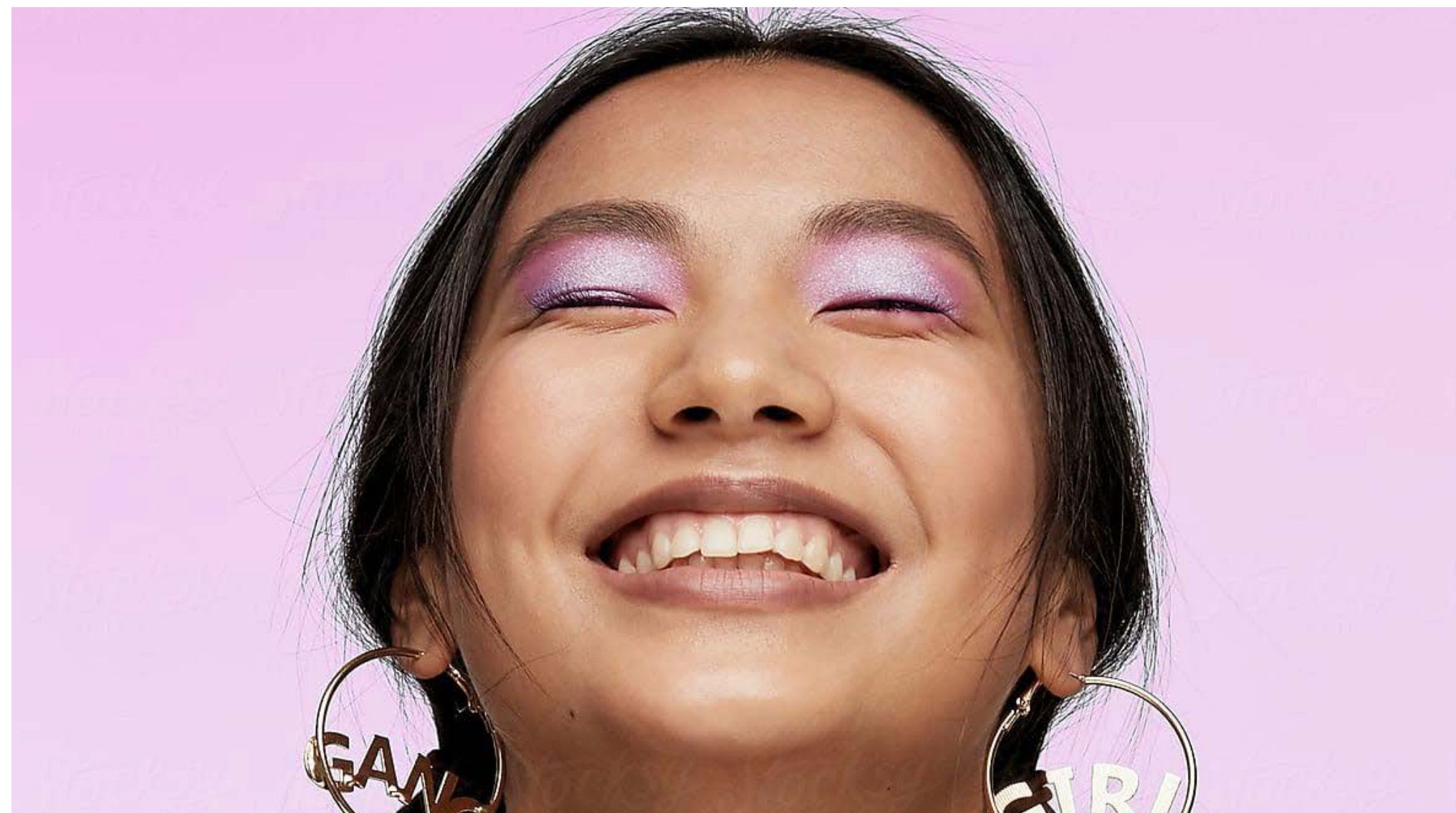
3.5.1

Visual Identity
Photography

OVERVIEW

We use two levels of photography: Lifestyle and Studio. Both levels work to show the flexibility of the Westpac brand.

To keep our photography on-brand and consistent, here are some considerations and art direction tips and tricks.



PHOTOGRAPHY CONSIDERATIONS

Expression

Simple compositions. The focus is always on people, with a high level of human expression.

In the Moment

We're always present, never static, and aim to capture the dynamic tension of an activity or connection.

Inject Brand Palette

Display our palette and accent colours within the image where possible. Brand colours are an easy way to introduce brand codes into a communication.

Australian

Ensure imagery feels Australian in both diversity and environment.



Helpful Tips

For more information on when to select photography as core imagery, refer to the Design System section on page 110.

Lifestyle

Studio

3.5.2

Visual Identity
Photography

LIFESTYLE OVERVIEW

Lifestyle images show a high level of human expression in real-life moments. They can be used to effectively engage with specific audiences and should be tailored to suit. Different tiers of lifestyle imagery include consumer, SME, devices and action shots.



Consumer

SME

People and Devices

ART DIRECTION

Tone

Warm, natural light that feels inviting.

Background

Recognisable and authentic backgrounds that feel relatable.

Content

In action, unposed, candid and natural. Like you're in the moment with a friend or family member. Diversity throughout is critical.

Angles

We use a mixture of close-up and wide-angle, and more often than not, square to camera.



Helpful Tips

Recommended Stock Sites:

www.stocksy.com
www.gettyimages.com

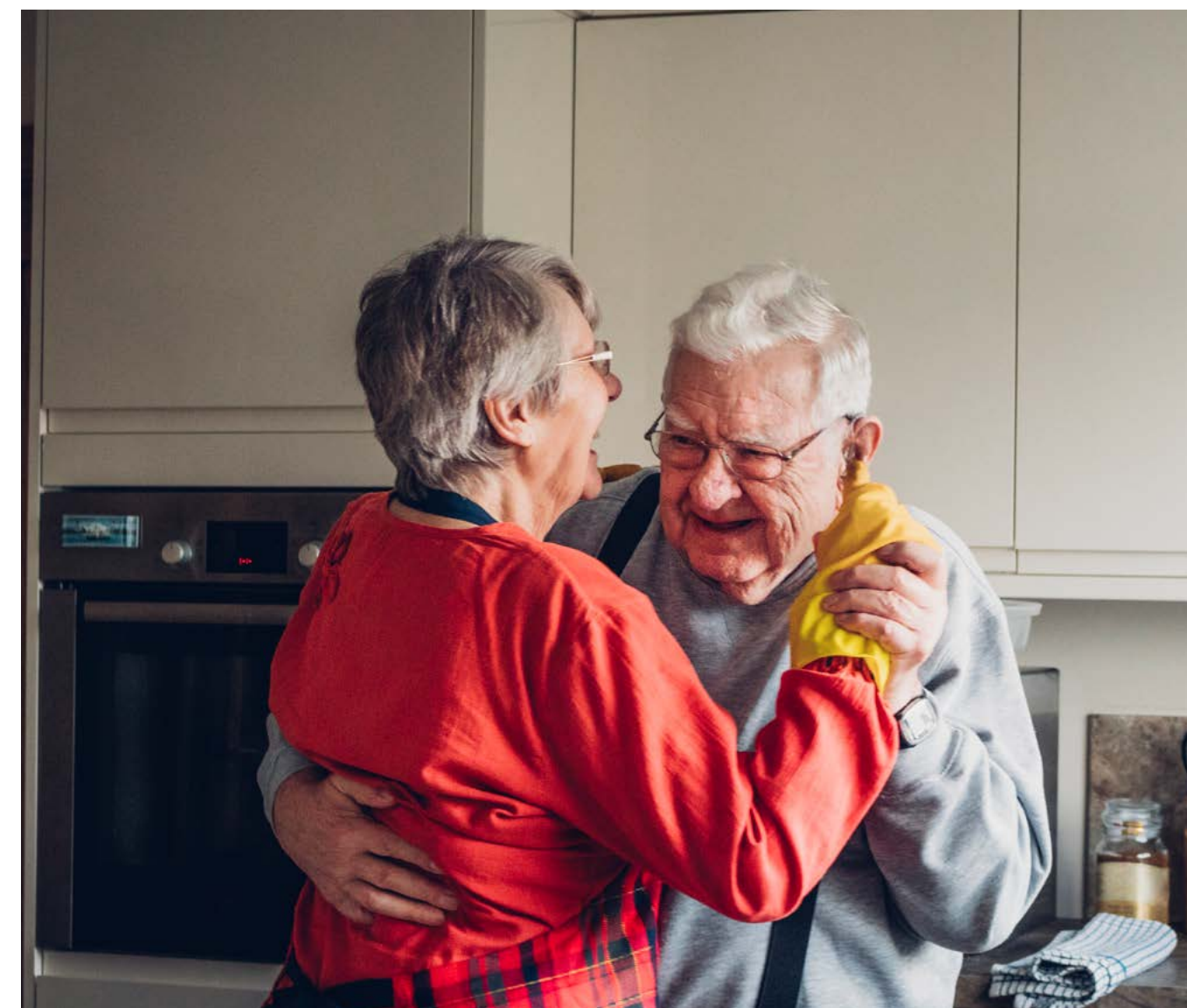
3.5.2

Visual Identity
Photography

LIFESTYLE: CONSUMER

SMEs are a large part of the Westpac community, so our photography needs to flex to suit this audience. Images should feature people engaged at work

and account for the diversity of people who own and/or run SMEs.



Helpful Tips

When our imagery is unposed and candid, it more accurately represents us 'Helping in the moments that matter.'

3.5.2

Visual Identity
Photography

LIFESTYLE: SME

SMEs are a large part of the Westpac community, so our photography needs flex to suit this audience. Images should feature people engaged at work and account for the diversity of people who own and/or run SMEs.

Because our SME customers are experts in their field, the 'in action' style zooms into the tasks at hand, showing what our SMEs do best.



Helpful Tips

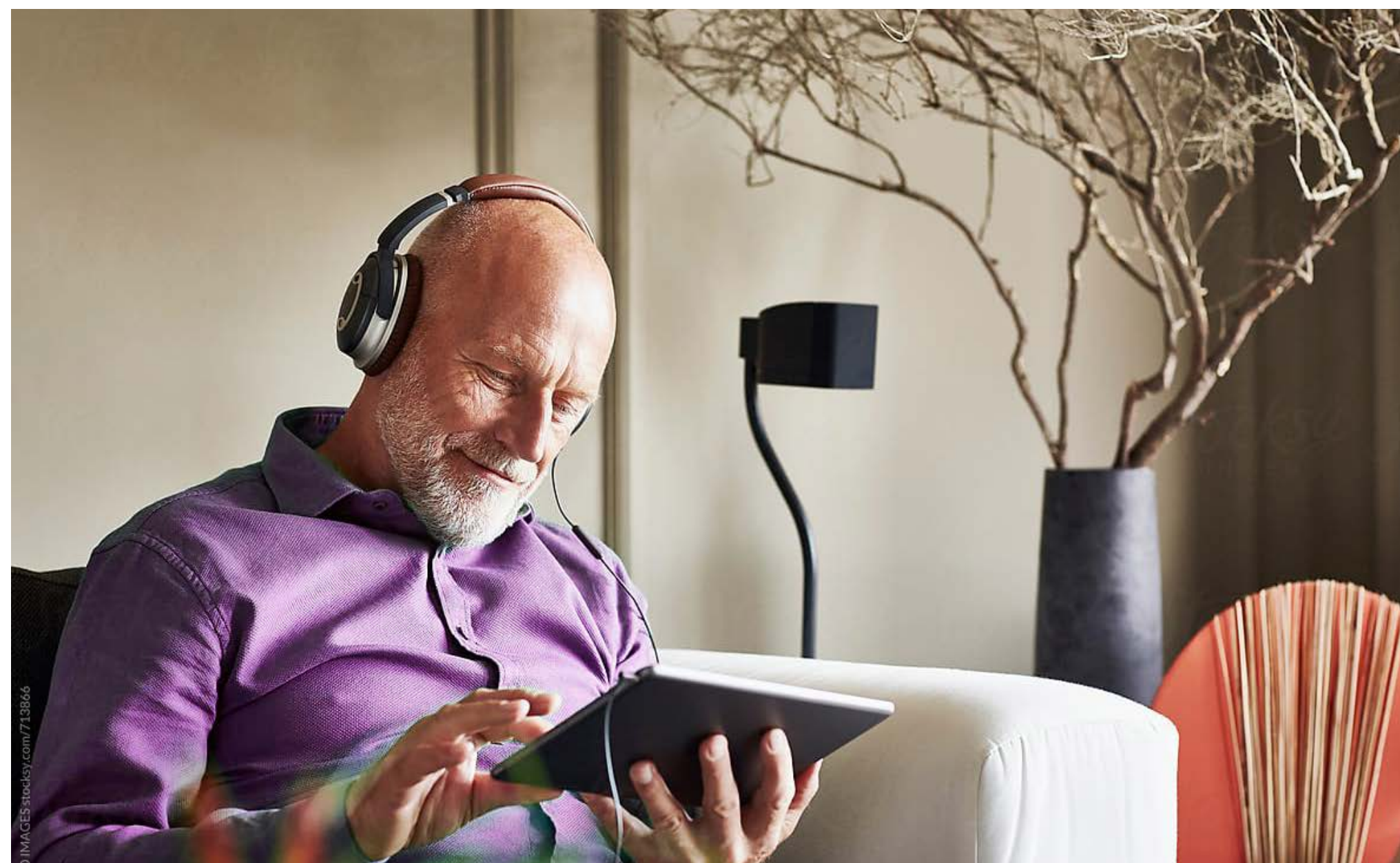
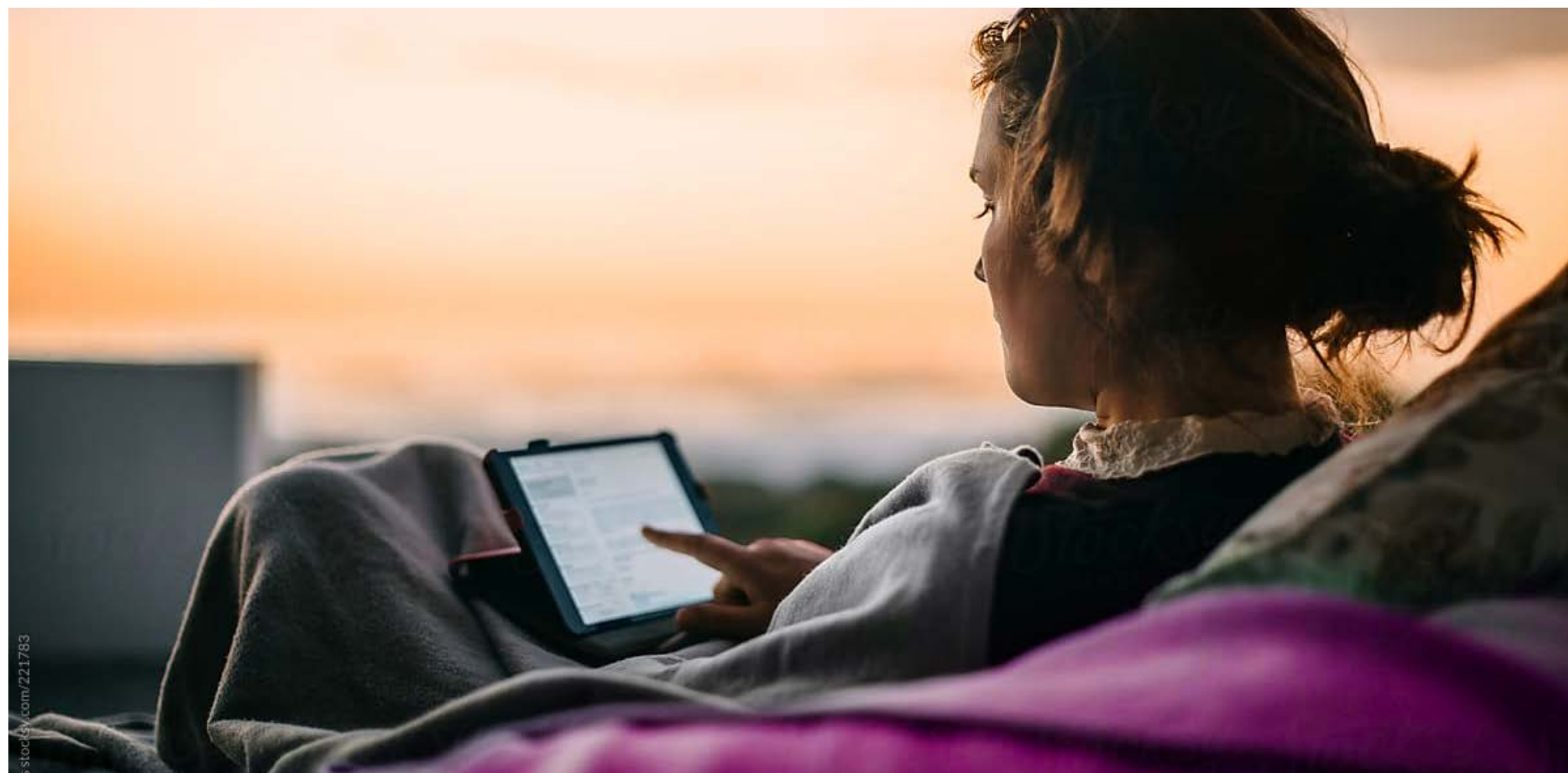
When our imagery is unposed and candid, it more accurately represents us 'Helping in the moments that matter.'

3.5.2

Visual Identity
Photography

LIFESTYLE: DEVICES

As a digital-first brand, there'll be instances where we show our customers interacting with their devices, as a nod to the digital world around us.



Helpful Tips

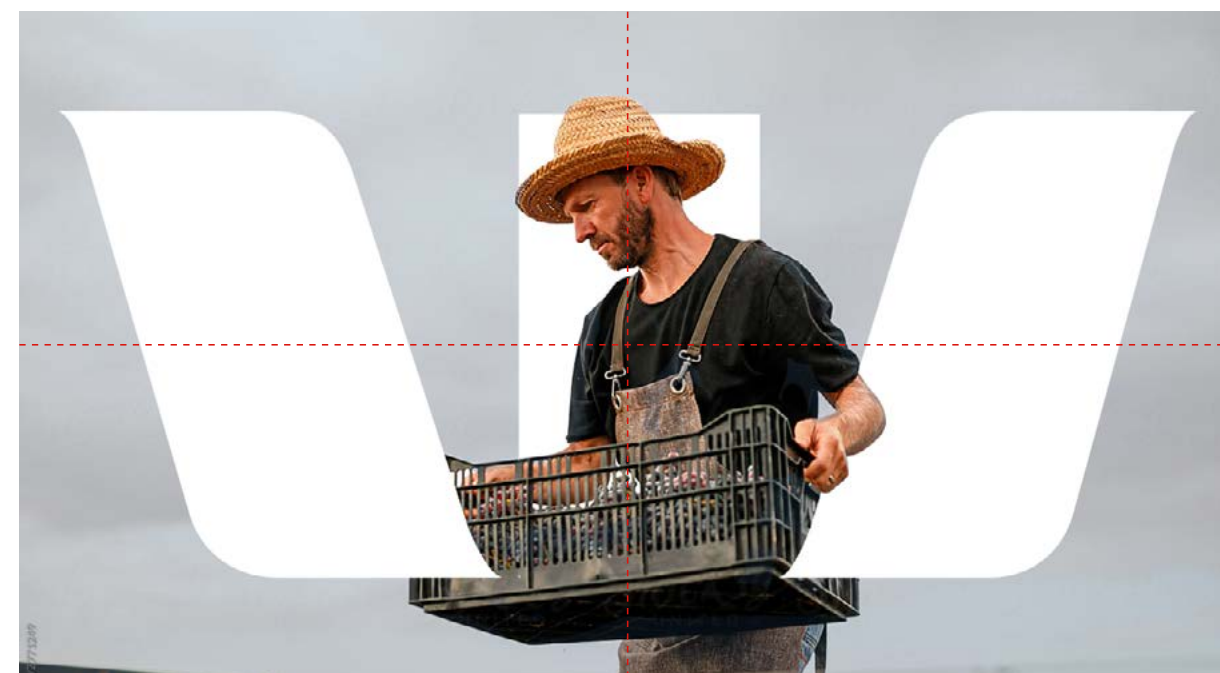
Imagery of people using devices that feels authentic can be challenging to find. When you're searching, consider the way we'd ordinarily engage with our devices and how they help in our daily lives. Anything too staged or posed won't feel real to our audience.

3.5.2

Visual Identity
Photography**LIFESTYLE:
LOGO INTEGRATION**

Throughout our new identity we integrate the W into imagery. This puts our brand right there in the moments that matter. And it puts our customers front and centre. Integrating our logo into

photography properly and thoughtfully takes time, and when applied, it's a critical component of any communication.



1

2

3

1

Clear Space

Ensure the image selected has enough clear space to accommodate our logo.

2

Centred

Our logo should always be the focal point within the frame. The three wings and tips of the logo should be shown as much as possible. If they're cropped too much, a supporting, smaller logo should be added.

3

Interaction

The logo wings should interact with the image in some way. Wings can either sit behind or in front of an image (we recommend placing one wing at the back and one at the front): this adds depth to the composition and gives an 'in the moment' feeling. To make our logo feel truly integrated within the environment, make sure shadows follow a natural light source.

**Helpful Tips**

We don't need to inject Westpac Red or accent colours into images where our logo's been integrated—there are enough brand codes already.

3.5.2

Visual Identity
Photography

LIFESTYLE: COLOUR BALANCE

We've listed some usage considerations, to help maintain visual consistency across all our photography.



Vibrant

We should increase the vibrancy and saturation of our images, but not to the point where they're too harsh or the contrast is excessive.

Natural

Our photography should look natural and feel appropriate—never overt, forced or fake.

Too Warm

Don't not apply the filter if the image is already warm. If it makes the image look hazy or cloudy, we should avoid using it.



Before

After

3.5.2

Visual Identity
Photography

LIFESTYLE: RED CUES

Red is one of our brand codes and is synonymous with Westpac. Where possible, we should try to include some red in each of our images, as it adds more ownability to our brand.



Before

After

Natural

Don't overload the image with red. One red cue is enough, and it can be beautifully subtle. It should look natural and feel appropriate, not overt, forced or fake.

Tones

Red cues exist on a spectrum, from bright red to dark red. Bright red can often look artificial and excessive, so be aware of this when editing. Be sure to pick a red tone that looks natural within the image.

Conflicting Colours

Any bold or bright colours that conflict with or overshadow our red cue should be edited e.g. competitor brand colours, such as yellow, orange, blue, etc.



Helpful Tips

Accent colours can also be injected into our photography for extra energy and to further extend our brand colour cues.

3.5.3

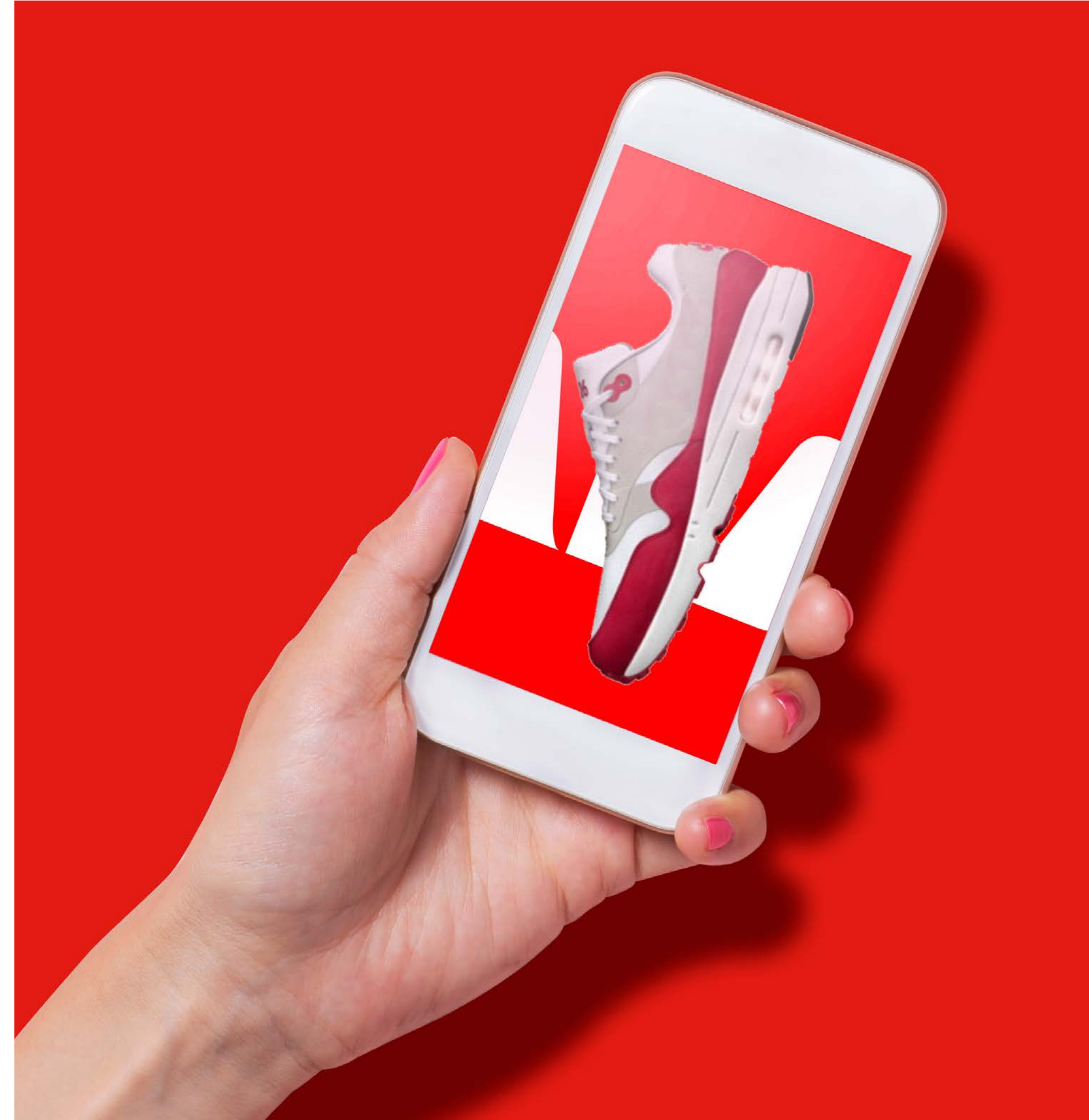
Visual Identity
Photography

STUDIO OVERVIEW

Our studio photography puts our customers and products at the forefront. It's upbeat, positive and champions everything that helps our customers in their day-to-day lives. In most instances, these shots are used within our conversion layer.



People



Object

ART DIRECTION

Tone

Studio photography should be bright, vibrant and high in contrast. It needn't feel literal, but should feel energetic and emotive.

Background

This should be flat and in one of our brand colours.

Content

Simple, youthful and occasionally quirky.

Angles

Photos are often square to camera, with the subject as the focal point.

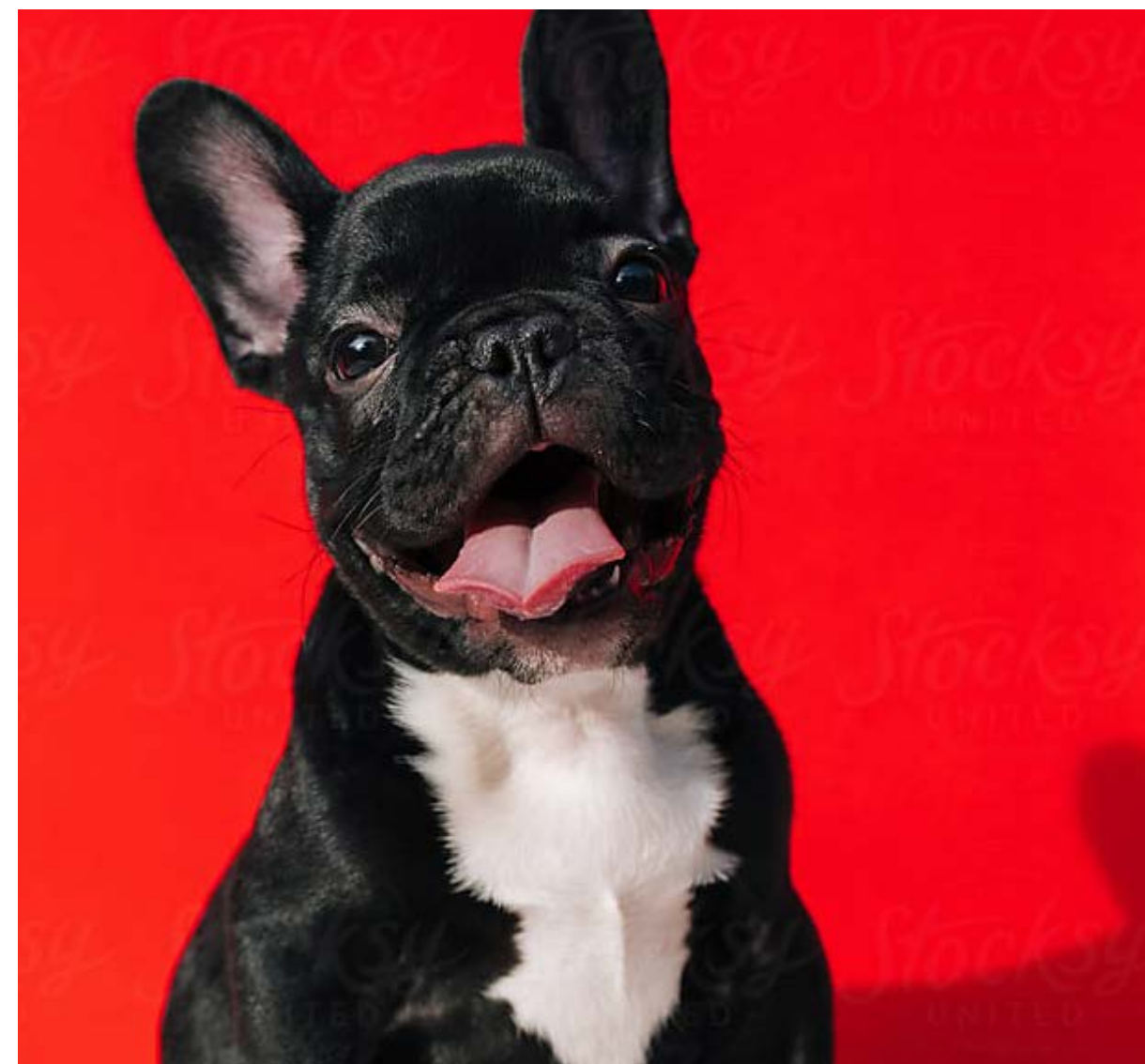


Helpful Tips

Recommended Stock Sites:

www.stocksy.com
www.gettyimages.com
www.shutterstock.com (objects)

3.5.3

Visual Identity
Photography**STUDIO:
PEOPLE AND OBJECTS**

Studio portraits are useful for our conversion layer, internal comms or even for our staff portraits. As with our lifestyle images, human expression is really important. We want to see human reactions and emotions, but images should never feel gimmicky or

contrived. Product imagery is useful for when we want to focus on a specific product or celebrate a moment or feeling. In most instances, these shots will be used across our conversion communications or live within our site and socials.

**Helpful Tips**

We don't have to depict human emotion in a literal way. Think about the different emotive layers that exist within facial expressions. Remember to always keep it positive — never feature people with distressed or angry faces. Restrictions apply to some mobile device manufacturers, such as Apple. For more details, contact the Brand Team: brand@westpac.com.au

3.5.3

Visual Identity
Photography**STUDIO:
COLOUR FLEX AND SHADOW**

We can give our photography flexibility across channels and audiences (and for tonal purposes) by switching between our colours.

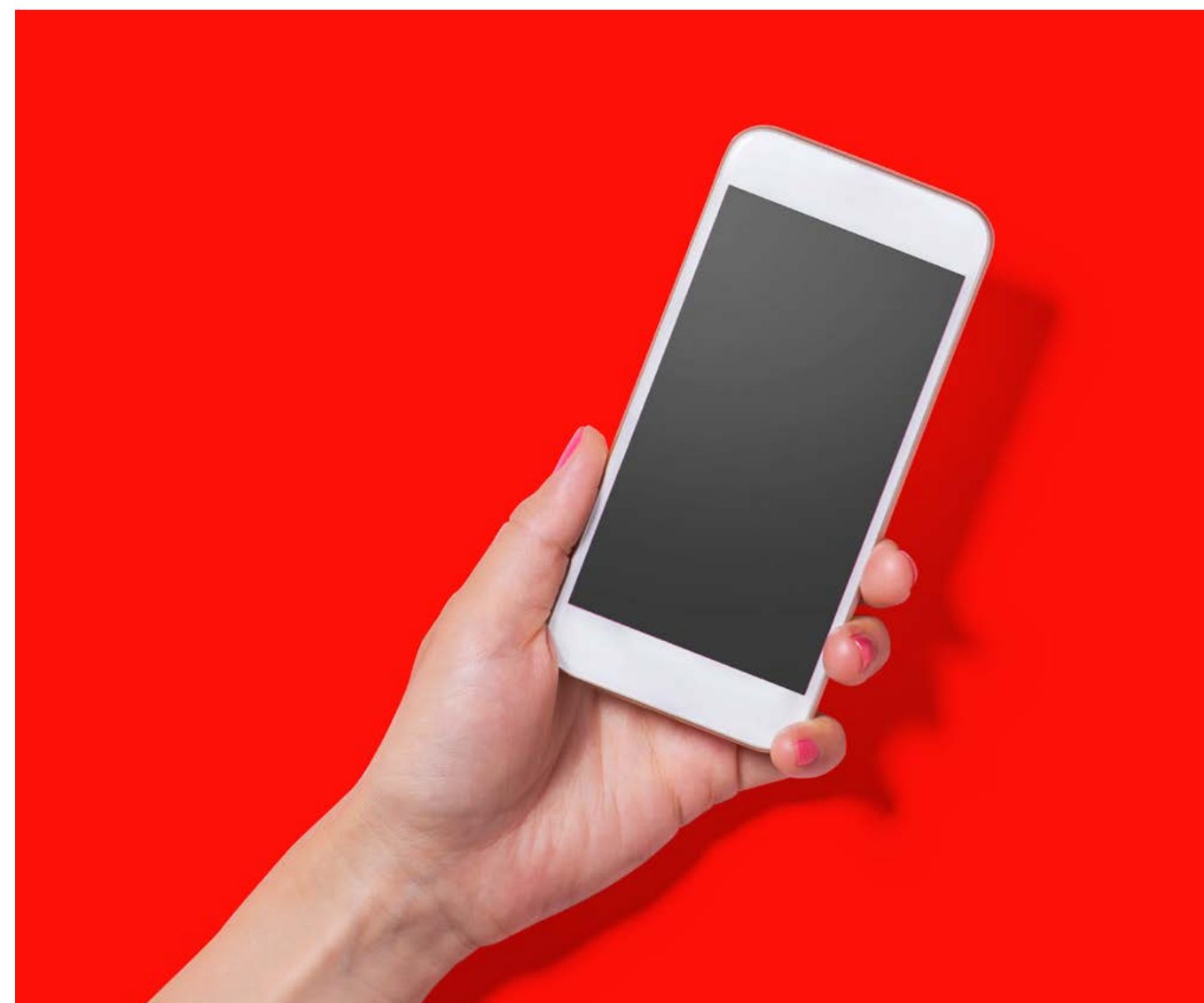
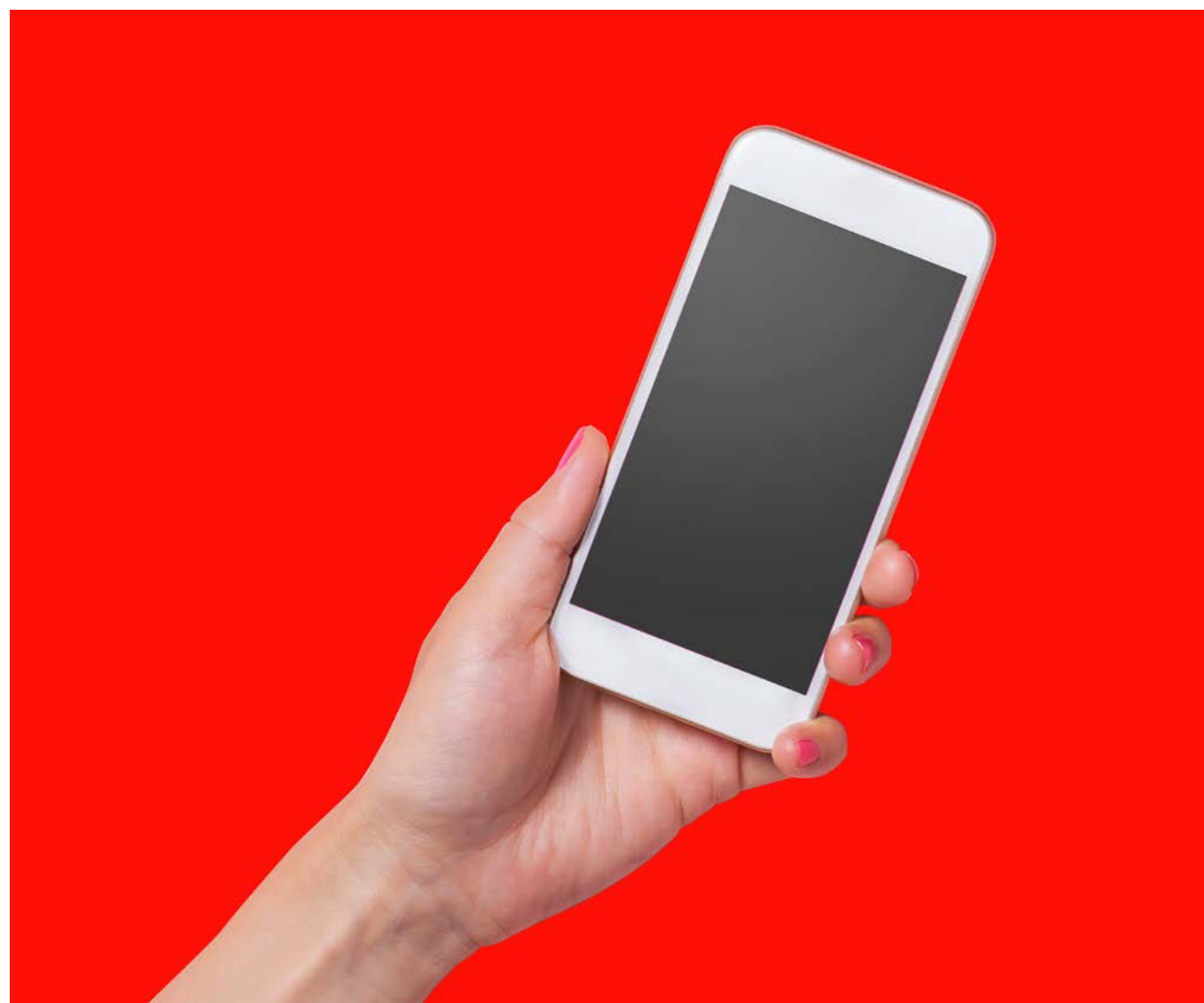
We also add shadows to all our studio photography. Shadows introduce depth and make the imagery look real and integrated.

**Colour Flex**

Our accent colours can be used to create fresh and vibrant compositions. There should be high contrast between the background and object, so it stands out from the background.

Shadow

Shadows should look natural but also bold and impactful.

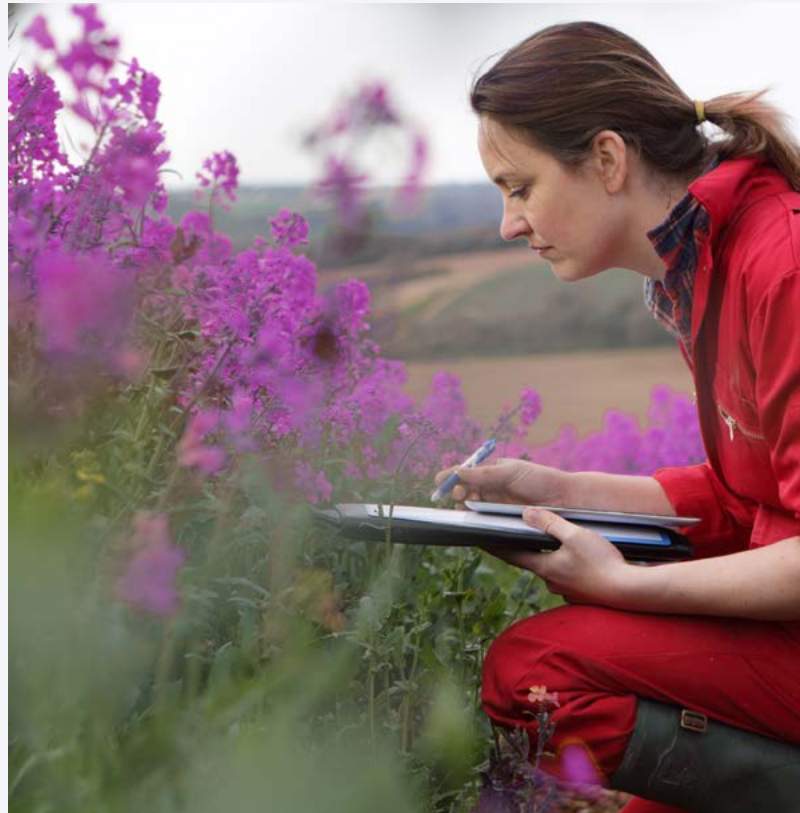


3.5.4

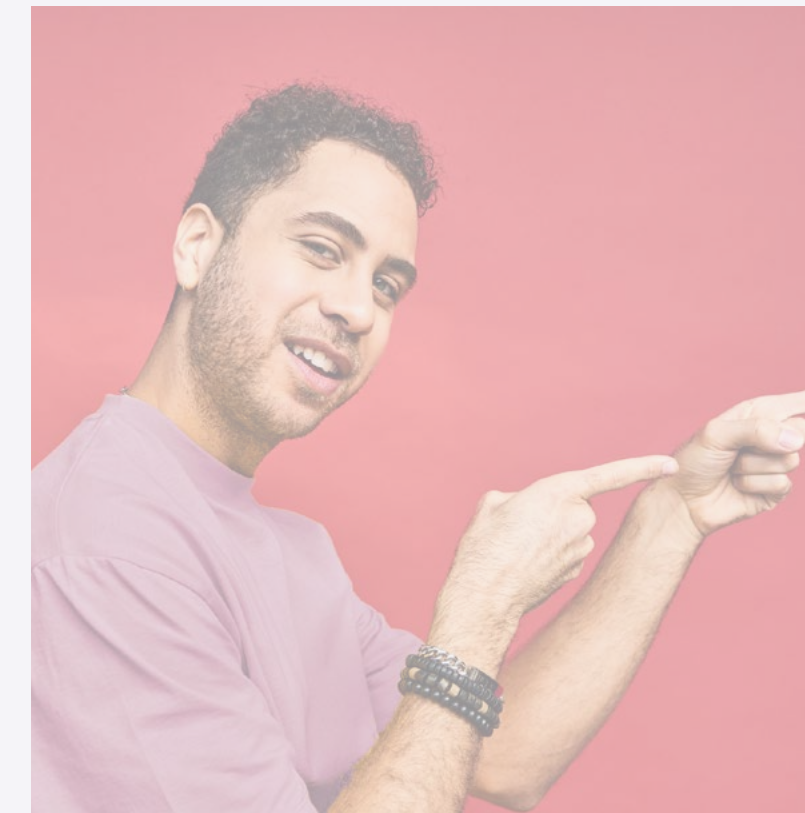
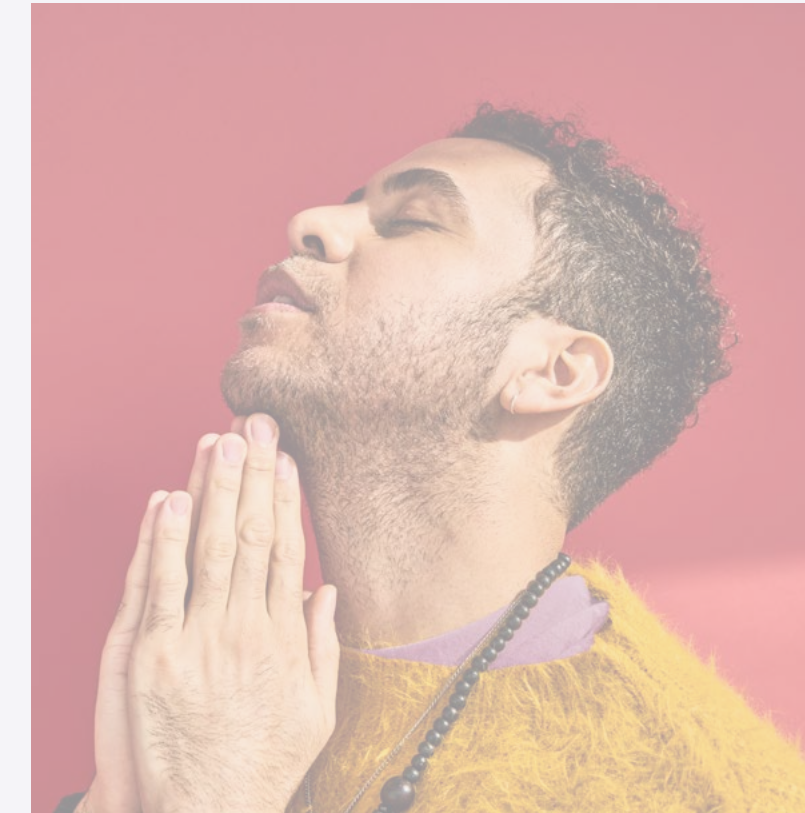
Visual Identity
Photography

HOW TO SELECT AN IMAGE

The below will help guide you when you're searching for stock imagery or making selects from a shoot. Just ensure any imagery being used fits our principles and style directives.



1



2

1

Lifestyle

When selecting lifestyle imagery, try to be right there in the moment with the focal point. Imagery should be candid and natural, ideally showing the subject busy at work or in their day-to-day life.

2

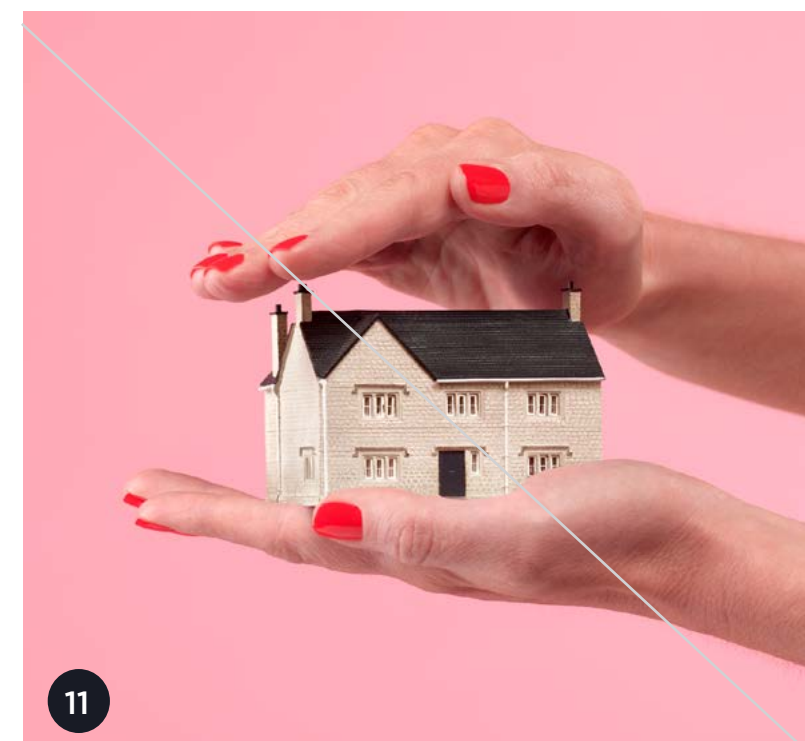
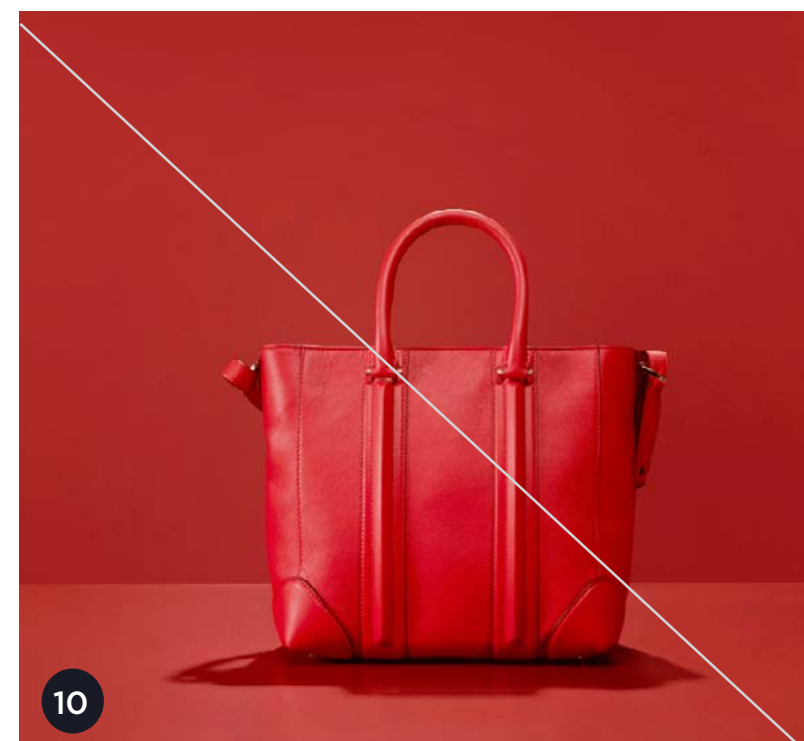
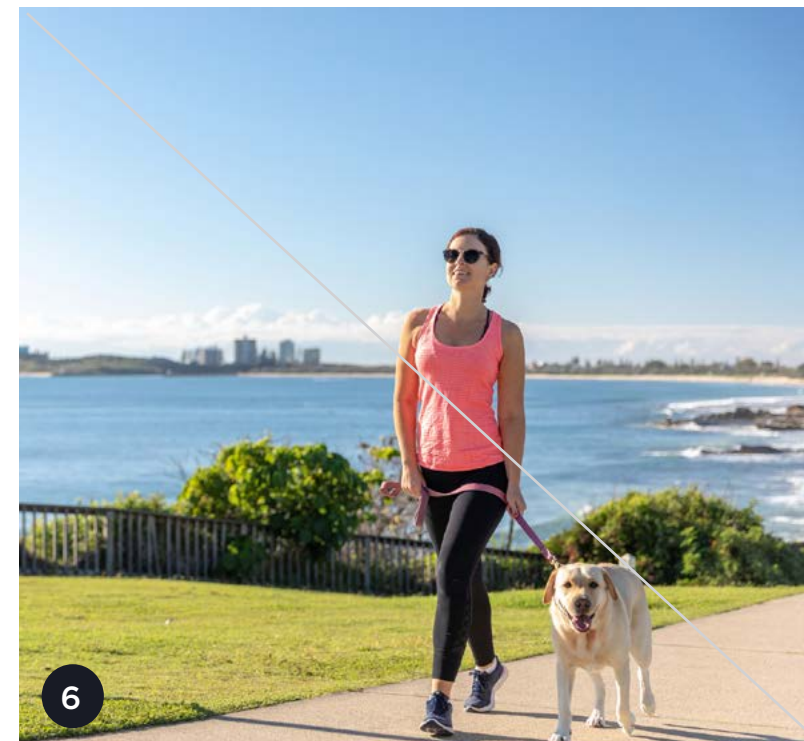
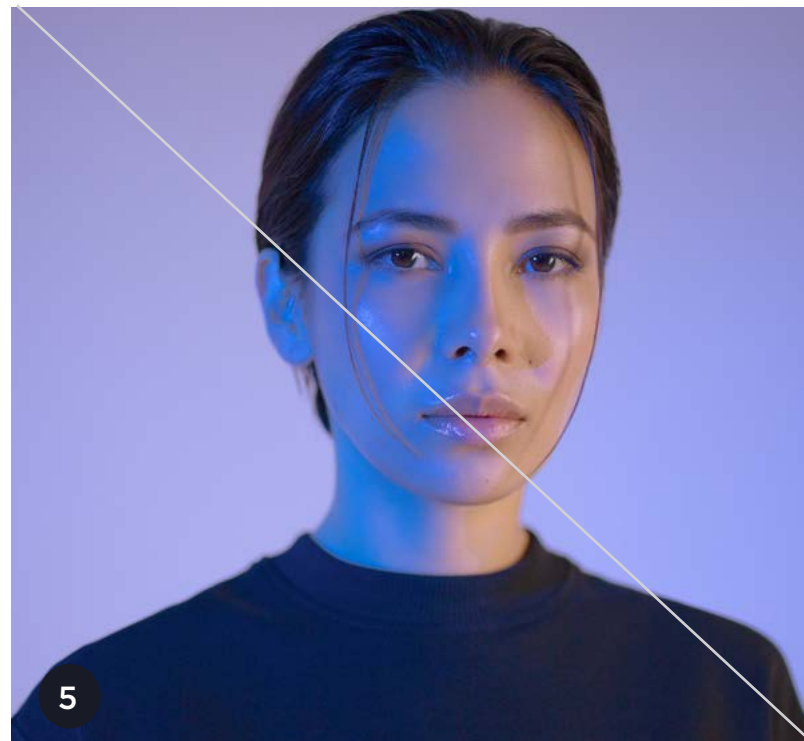
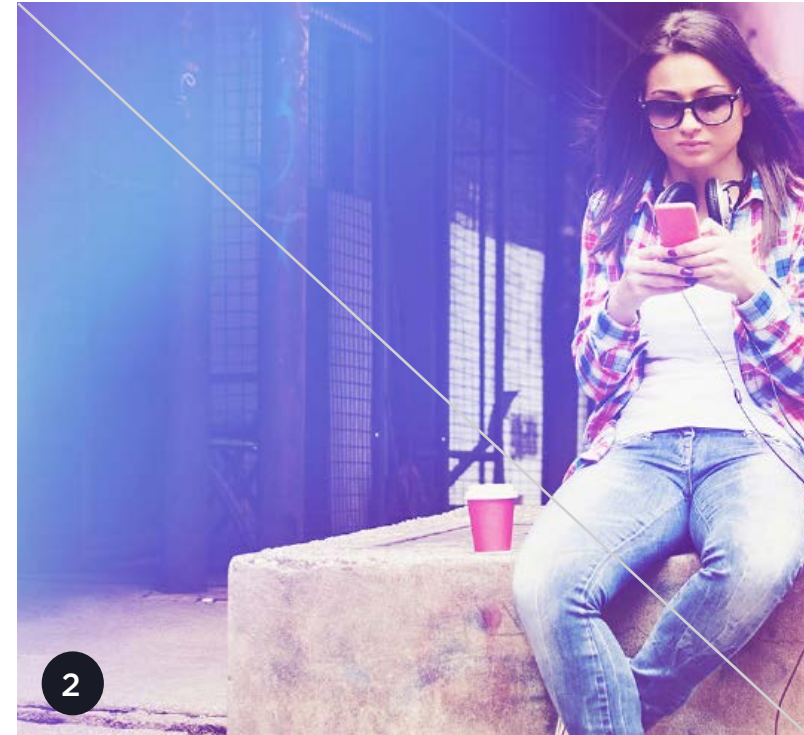
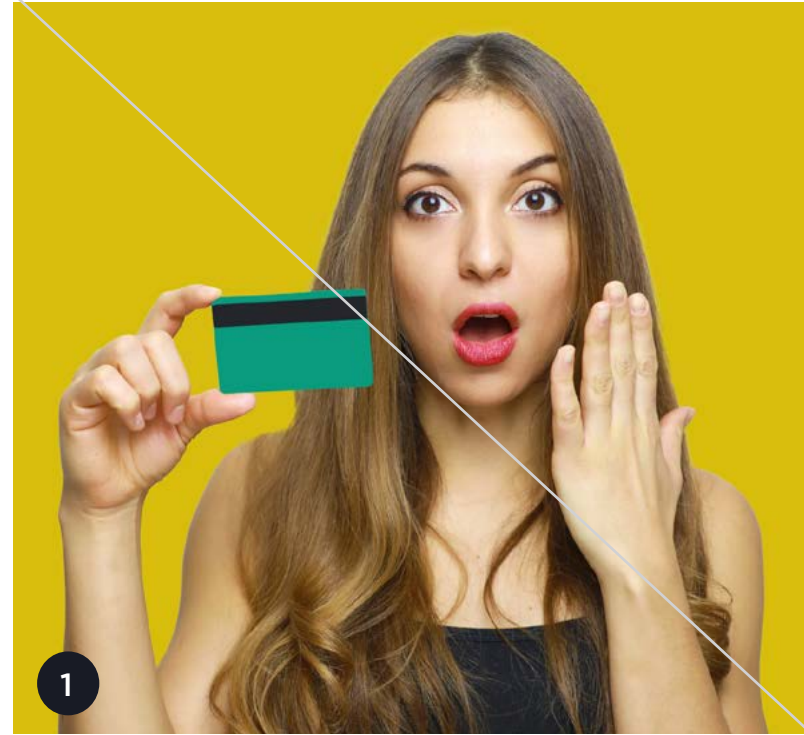
Studio

Choose an image that feels natural e.g. the moment right before or just after a laugh or smile. Avoid imagery that's posed, forced, or too literal in relation to the headline or message.

3.5.5

Visual Identity
Photography

GUIDANCE



- 1 Imagery should feel candid and real, not staged or overstylised.
- 2 Don't overly treat imagery with filters.
- 3 Avoid the cookie cutter view of life. Ensure imagery feels inviting and relatable.
- 4 Overhead shots or landscape shots are not advised.
- 5 Avoid extreme lighting techniques.
- 6 Ensure settings and environments don't feel too staged.
- 7 Ensure people are candid and warm in expression, not staged or posed.
- 8 Don't distort the angles of the logo.
- 9 Studio photography is recommended over deep-etched lifestyle photography.
- 10 Add humanity where possible, if hands or people aren't present.
- 11 Don't create conceptual or metaphoric imagery. Use illustration to communicate more abstract concepts.
- 12 Don't manipulate the Westpac logo or change it in any way.

ILLUSTRATION

Illustration is a great way to inject energy, youth and vibrancy to the brand. Illustration is broken down into categories that facilitate different types of communications, from bespoke illustrations to ones that give stock images some flair.



3.6.1

Visual Identity
Illustration

OVERVIEW

We use two levels of illustration: Bespoke and Stock. Both levels work together and in harmony to provide a flexible set of illustrations to reference and build from.

We've put together some considerations and style guidance to ensure they are distinctively Westpac.



ILLUSTRATION CONSIDERATIONS

Westpac at the Heart

Where possible, our Westpac 'W' should play a key role in our illustration. It might be embedded in the image or acting as a platform in the background.

In the Moment

Inject energy, flair and personality. And, if possible, a sense of movement.

Authentic and Relatable

Depict content that embraces the idiosyncrasies of life and is relatable to the audience.

Relevant to Australia

Represent the diversity of Australia's people, culture, and landscape.

**Helpful Tips**

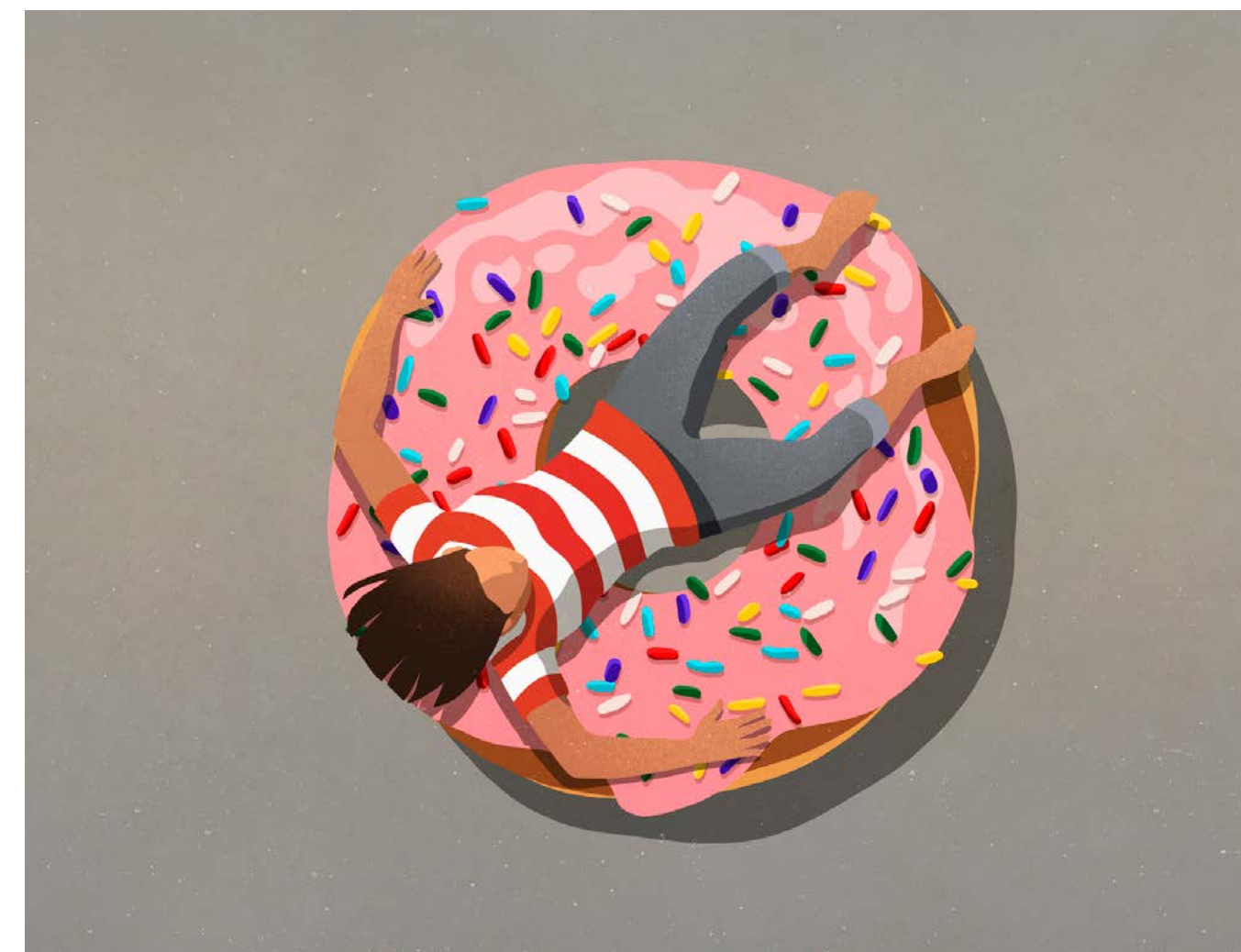
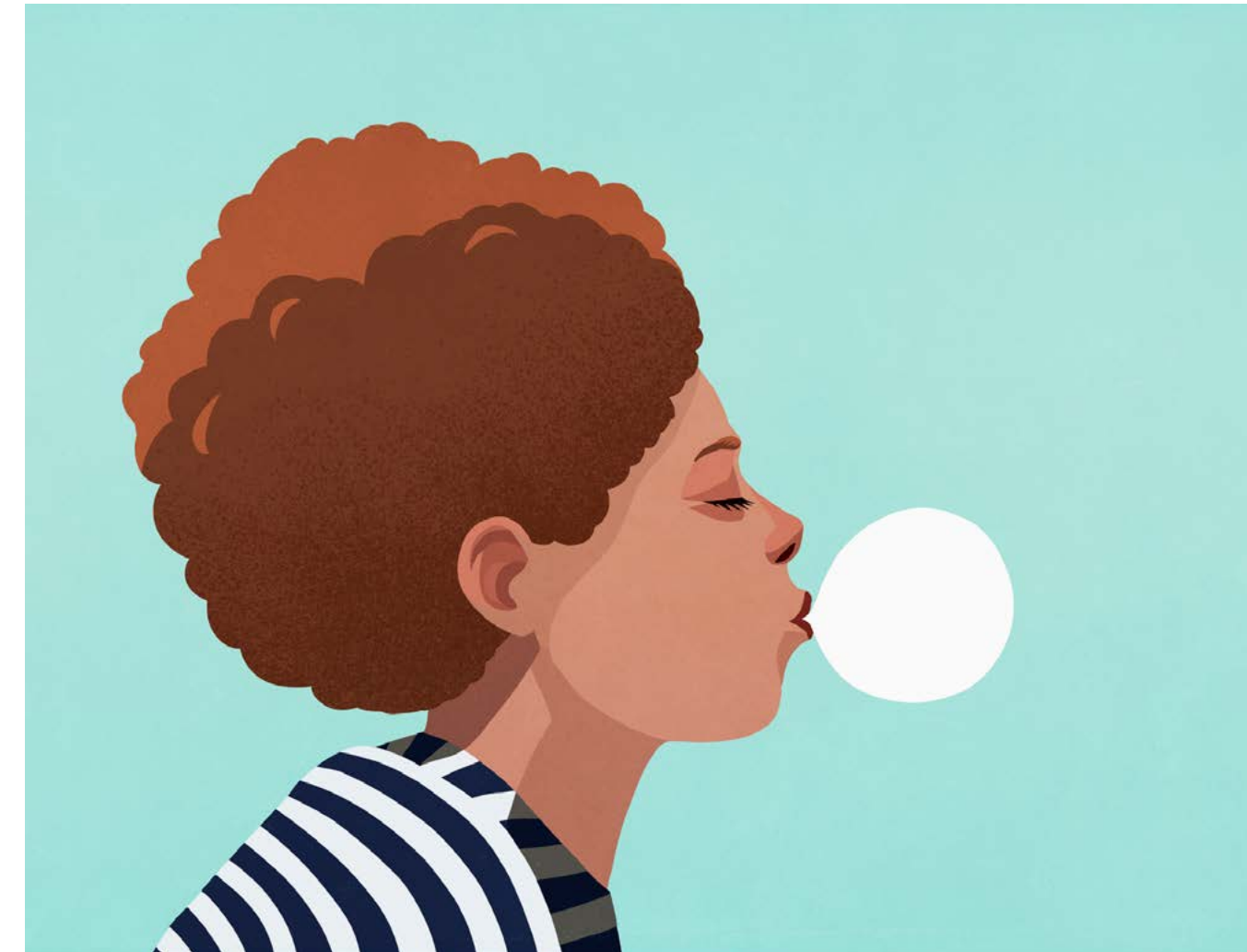
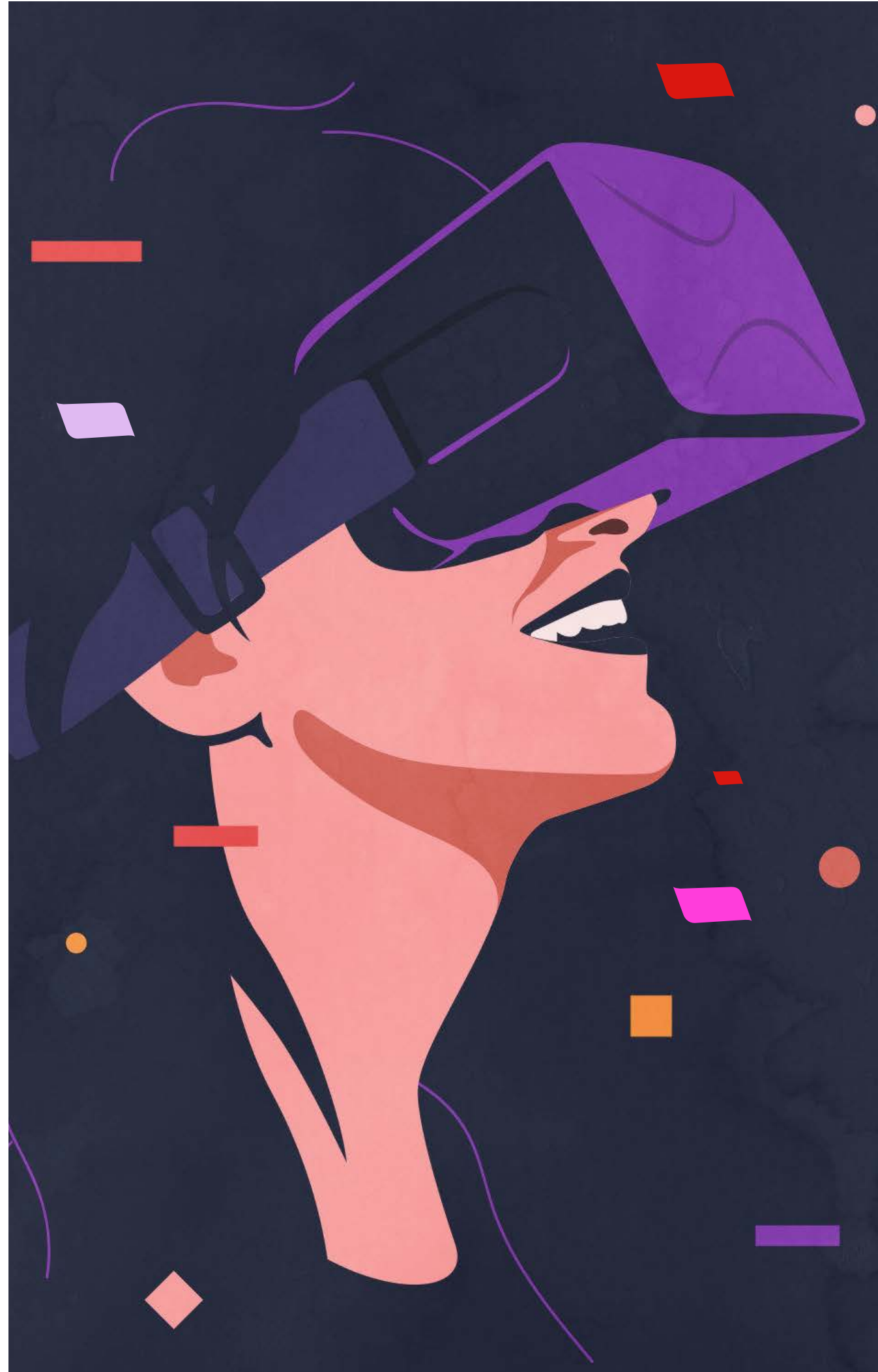
For more information on when to select illustration as core imagery, refer to the Design System section on page 110.

3.6.2

Visual Identity
Illustration

LEVELS OF ILLUSTRATION

We use two levels of illustration. The next few pages explore how they work individually and show the flexibility of the brand. To keep our illustrations consistent, we've laid out some overarching considerations and style components below.



1

Bespoke Illustrations

These are custom illustrations that are unique to Westpac. Budget and time permitting, commissioned imagery is recommended for bringing our illustration style to life. For more information, please contact brand@westpac.com.au

2

Stock Image

Sometimes we'll need to purchase stock imagery. It can be made more ownable by using our core toolkit and drawing on our considerations. We can add our logo or colours, or create textures and shadows, to give illustrations a more 'realistic' look and feel. (See page 79 for more information)

1

2

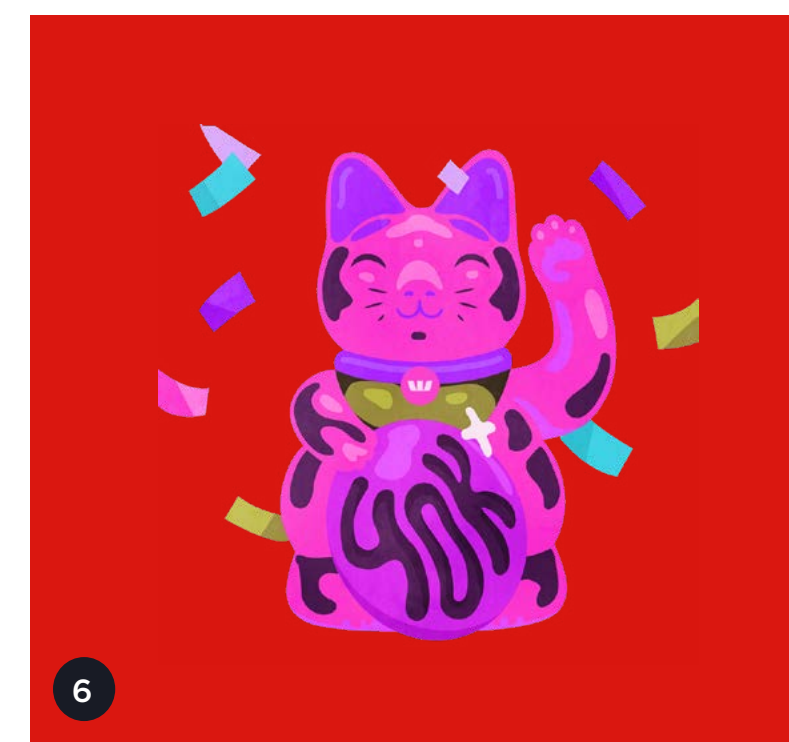
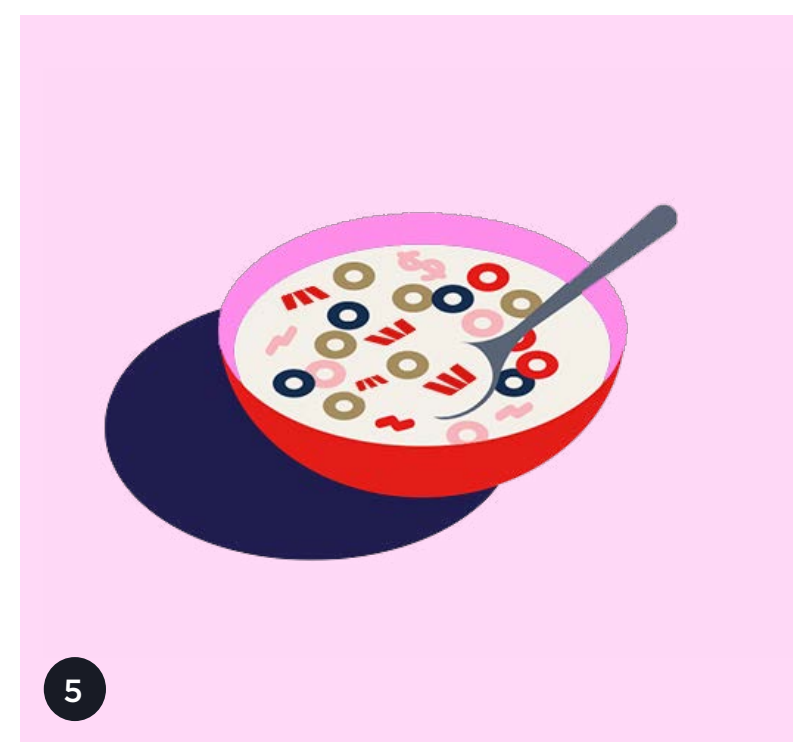
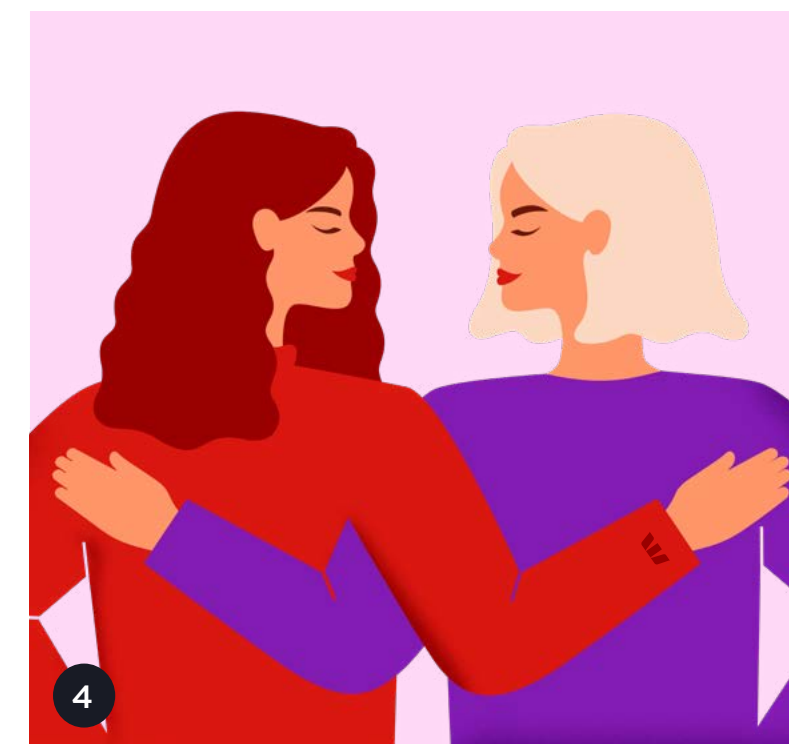
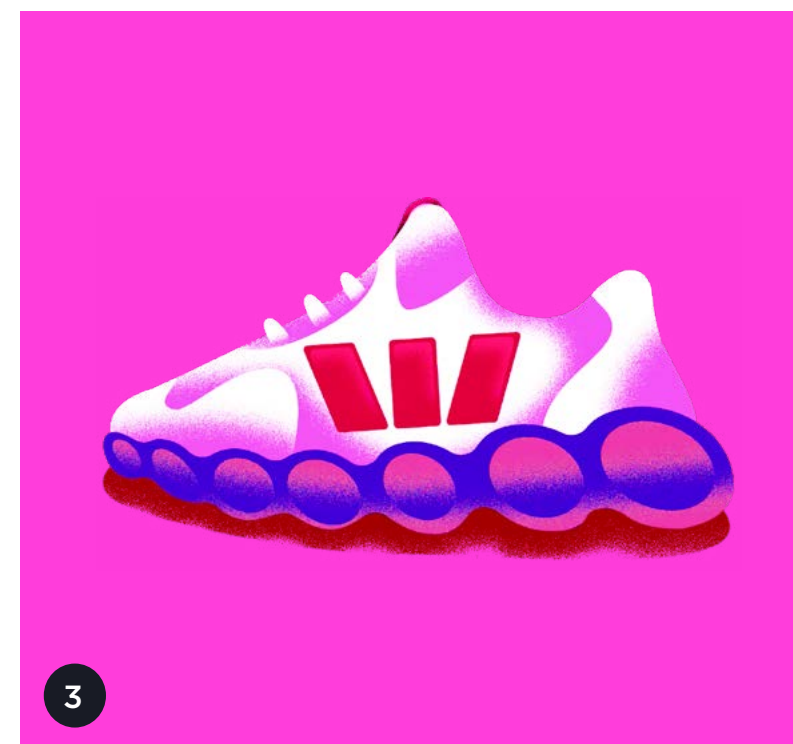
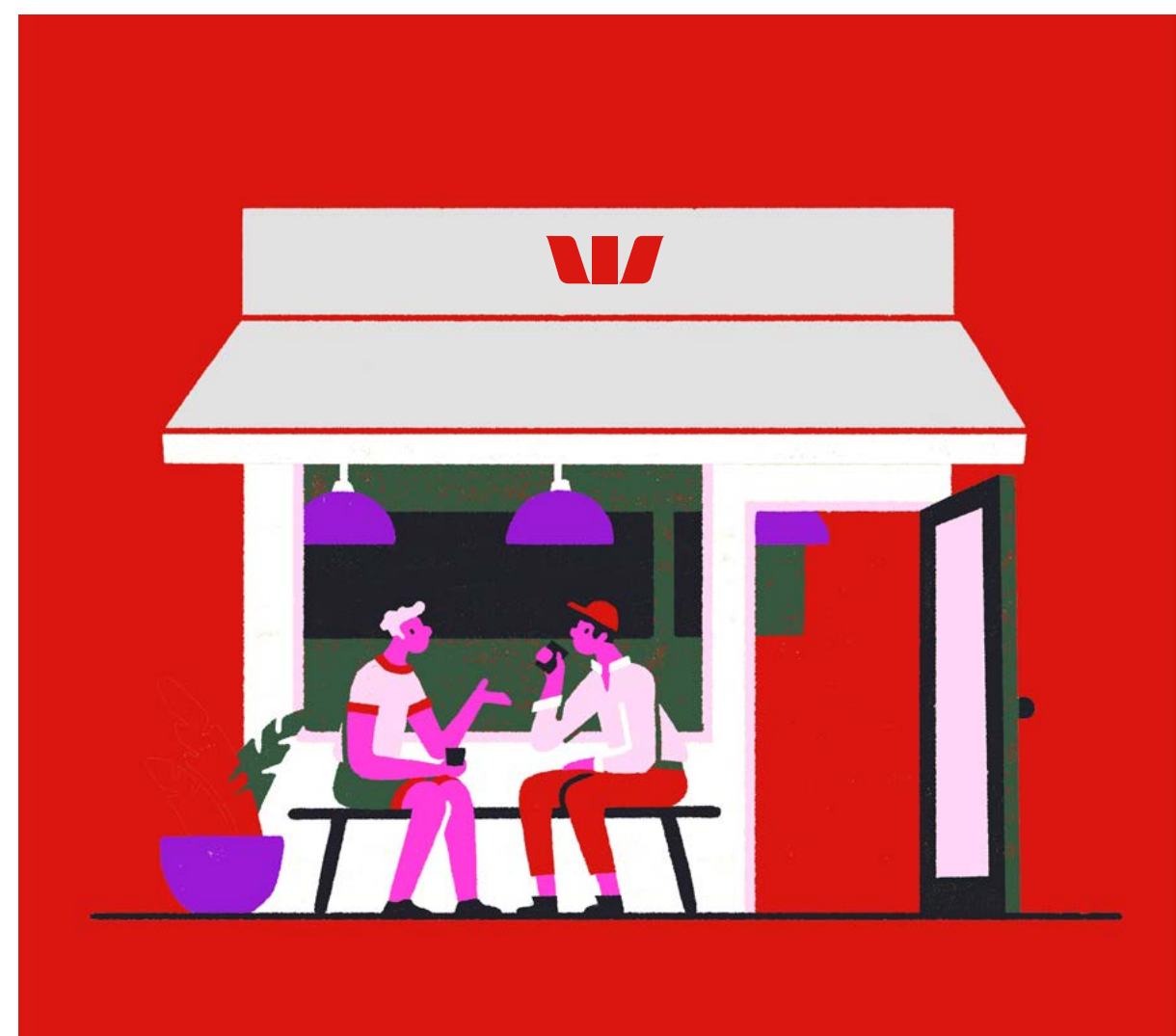
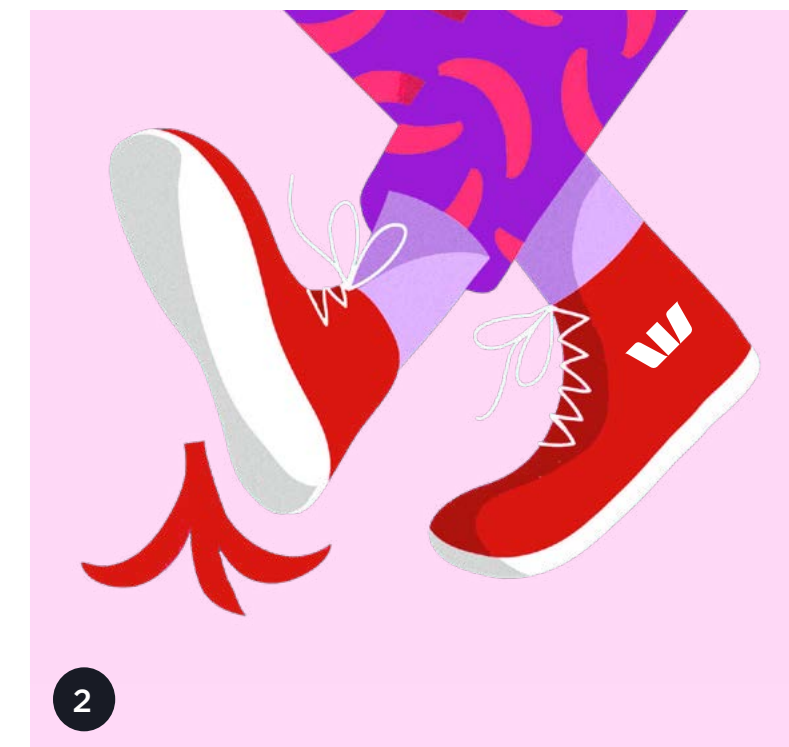
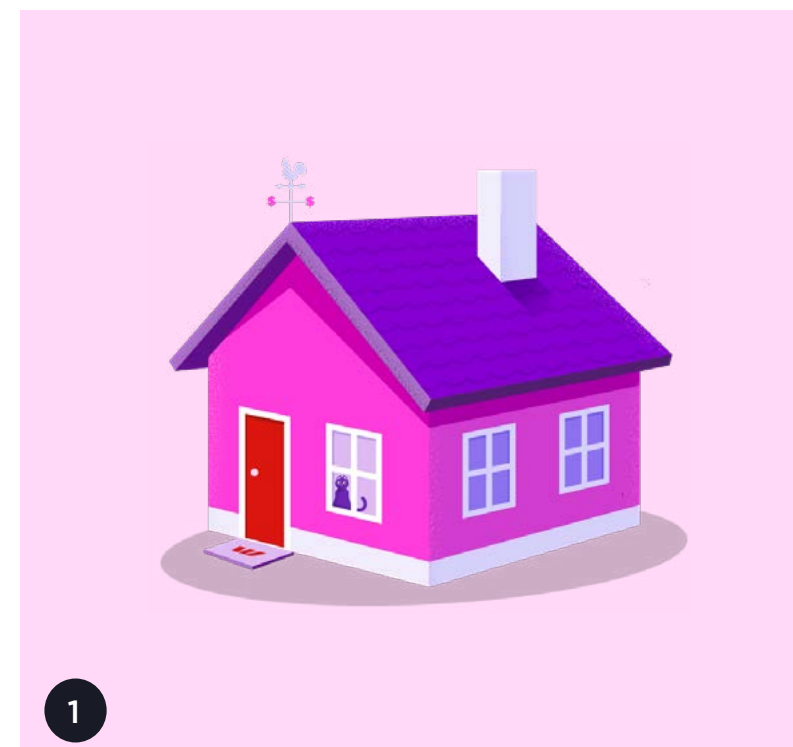
3.6.3

Visual Identity
Illustration

ILLUSTRATION DIRECTION

Our illustration style is built for personality and simplicity. Following the art direction will ensure any illustration we commission or purchase feels on-brand. Custom illustrations are unique, one-off pieces and will help us make a huge visual impact in a sea of

competition, while also creating an ownable look for Westpac. Our bespoke illustration style can be more varied and creative when it's supported by our logo and colour palette.



ART DIRECTION

- 1 Simple and stylised.
- 2 Elements of surprise, humour or quirk.
- 3 Texture and noise.
- 4 Use our brand colours.
- 5 Depth and shadow.
- 6 Movement and play.



Helpful Tips

Budget and brief will dictate when bespoke illustration can be used.

3.6.4

Visual Identity
Illustration**ILLUSTRATION TREATMENT:
STOCK AND COLOUR**

1

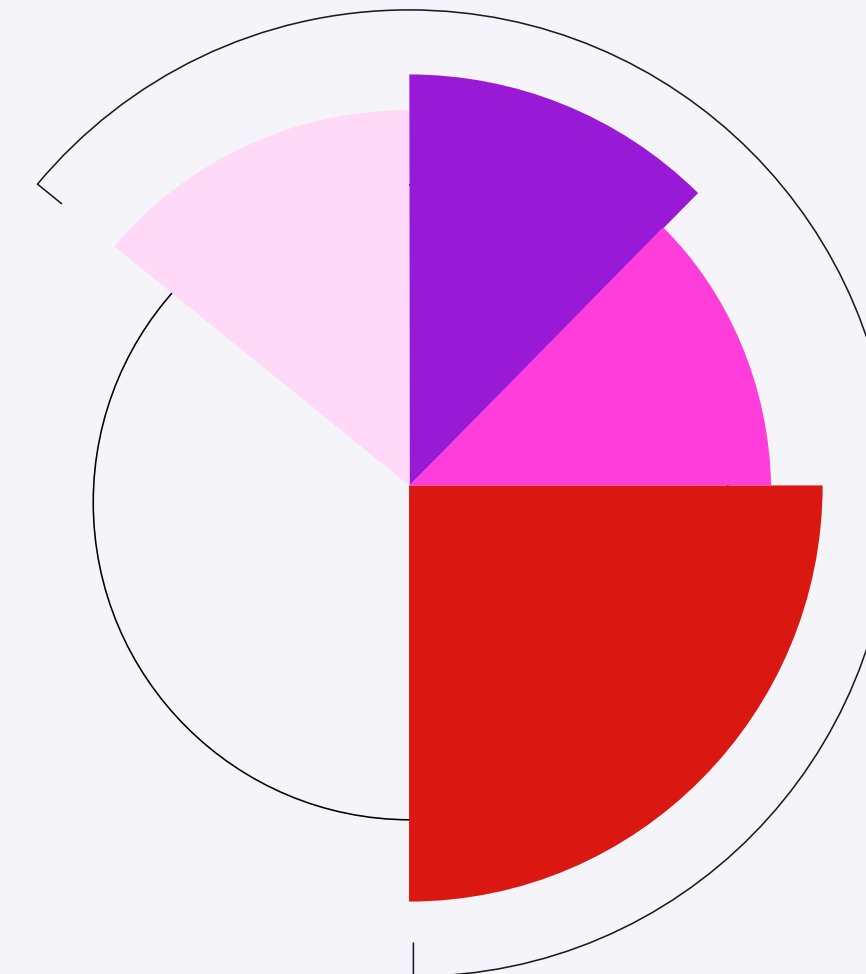


2



3

We can use our core toolkit, along with our illustration considerations and style components, to make stock illustration ownable. Below is a guide to using stock illustrations, to help ensure they align with our overall style.



4

1

Select Stock Image

When selecting a stock illustration, it's important to explore as many conceptual avenues as possible. Stock illustration is not infinite, so flexibility of concept is advised. This will ensure the image is on-style and matches the rest of the brand library.

2

Colour and Logo Integration

Add our brand colours to backgrounds and the larger solid areas of the illustration.

3

Add Micro-interactions

By adding micro-interactions, like confetti and shapes around illustrations, we can quickly brand the space to feel more ownable to. For more information, go to the Micro-interaction section on page 90.

4

Core Colour Palette

To give our illustrations more flexibility and range, we can vary the colour within a scene and make it bespoke for the communication. Always use our brand colours as a base. They should have a presence of around 70% in all illustrations and creative.

**Helpful Tips**

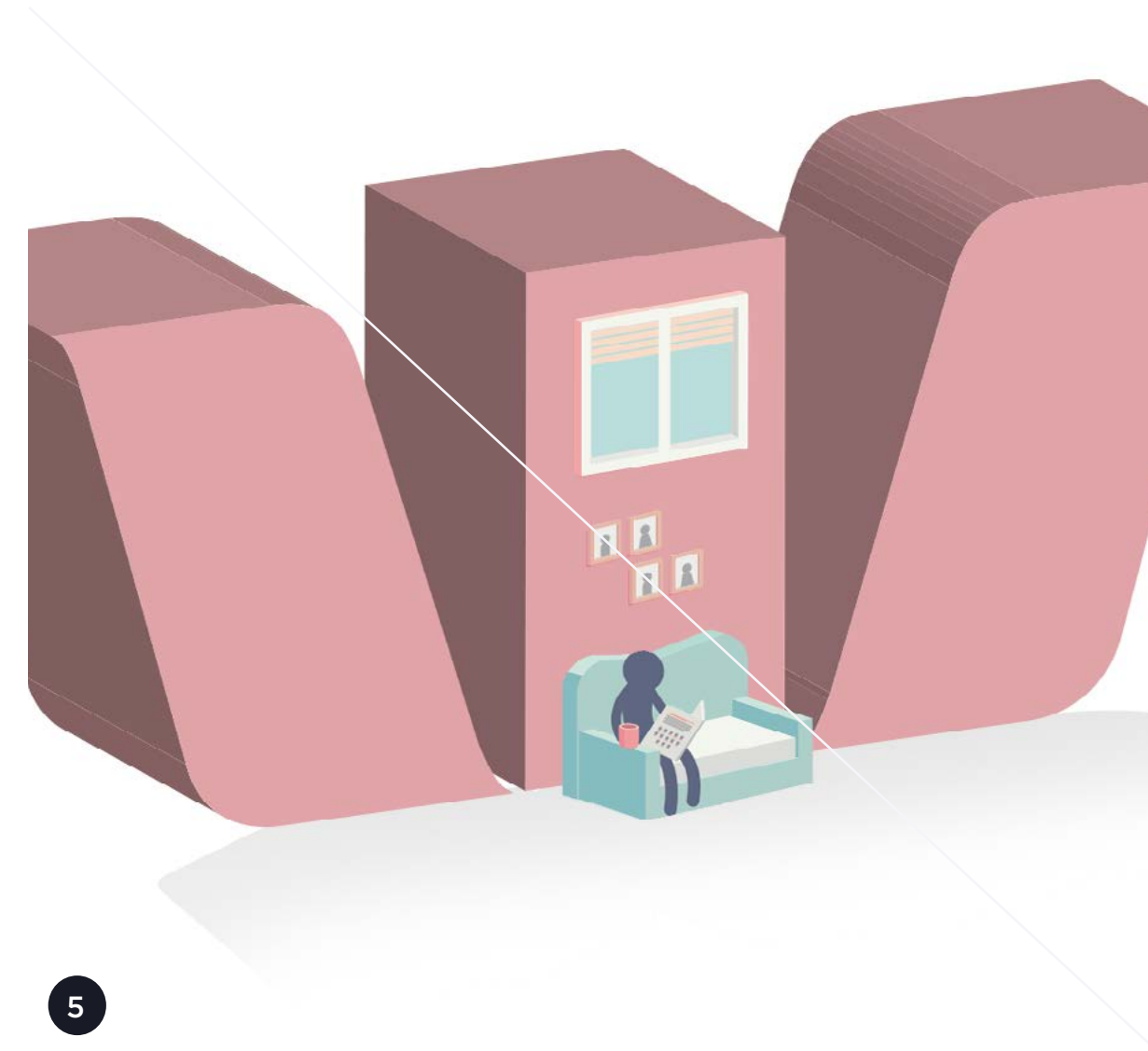
When adding complementary colours to illustrations, consider diversity in skin tones and the relationship to the lush Australian landscape.

3.6.6

Visual Identity
Illustration

GUIDANCE

Although our illustration tiers have flexibility, it's important we keep our style on-brand and as consistent as possible. Here are six things to keep in mind.



- 1 Don't use 3D illustrations in our communications.
- 2 Don't create overly child-like illustrations. Aim to be more stylish and grown up where possible.
- 3 Avoid using keylines in our core illustration styles.
- 4 Ensure our brand colours are present within an illustration.
- 5 Don't turn our logo into an illustration.
- 6 Ensure all illustrations have a focal point and feel focused.

ICONOGRAPHY AND PICTOGRAMS

Iconography and pictograms are a great way to tell stories and aid navigation. They are a flexible library of assets we can use throughout our brand readily.



*Images are for reference and used as a guide for illustrative purposes only.

OVERVIEW

Icons and pictograms invite interactivity and can simplify complex ideas. Our suite of icons and pictograms can be used in both digital and print communications.



1

GEL Icons : To aid in navigation, task functions/performing actions.



2

Informative Pictograms : To accompany text to aid in communicating an idea, feature, or function.



3

Decorative Pictograms : Used to draw attention to a product, enhance brand presence on the screen, or celebrate a milestone or moment.

1

GEL icons are used in very functional user interfaces and context, such as online navigations, our banking app and CTAs.

2

Informative pictograms are used as a midway point between our more expressive Decorative Pictograms and GEL icons. Our Informative Pictograms are still in development. Contact the brand team for further information: brand@westpac.com.au

3

Decorative pictograms are used at larger scales and are a great way to inject energy or tell stories, such as social media communications and in literature.



Helpful Tips

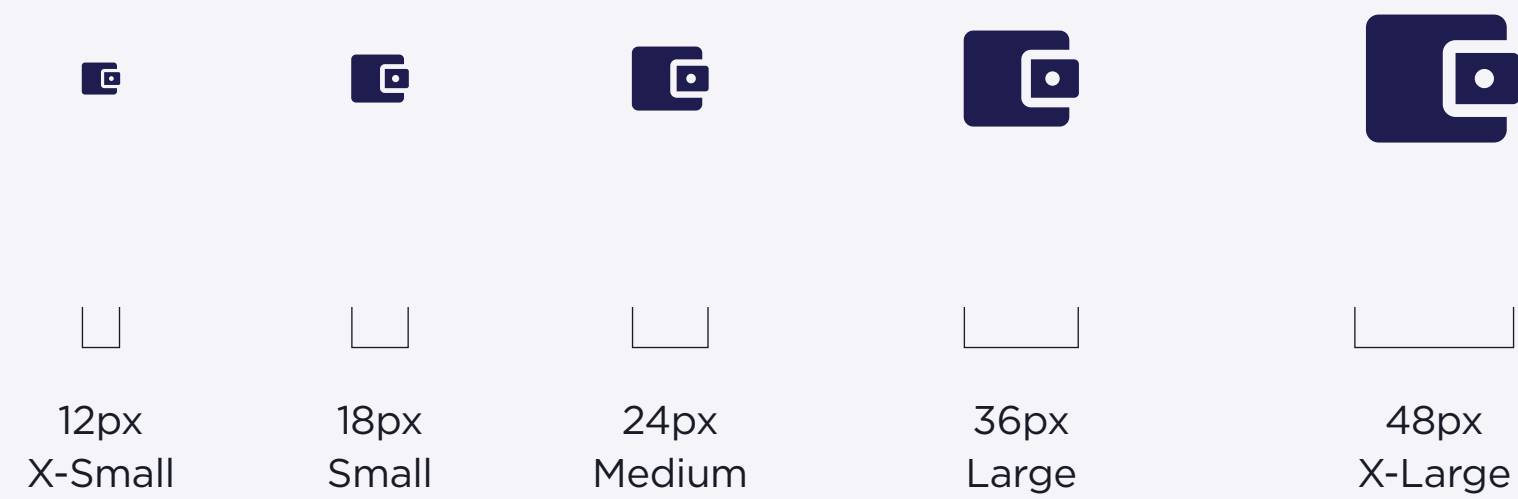
For a more detailed breakdown of our GEL icons, visit: <https://gel.westpacgroup.com.au/GUI/WBC/icons/>

3.7.2

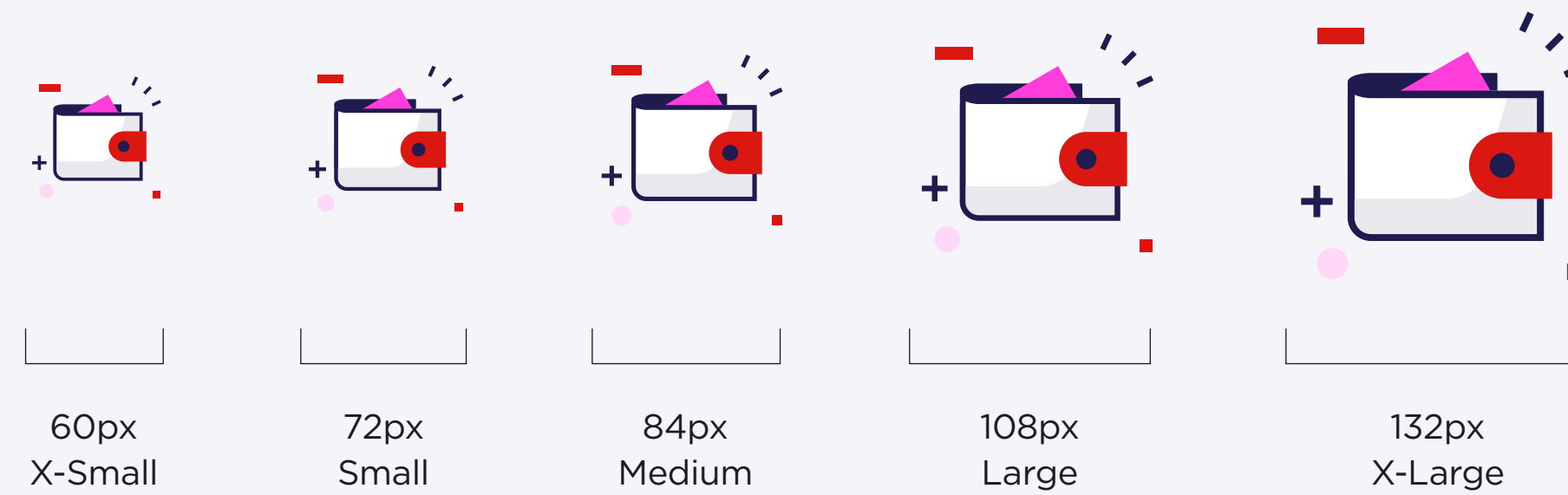
Visual Identity
Iconography

USAGE

Icons and illustrative pictograms adhere to different sizing rules, so live in different creative spaces. Below is a sizing guide that will help determine which set of icons to use at various scales.



1



2

1

In order to keep the integrity of GEL icons, they should only be used at small, pre-determined sizes.

2

In most cases, Decorative Pictograms should not be used at sizes smaller than 60px or larger than 132px. The exception is social media platforms, where they can be proportionally larger, but always animated and never static.



Helpful Tips

For a more detailed breakdown of our GEL icons, visit: <https://gel.westpacgroup.com.au/GUI/WBC/icons/>

3.7.3

Visual Identity
Iconography**DECORATIVE PICTOGRAMS:
DNA BREAKDOWN**

Our Decorative Pictograms take cues from the anatomy and shape of our logo. Follow the below steps to help create your own in the future.



1

Our pictograms are based on our existing GEL icons. Always use them as the base for designing any new pictograms.

2

Use stroke 4px for any keylines when designing.

3

Use the Westpac wing to create an inner grey shadow. Always ensure scale and consistency throughout.

4

Add shadow on the outside to add depth to the pictogram.

5

Add expression lines for emphasis and to add character to the pictogram, especially in motion states.

6

Include 50% of Westpac Red in each pictogram.

7

Add 4-8 micro-interactions around the edges and align it to 24x24 grid.

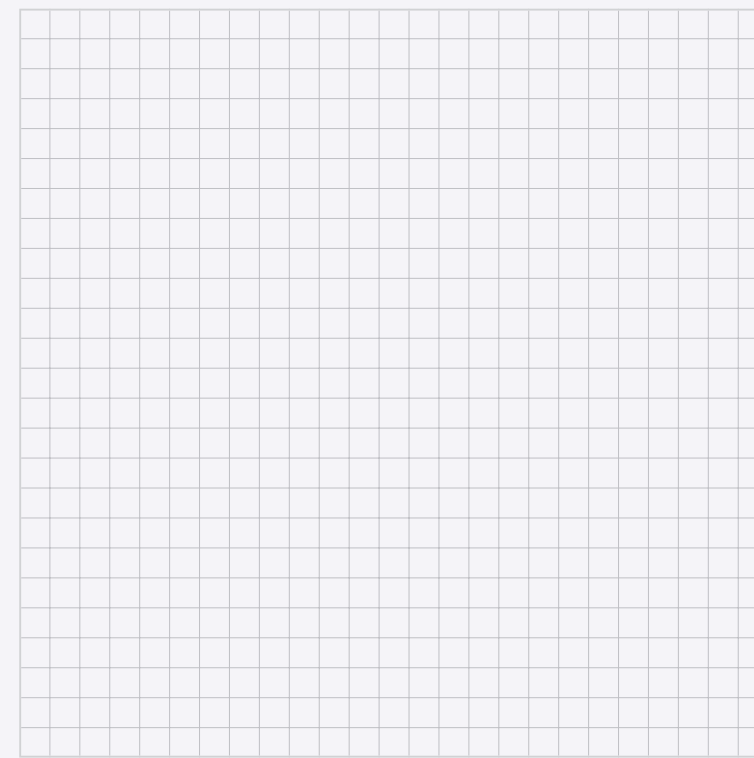
8

Add a dash of our accent colours in the centre of the pictogram to pull visual focus.

**Helpful Tips**

For a more detailed breakdown of our GEL icons, visit: <https://gel.westpacgroup.com.au/GUI/WBC/icons/>

3.7.3

Visual Identity
Iconography**DECORATIVE PICTOGRAMS:
BASE GRID & CLEAR SPACE**

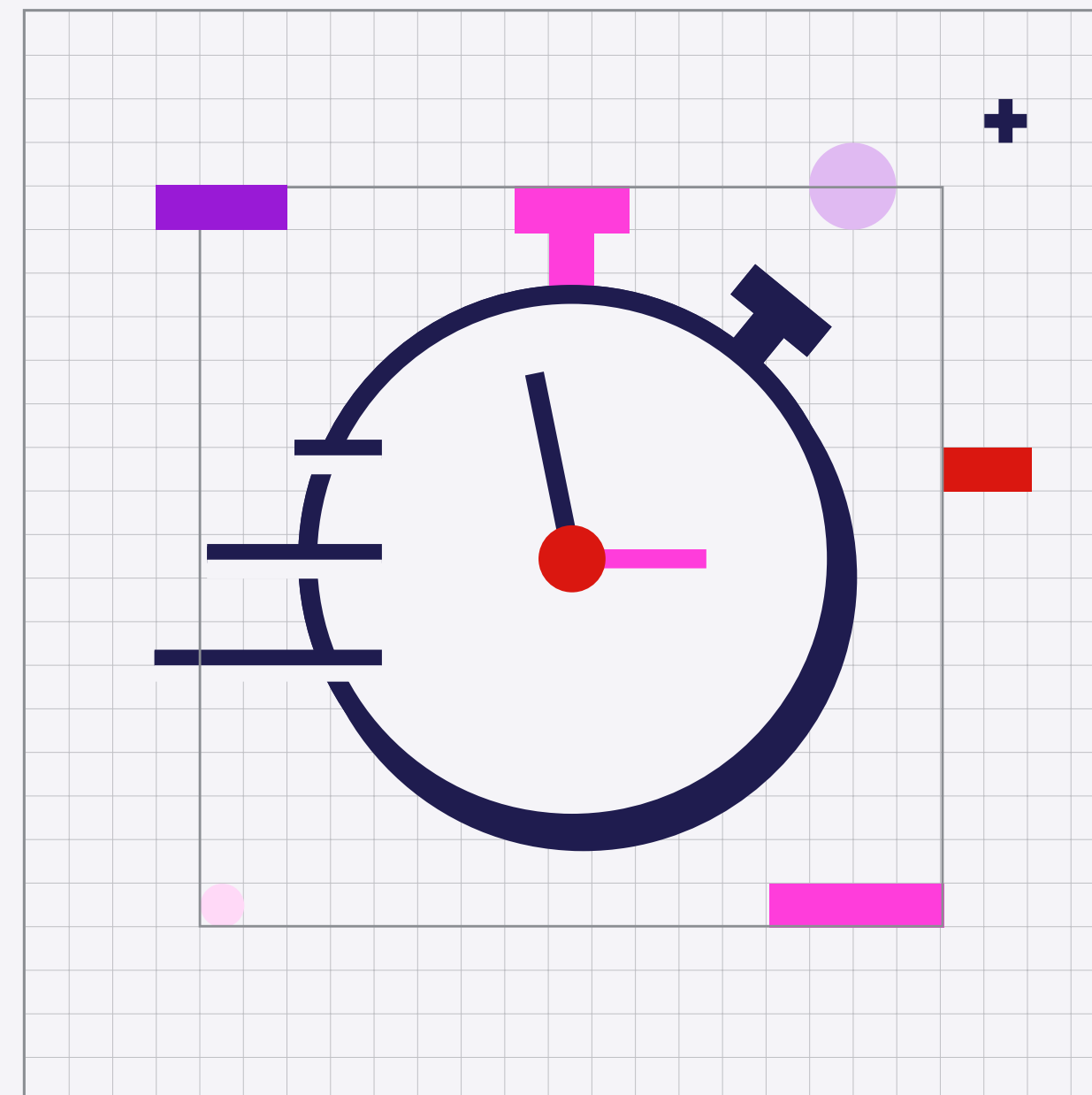
1



2

We use a 24x24 square base grid as the foundation for determining the proportion, shape and position of all our pictograms. By using a base grid and including our DNA breakdown, we retain consistency across our

pictograms. This ensures there's always enough clear space and maintains visual integrity.



3

1

We use a 24x24px base grid as the foundation for all our pictograms. Use the grid as your basic guideline for snapping the artwork in place. We recommend fine-tuning adjustments for the shape you're trying to create.

2

The grid contains a 4px padding to retain the desired scale and allow enough surrounding space to add decorative micro-interaction elements. Only extend artwork into the padding for additional visual weight or for specific details that are imperative to the pictogram's meaning or character.

3

Use the grid to place the micro-interactions around the pictogram. This will help plot and scale them correctly around the artwork boundaries.

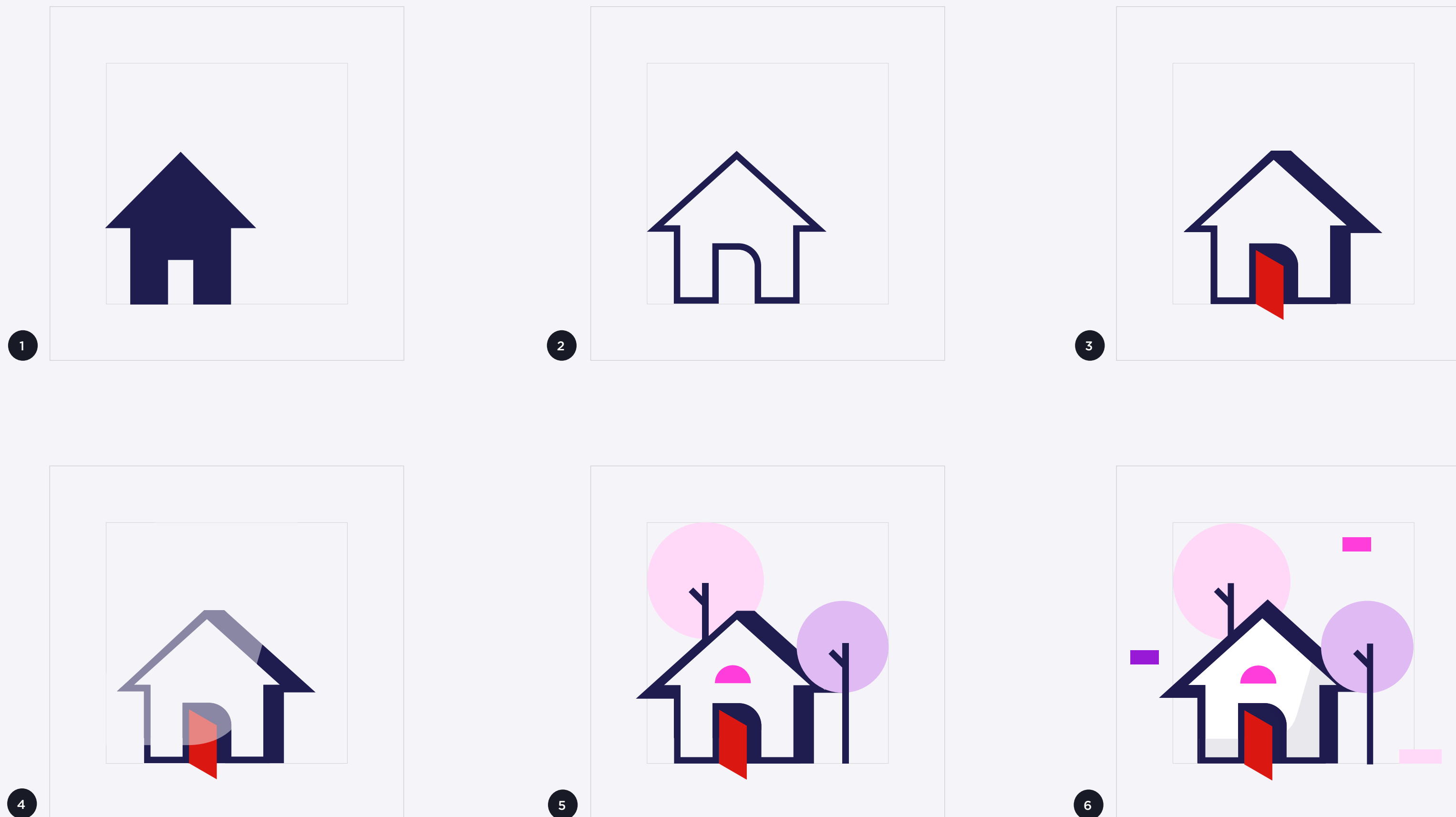
**Helpful Tips**

Our decorative pictograms look best when there's plenty of clear space around them or when they sit alone on a piece of communication. If there's a need for multiple pictograms to live on the same interface, make sure there's enough negative space between them.

3.7.3

Visual Identity
Iconography**DECORATIVE PICTOGRAMS:
CONSTRUCTION**

Our pictograms need to be legible and coherent. Here are six tips for ensuring they maintain consistency across all our communications.



1

Start with your selected GEL icon on our base grid. Make sure to proportionally align your GEL icon to the 4px padding and buffer accordingly.

2

Bring our brand anatomy into the icon by using elements forged from the Westpac wing. In this instance, the wing's curve is incorporated into the door.

3

Elevate the pictogram by making it more illustrative e.g. adding an extruding shadow. Make sure to set it to the guideline depth of 4px and expand from the right.

4

Use the Westpac wing to add a subtle inner grey shadow. Try to make it as obvious as possible.

5

Add other decorative elements to bring the original GEL icon to life. In this instance, we've added trees to give the home more character.

6

Add micro-interaction bars to elevate the pictogram. Make sure they correctly align with the base grid.

**Helpful Tips**

When pairing pictograms with background colours, always ensure the pictogram doesn't clash with or blend into the background.

3.7.3

Visual Identity
Iconography

DECORATIVE PICTOGRAMS: USAGE EXAMPLES

2

Welcome to Australia



New South Wales
Pudiae. Re, seque sequi ut et que lantinu llupisi minctur, officium laut aut eos andae dциденima pa que cus dolum in cus, undae voles ent

Victoria
Pudiae. Re, seque sequi ut et que lantinu llupisi minctur, officium laut aut eos andae dциденima pa que cus dolum in cus, undae voles ent

Northern Territory
Pudiae. Re, seque sequi ut et que lantinu llupisi minctur, officium laut aut eos andae dциденima pa que cus dolum in cus, undae voles ent

Queensland
Pudiae. Re, seque sequi ut et que lantinu llupisi minctur, officium laut aut eos andae dциденima pa que cus dolum in cus, undae voles ent

Tasmania
Pudiae. Re, seque sequi ut et que lantinu llupisi minctur, officium laut aut eos andae dциденima pa que cus dolum in cus, undae voles ent

We have 200 years' experience helping customers create a new life in Australia.

Have access to migrant branches across Australia and our bilingual bankers who will work with you to understand your needs.

Pay no withdrawal fee at most major bank ATM in Australia (including Westpac, Commonwealth Bank, ANZ, St.George, Bank of Melbourne and BankSA) and at over 50,000 ATMs globally via the Global ATM Allianc and partner ATMs.

Should you be setting up a business in Australia, we have a range of solutions that can help get your business banking sorted.

3

Everyday banking account for migrants.

A everyday bank account with features designed for people moving to Australia, or for those who have recently arrived.

- Pay no account service fee for your first 12 months in Australia or while you are a full-time student on your Westpac Choice account.²
- Pay no withdrawal fee at most major bank ATMs in Australia.¹

Savings account

A flexible savings account that supports your savings goals.

- Enjoy bonus interest each month you grow your balance.²
- unlimited and instant access to your money online through your Westpac everyday account.⁴ If you don't have one, we can open a Westpac Choice account for you.

Home loans

Take our a premier Advantage Package and save.

When you package your home lan and bank account, you could enjoy the benefits of Premier Advantage Package, including interest rate discounts.⁵

Foreign currency

An account maintenance fee free account with enables you to send and receive foreign currency.⁷


- Manage your foreign currency online - whether in Australia or offshore.
- Most major currencies available.
- Discounted FX rates.



Here to help

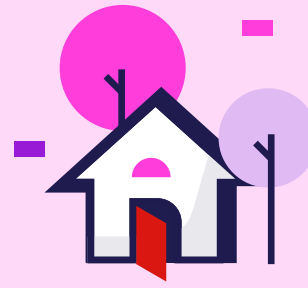
- 1800 067 497
- westpac.com.au
- Visit us in branch

BEST OF

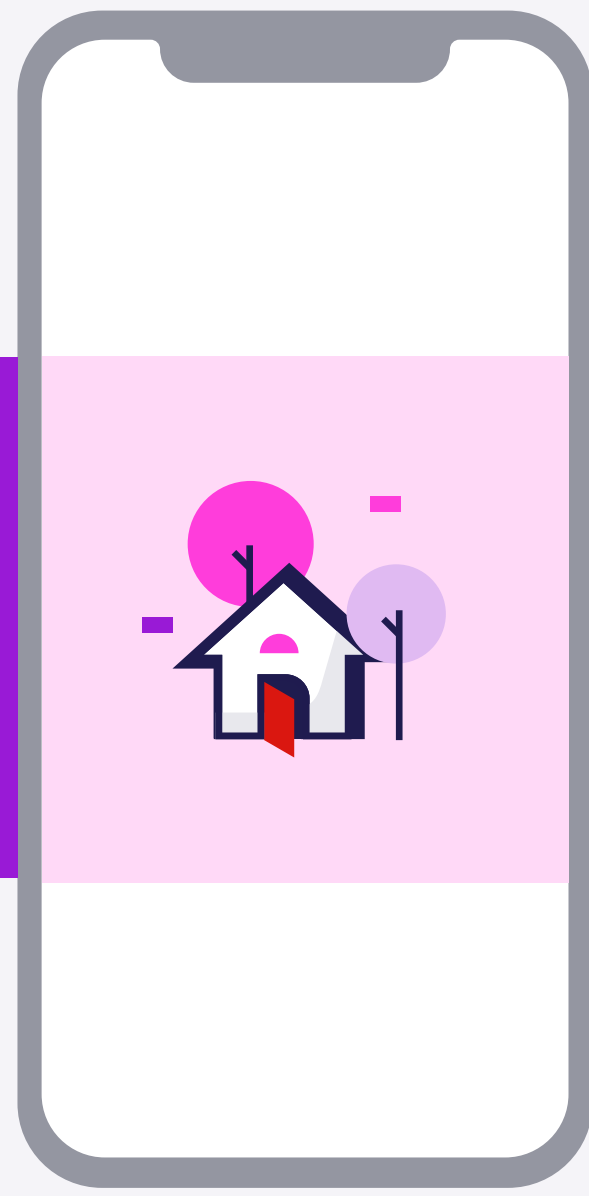


BOTH WORLDS

Get certainty with a fixed rate home loan.



Ask how we can help.

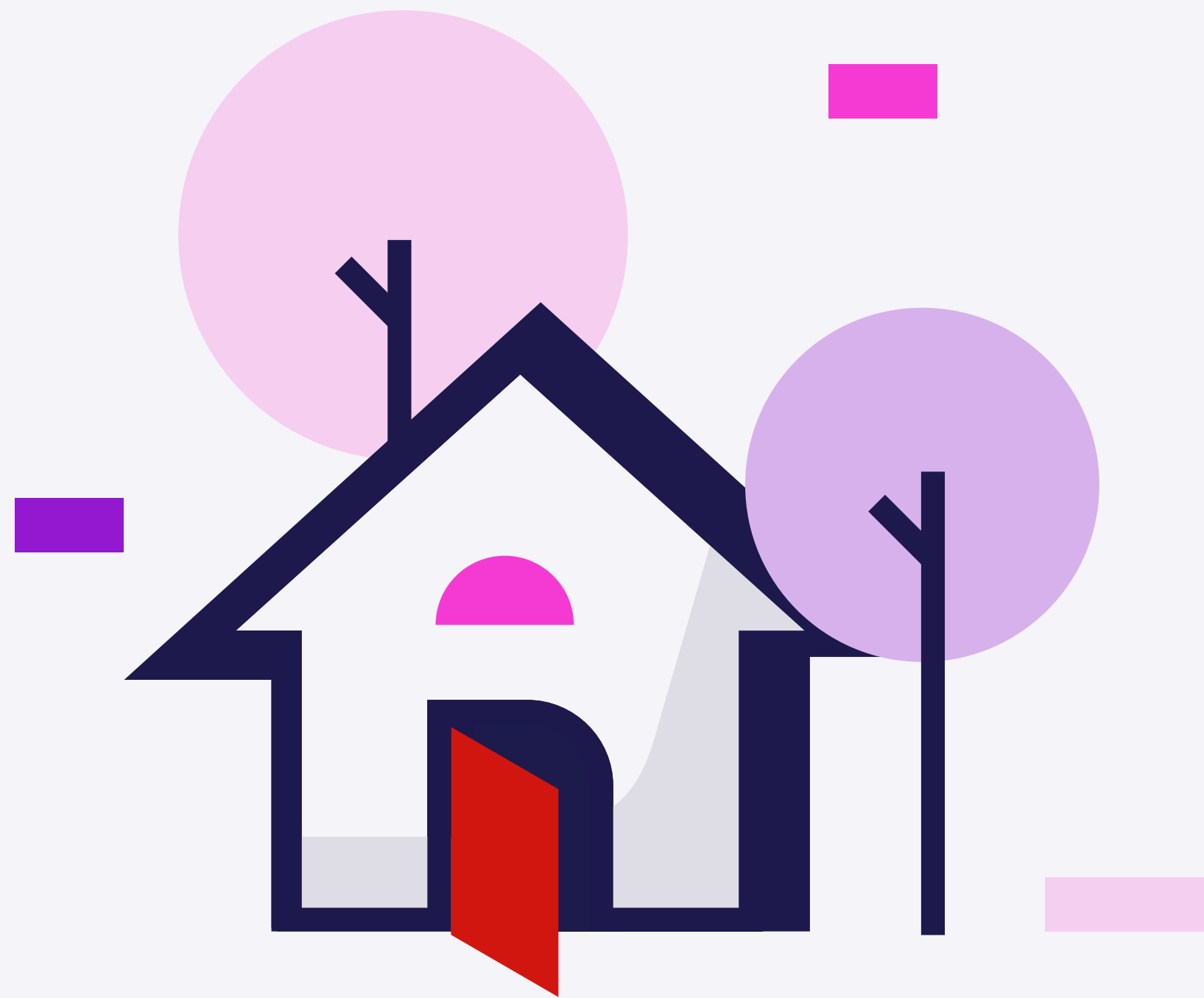


3.7.3

Visual Identity
Iconography

DECORATIVE PICTOGRAMS: MOTION

On digital platforms, our Decorative Pictograms can be animated for extra personality. Animated Decorative Pictograms can be an easy inclusion in touchpoints to create a smile in the mind for our customers.



1

Motion treatment for pictograms should be joyful, lively, quirky and light. Every pictogram includes unique features that can be animated, such as leaves falling off a tree, as well as surrounding micro-interactions and expression lines.



Helpful Tips

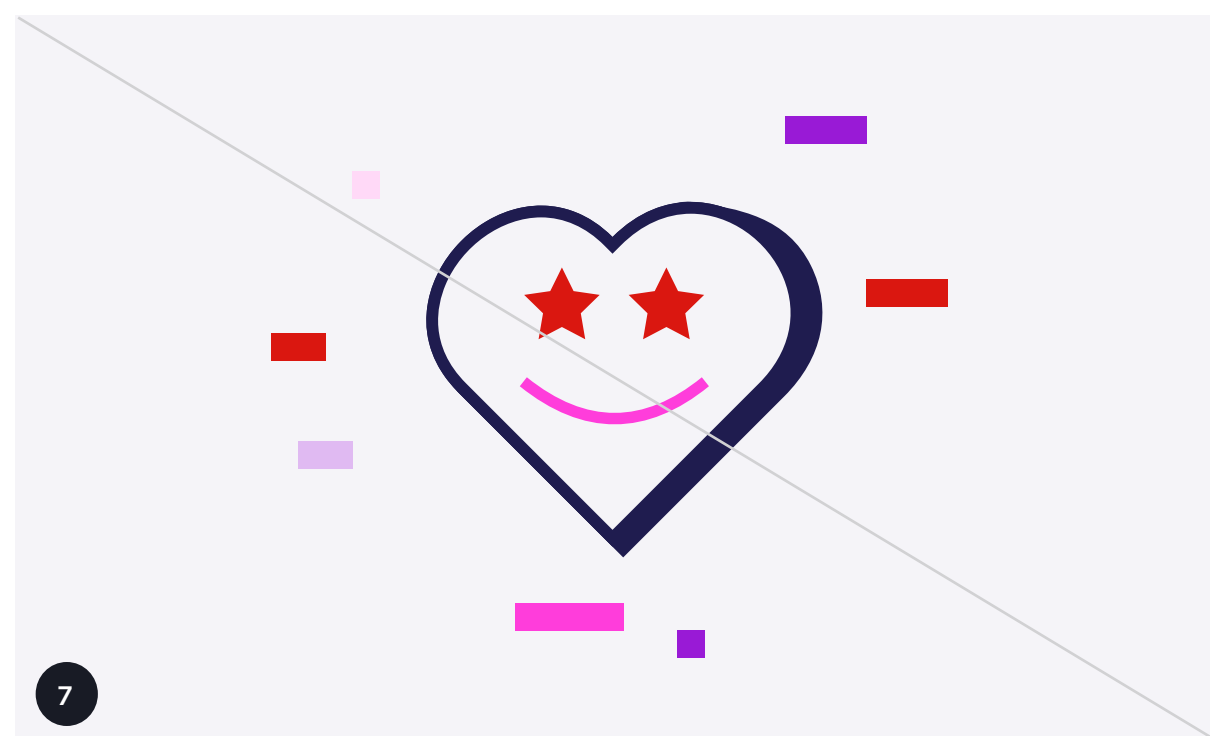
View examples of Decorative Pictograms in motion here:
<https://bit.ly/3inmR4O>

3.7.3

Visual Identity
Iconography**DECORATIVE PICTOGRAMS:
GUIDANCE**

Our Decorative Pictograms are a unique asset in our toolkit arsenal. It's important we always take inspiration from our GEL icons and that we don't exaggerate any of the elements.

Here are some tips to ensure visual integrity of the pictograms are never compromised.



- 1 Don't not flip the icon.
- 2 Don't use a single colour in the micro-interaction. Always have variation in colour.
- 3 Don't stretch or distort the pictogram.
- 4 Don't change the inner colour of the pictogram. Always keep the main section white, and the inner shadow grey.
- 5 Don't change the orientation of the inner shadow. Ensure the shadow is obvious and prominent.
- 6 Don't alter stroke beyond 4px.
- 7 Don't add playful emotions to pictograms.
- 8 Don't add gradients or alter colours. Use our brand colours only.
- 9 Don't add other visuals or icons to the construction. Always follow the construction guide.

MICRO-INTERACTIONS

Our micro-interactions reflect the emotional benefit of banking for our customers. They're dynamic, inject personality into our communications and they are another way we can stand out as a brand.



*Images are for reference and used as a guide for illustrative purposes only.

3.8.1

OVERVIEW

Visual Identity
Micro-interactions

There are two levels of micro-interactions across our brand. 'Integrated' animates the type itself and 'decorative' animates around type. Both of these types can be overlaid across a variety of words.



FASTEST

Integrated



**CHA
CHING!**

Decorative

3.8.2

Visual Identity
Micro-interactions

INTEGRATED VS DECORATIVE

Both integrated and decorative micro-interactions can appear across a range of communications, depending on the situation. We've created a quick guide to help you choose which kind of micro-interaction to use.



FASTEST

1



**CHA
CHING!**

2

1

Integrated

Integrated micro-interactions attach an emotional benefit to keywords or adjectives, then reflect that benefit through the graphic treatment. This level is considered a bespoke treatment, so will require consideration and attention.

2

Decorative

Decorative micro-interactions use a toolkit of geometric shapes. The graphic interaction happens around keywords, so it works best in communications with keywords that either have plenty of space around them or sit on their own e.g. social media or digital banners.

?

Helpful Tips

Micro-interactions work best as moving graphics on digital platforms, with the expression reverting back to the original form of the type. They should be used in static form on typographic-only communications. And remember: less is more, so keep it simple and uncluttered.

3.8.3

Visual Identity
Micro-interactions

INTEGRATED: CONSTRUCTION

When creating integrated micro-interactions, we follow a simple system of identifying the emotional benefit, then the visual expression attached to it.

The same micro-interaction can be applied to various keywords if they share the same emotional benefit.

Keyword	Emotional Benefit	Visual Expression	Micro-interaction
Fastest	Nimble Quick Momentum Rapid		<i>FASTEST</i>
Cheeky	Optimism Confidence Trust Happiness		CHEEEEEKY
Saving	Anticipation Suspense Growing		SAVING
Break	Ripple Beyond Positively disrupt Breakthrough		BREAK



Helpful Tips

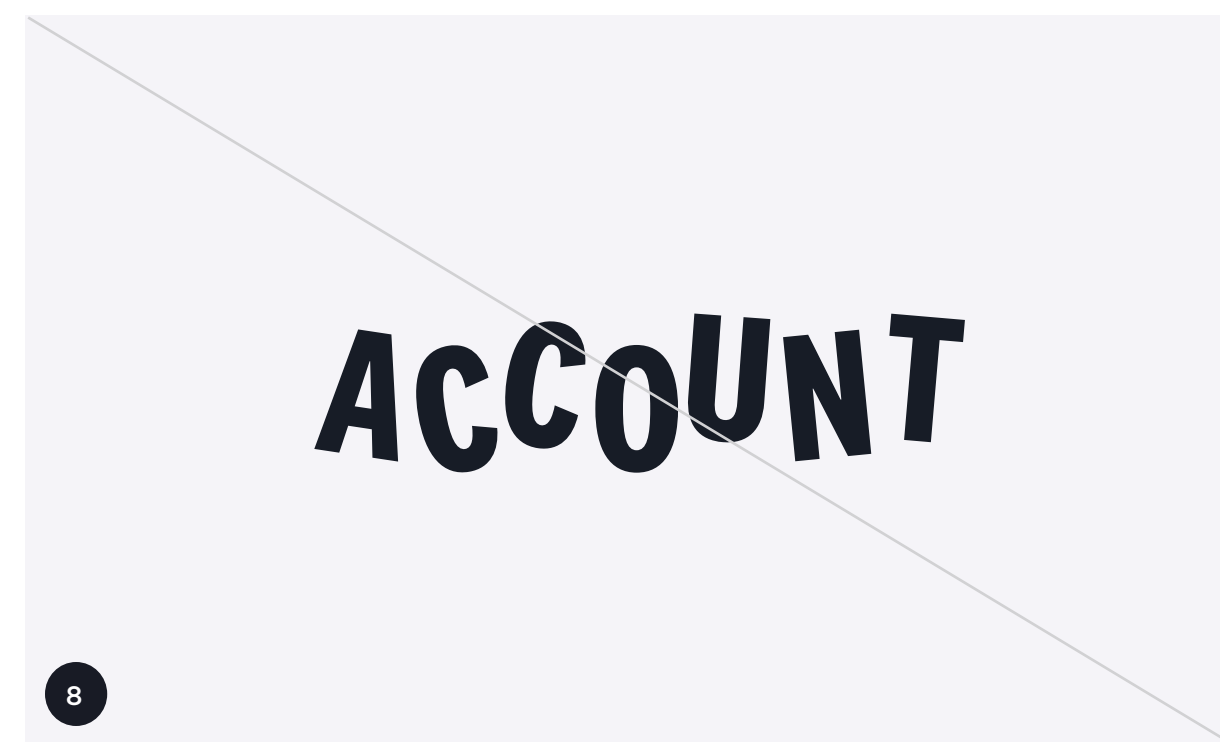
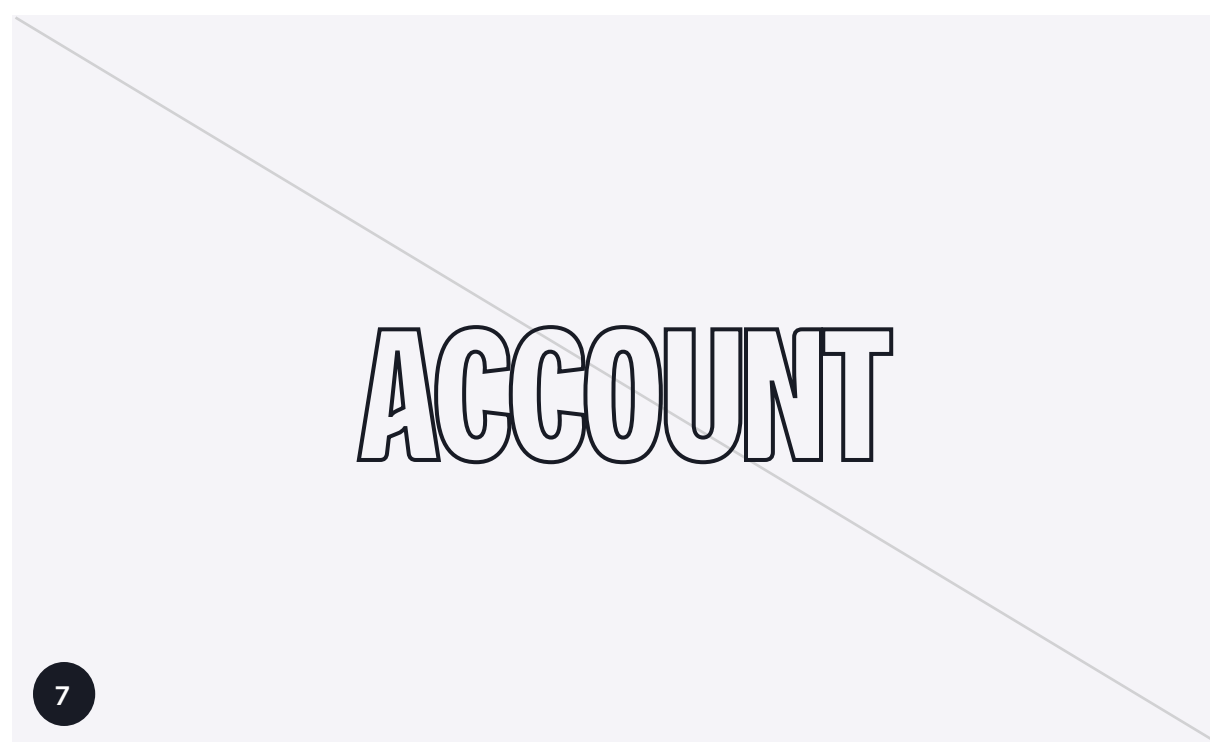
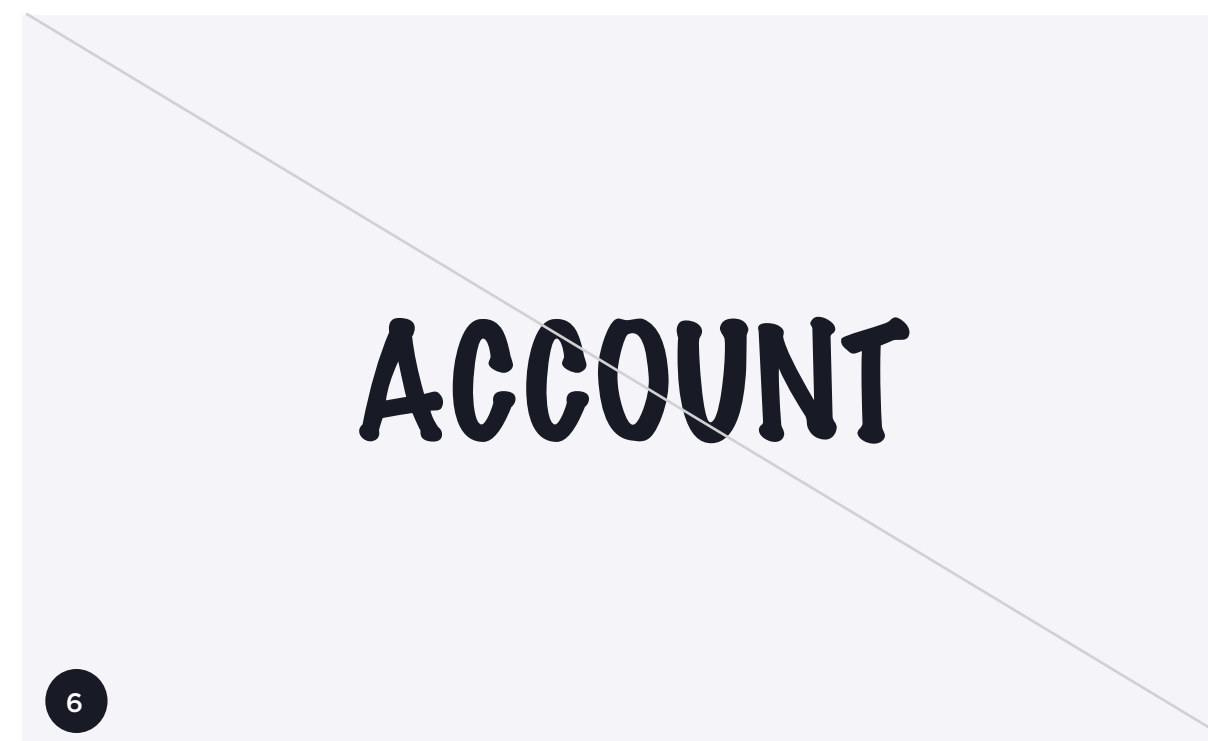
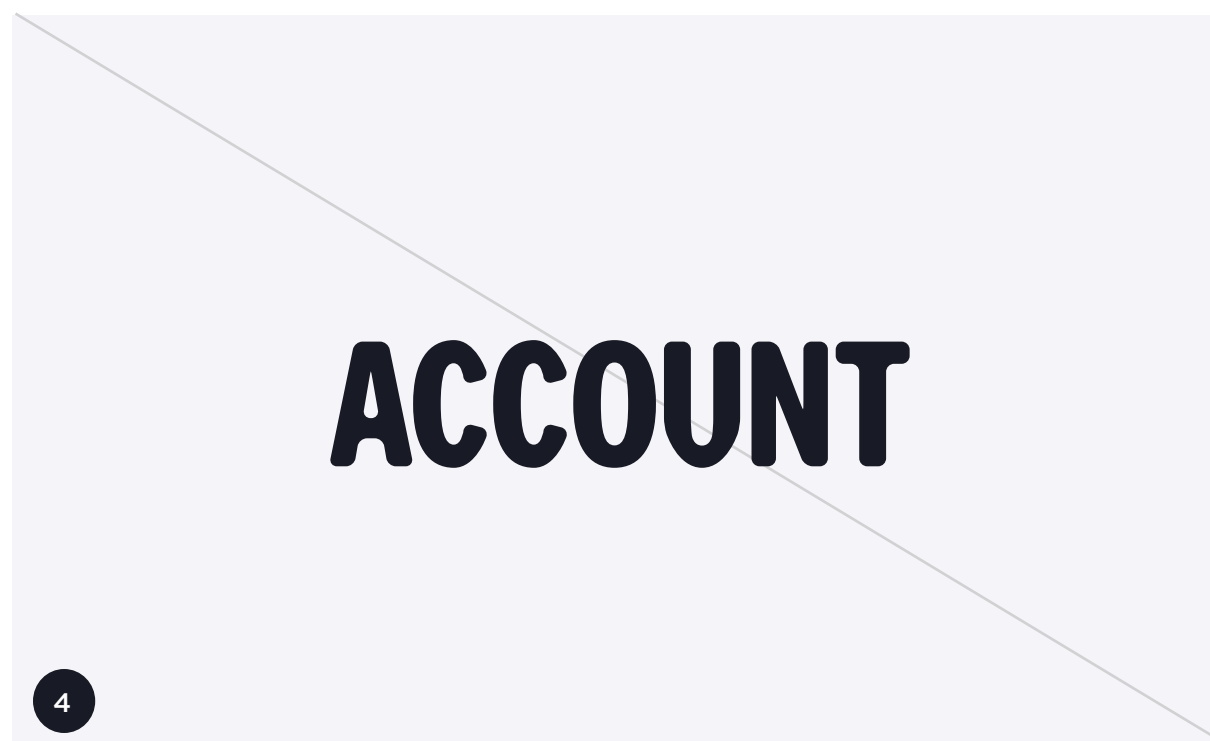
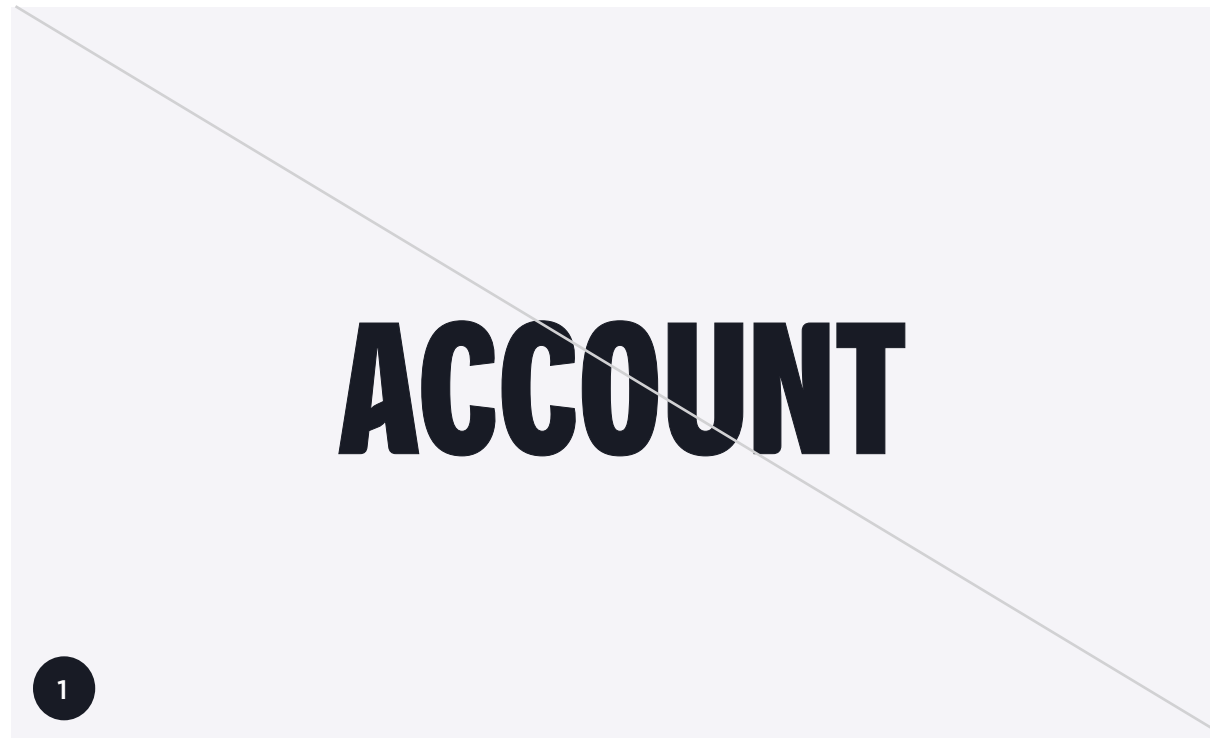
Think about where the micro-interaction will live. Be aware of clear space and don't let the micro-interactions get in the way of other words. Micro-interactions work best on their own or with plenty of negative space around them.

3.8.3

Visual Identity
Micro-interactions

INTEGRATED: GUIDANCE

Here are some tips to help our micro-interactions stay legible and consistent across the brand.



- 1 Don't change or add weight to type.
- 2 Don't separate text.
- 3 Don't layer or stack type.
- 4 Don't round out or soften type.
- 5 Don't fill counters of type.
- 6 Don't change the typeface.
- 7 Don't outline type.
- 8 Don't make it look overly playful or childish.
- 9 Don't stretch or distort beyond legibility.

3.8.4

Visual Identity
Micro-interactions

DECORATIVE: CONSTRUCTION

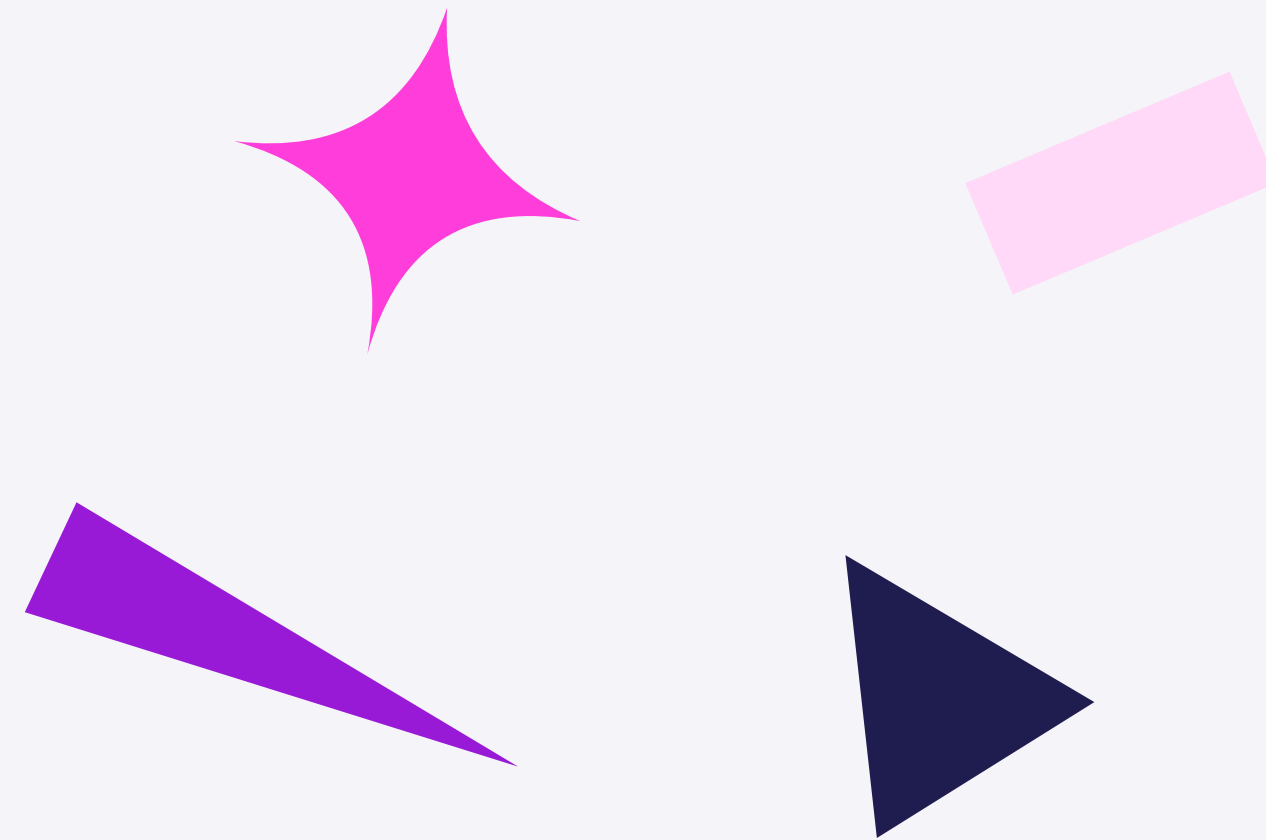
Here are some tips to help our micro-interactions stay legible and consistent across the brand.

Keyword

Decorative Toolkit

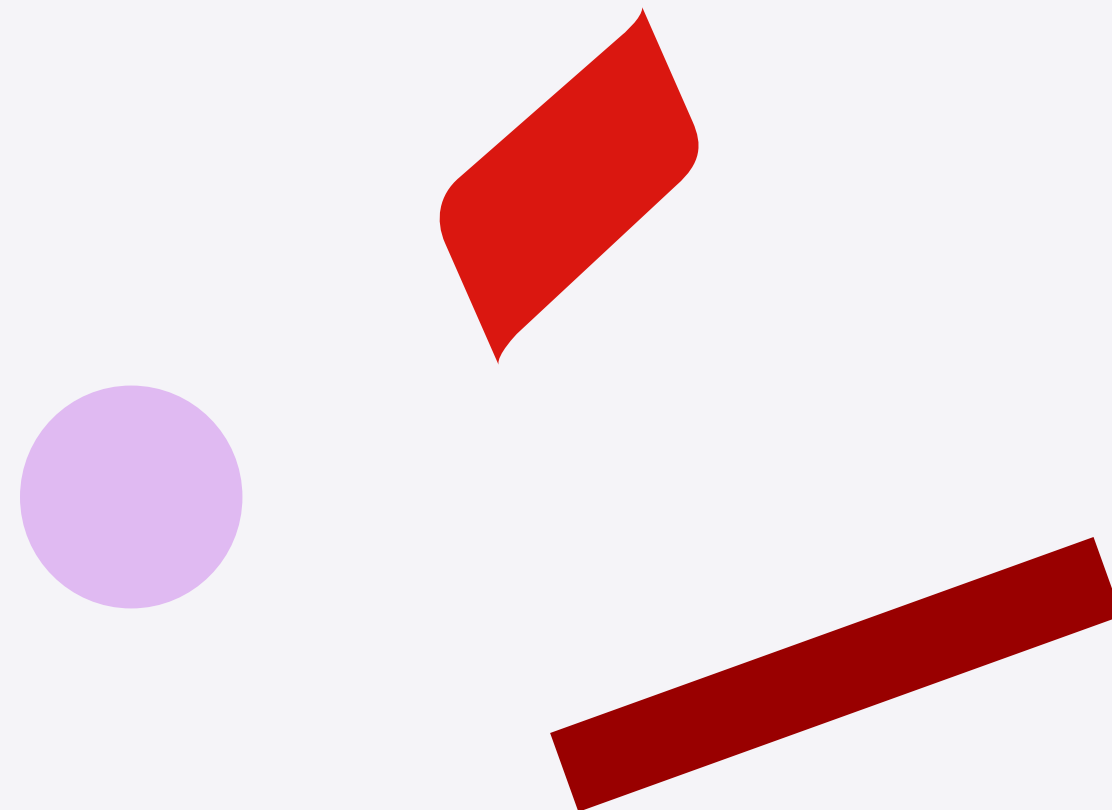
Micro-interaction

CHA CHING!



CHA CHING!

BOO YAH!



BOO YAH!



Helpful Tips

Motion plays an important role in the emotional expression of decorative micro-interactions. It can be used as a treatment to set the emotional tone.

3.8.4

Visual Identity
Micro-interactions

DECORATIVE: GUIDANCE

Our decorative style gives the brand an energy that's unique to us. Here are some tips to make sure we're creating micro-interactions that are engaging and consistent.



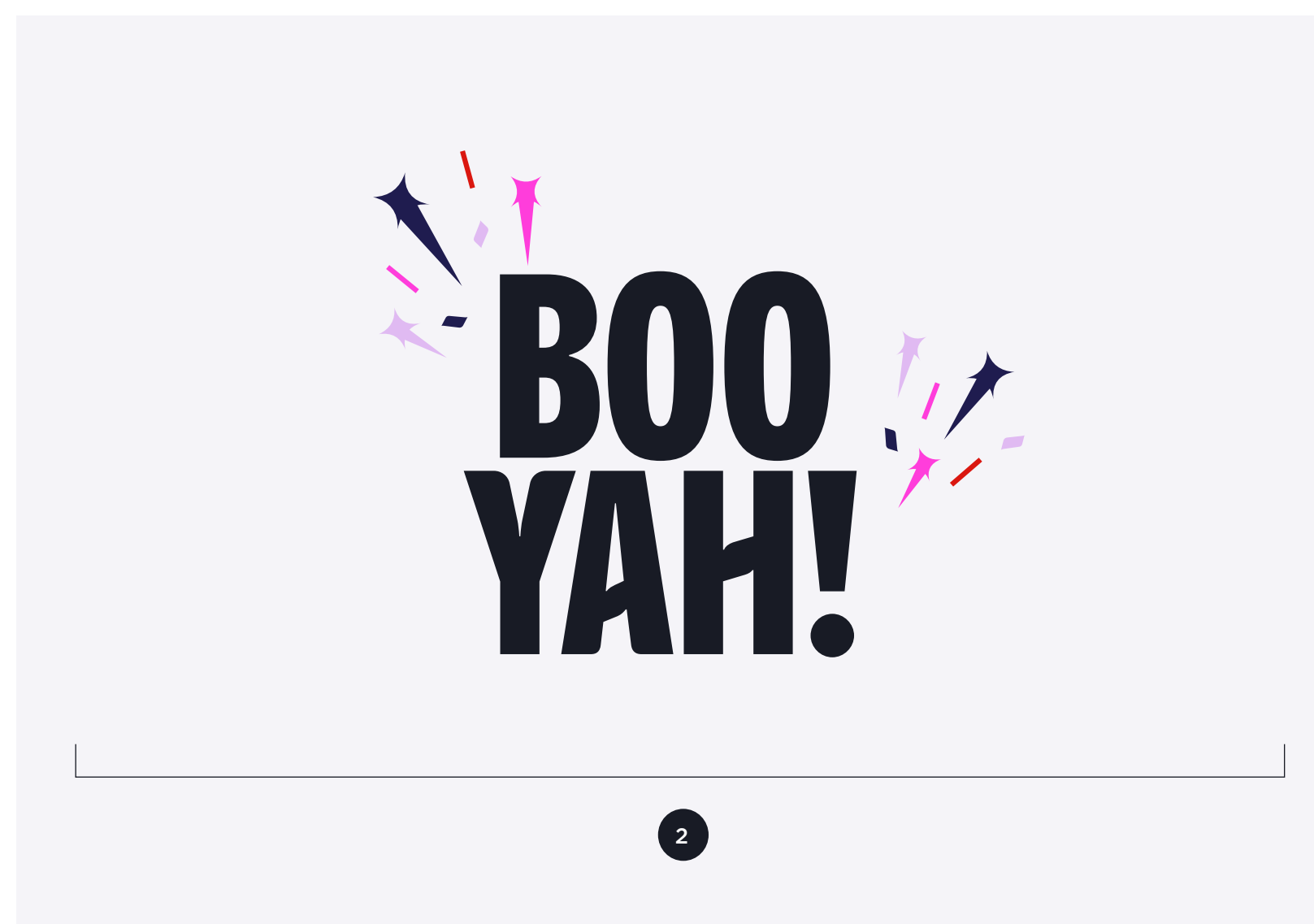
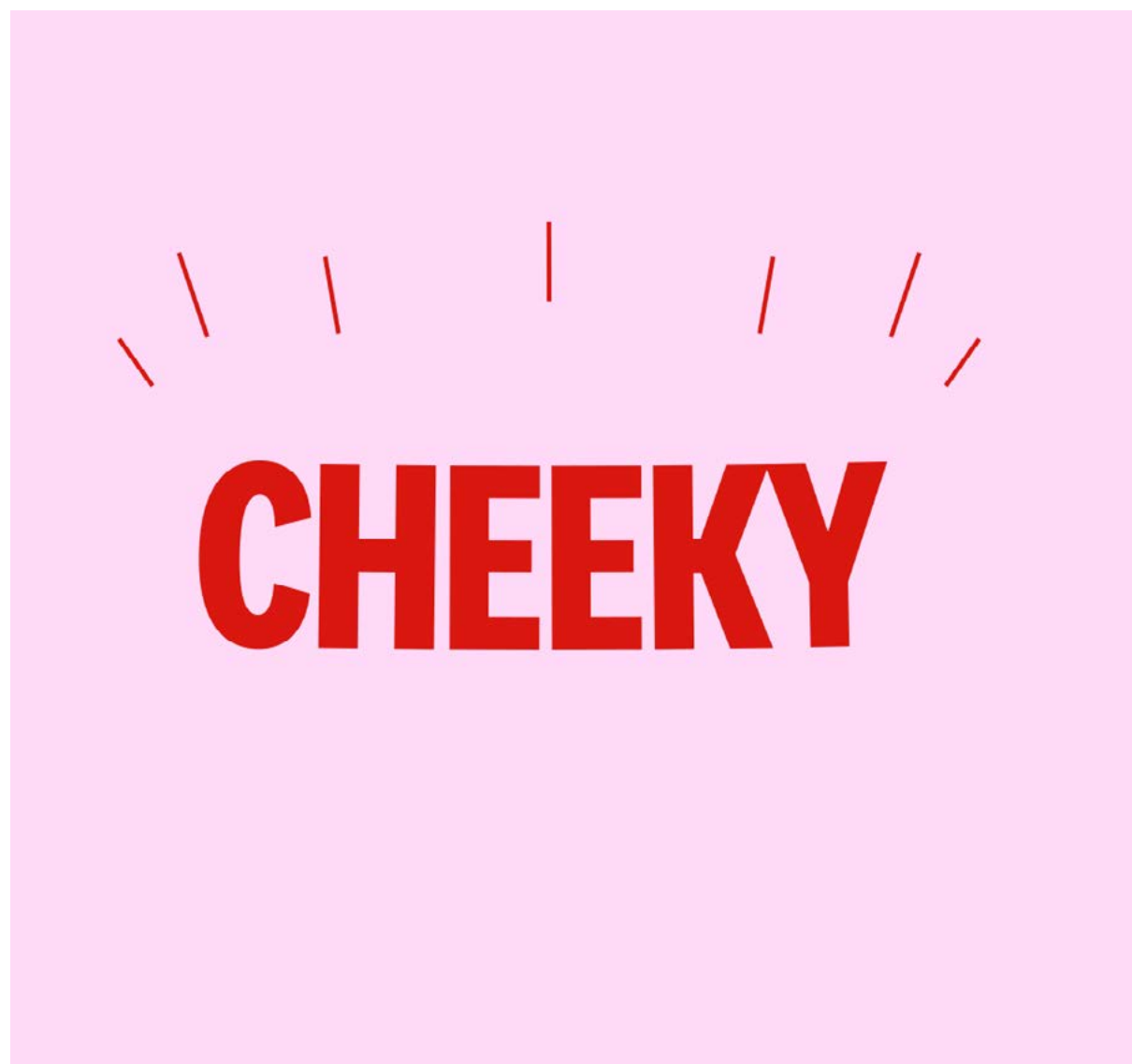
- 1 Don't obstruct the keyword.
- 2 Don't use only one colour.
- 3 Don't use illustrations as micro-interactions.
- 4 Always make sure our micro-interactions feel balanced.
- 5 Always include the Westpac wing within the design.
- 6 Always use Westpac as the typeface.
- 7 Don't add non-brand colours.
- 8 Don't add shapes that aren't in our decorative toolkit.
- 9 Don't bevel, protrude or render micro-interactions in 3D.

3.8.5

MOTION

Visual Identity
Micro-interactions

Our micro-interactions are designed to be animated and are most engaging in a moving state. Both Integrated and Decorative micro-interactions should be expressive and emotive in motion.



1

Integrated micro-interactions should be linked with the meaning of the keyword. Motion treatment is fluid, playful, and when animated, should always loop back to its static state. Make sure there's enough negative space around the keyword, and only use motion expressions that fit within the layout.

2

Decorative micro-interactions should be playful, and still feel natural. For example, confetti should fall how it would in real life. There is, of course, room for creative interpretation and exaggeration, but there should be a close resemblance to the thing being depicted e.g. confetti, balloon, etc.



Helpful Tips

View Micro-interaction examples in motion here: <https://bit.ly/3inmR4O>

3.8.6

USAGE EXAMPLES

Visual Identity
Micro-interactions

**MAKE
YOUR
MOVE**

Get a little more room to move.

🔍 Westpac Next Home Loan

W

Conditions, fees and charges apply. These may change or we may introduce new ones in the future. Full details are available on request. Lending criteria apply to approval of credit products. This information does not take your personal objectives, circumstances or needs into account. Consider its appropriateness to these factors before acting on it.

MIND BLOWN

W

\$2000 CASHBACK

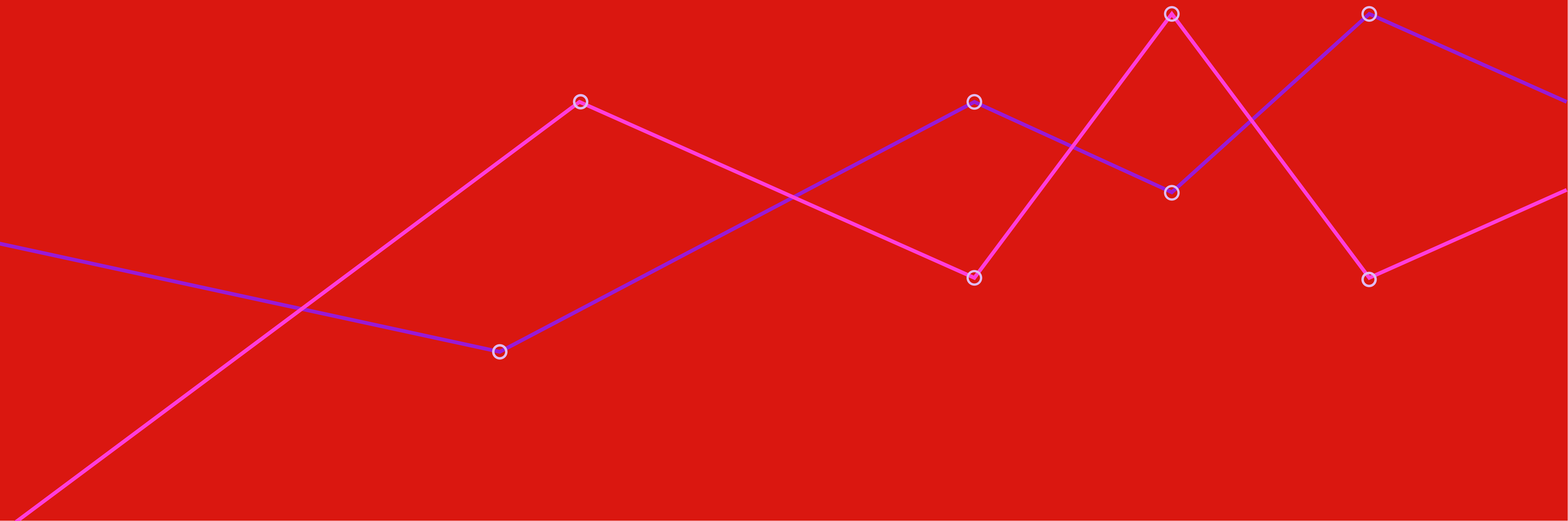
Switch your home loan to Westpac and get \$2000 cash back.

CHA CHING!

W

INFOGRAPHICS

Data visualisation and infographics do a great job of showcasing data and insights from many areas of our organisation. We've put together a few criteria that will help make our infographics clear, engaging, and, of course informative.

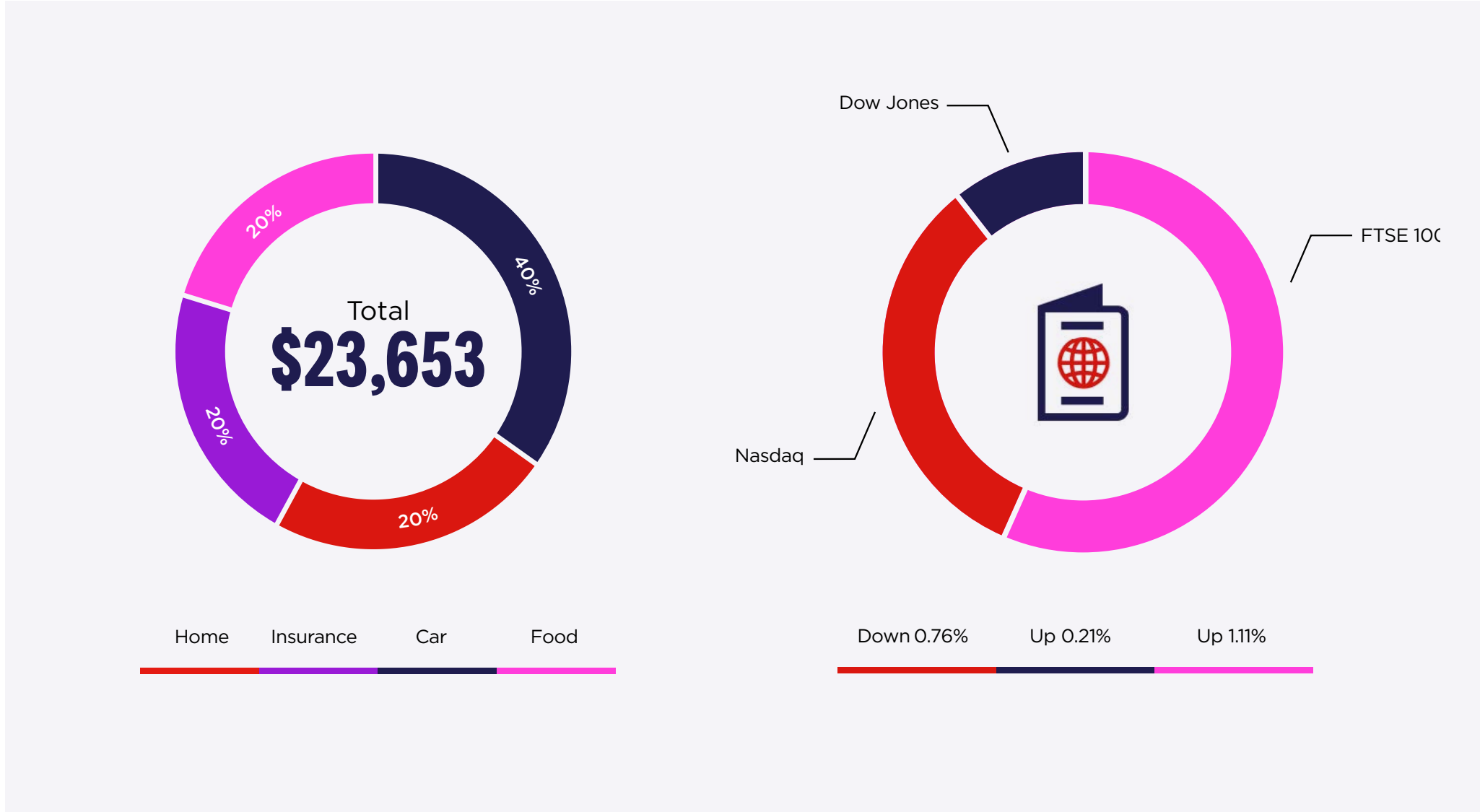


3.9.1

Visual Identity
Infographics

OVERVIEW

Infographics, by their nature, need to be clear and accurate while still catching the reader's attention. So there are a few things to keep in mind when creating our charts and graphs.



Informative and Intuitive

Information should be understood at a glance. Clarity will always be more important than being decorative.

Precise and Focused

Each visual model in our infographic system should be single-minded. Tables, charts and graphs should have a clear structure and hierarchy.

Consistent and Rigorous

We should aim to be consistent with style and in data representation. Proportion and scale should always be aligned and carefully considered.

Impactful and Engaging

Our infographics should always aim to make an impact. They are an extension of our brand and should grab attention without compromising meaning or readability.



Helpful Tips

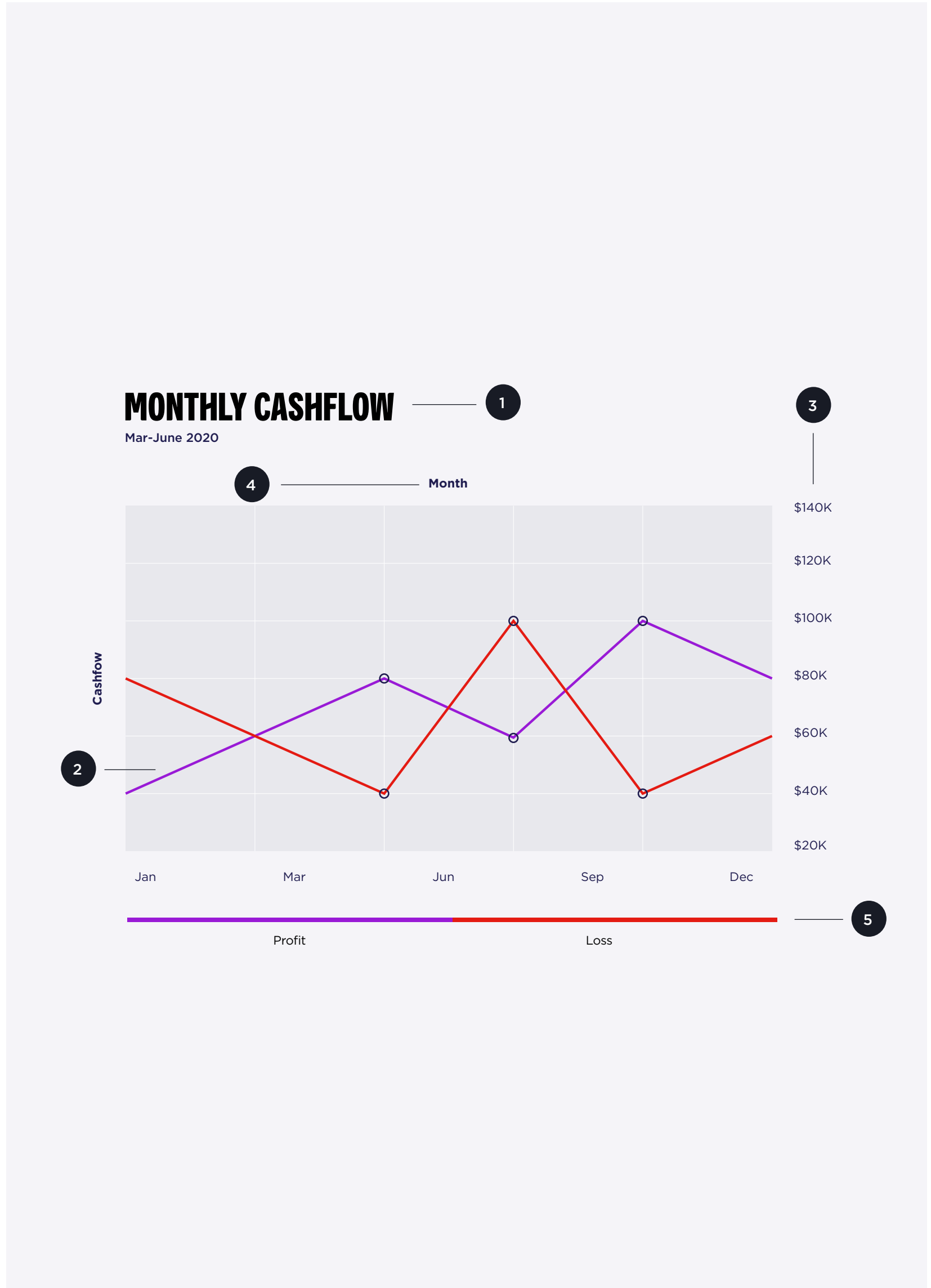
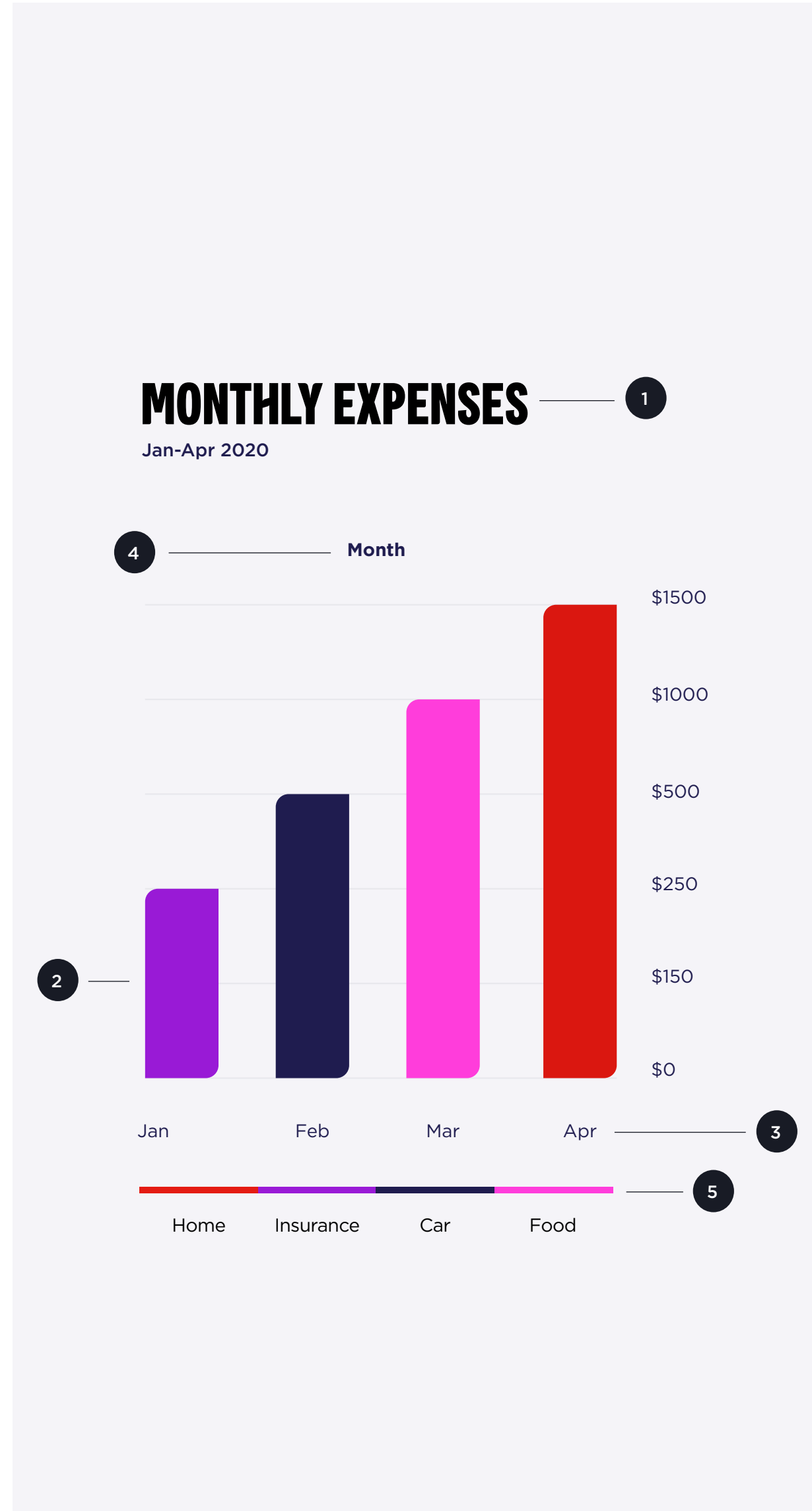
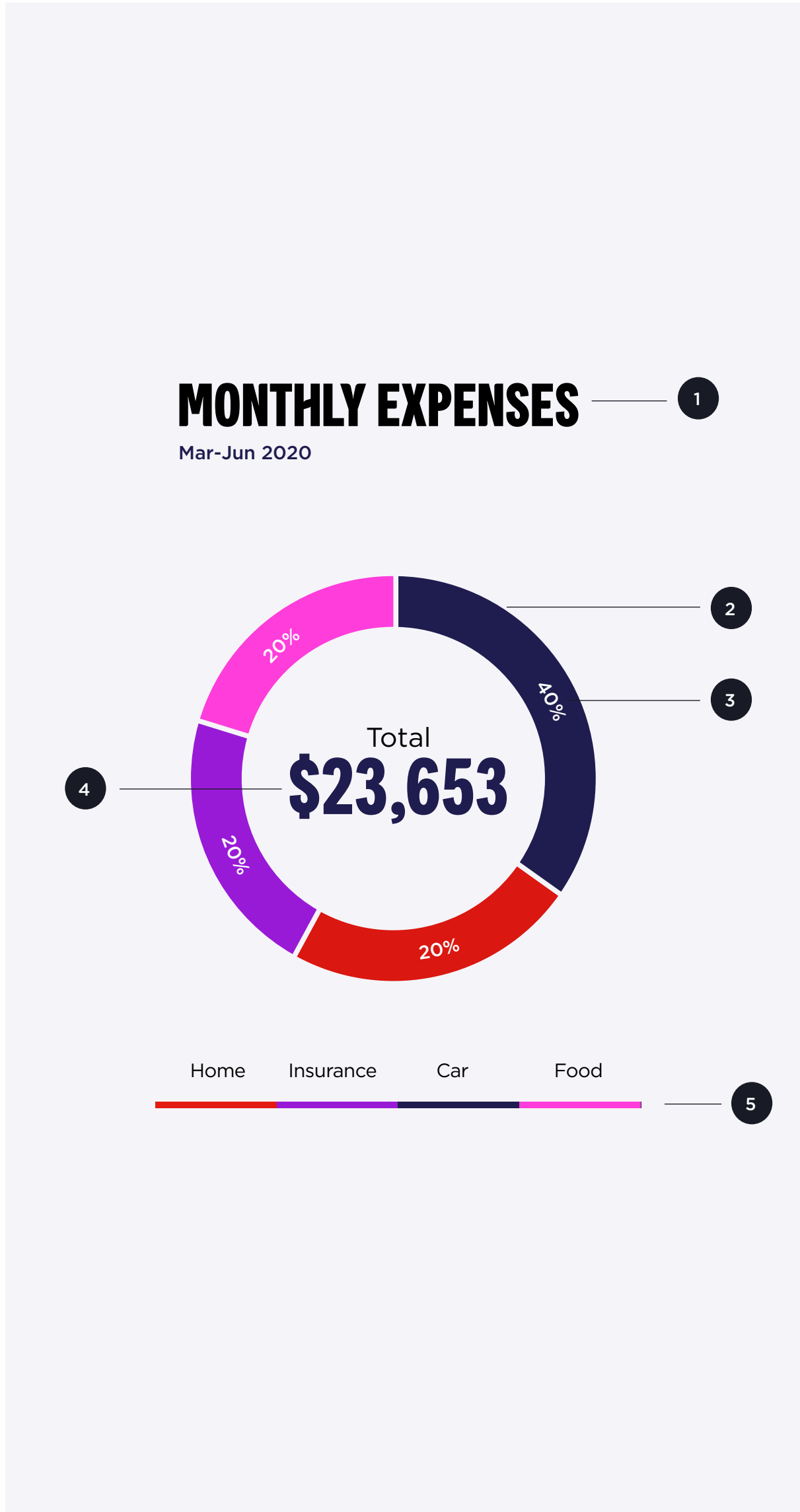
Some colours/layouts used in the infographics are for demonstrative purposes only. This is currently under development, so please avoid using these until they're finalised. Contact brand@westpac.com.au for more information.

3.9.2

Visual Identity
Infographics

GRAPH STYLES

Here's a comprehensive breakdown of our suite of charts. These are the main components you'll need to start building your own infographics.



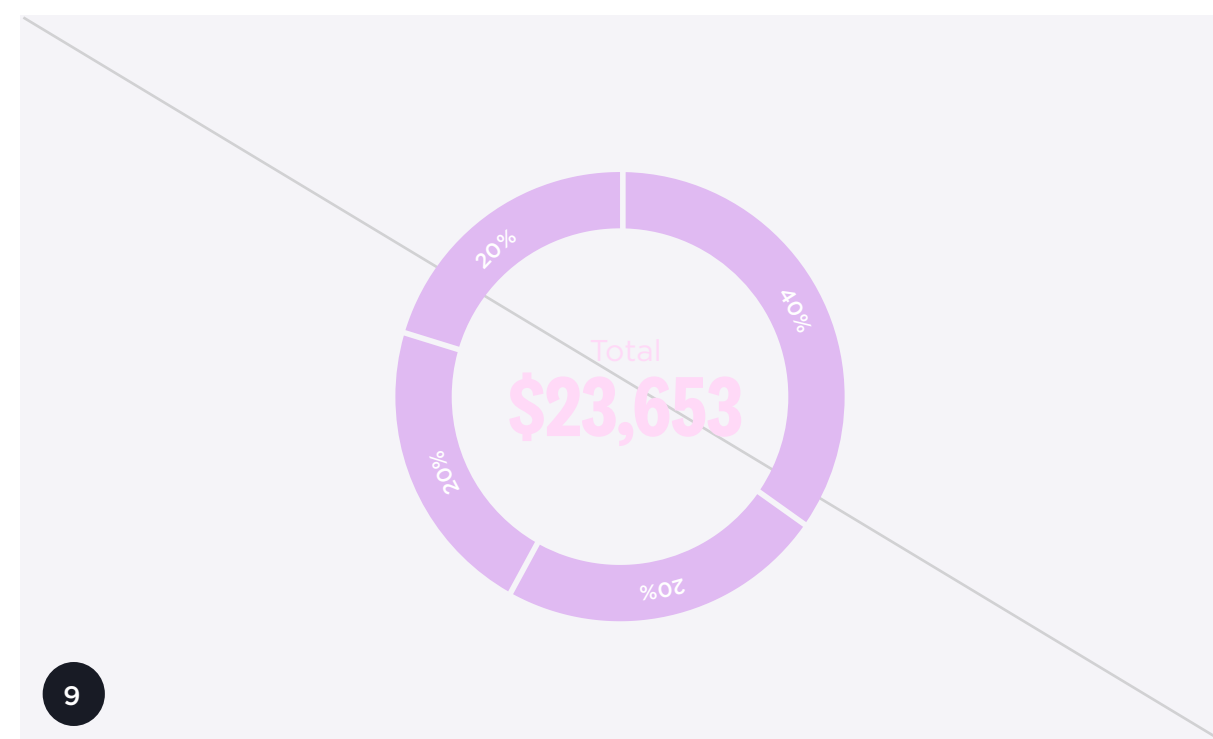
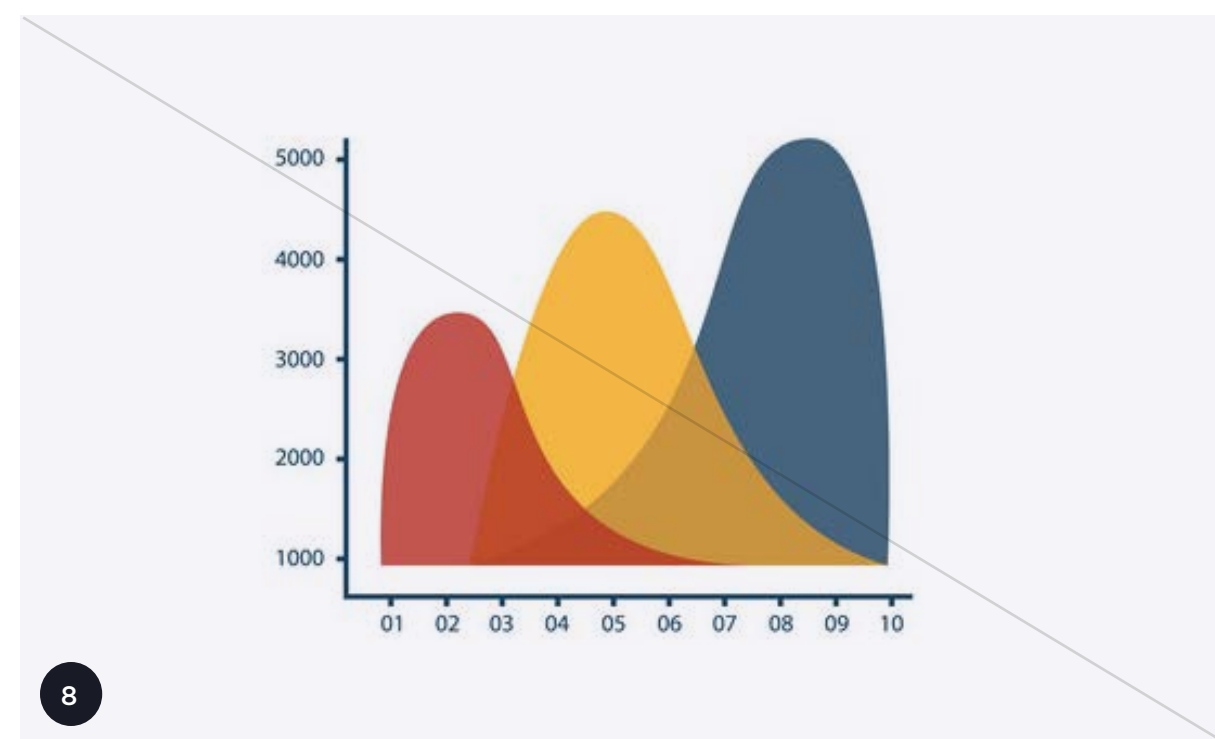
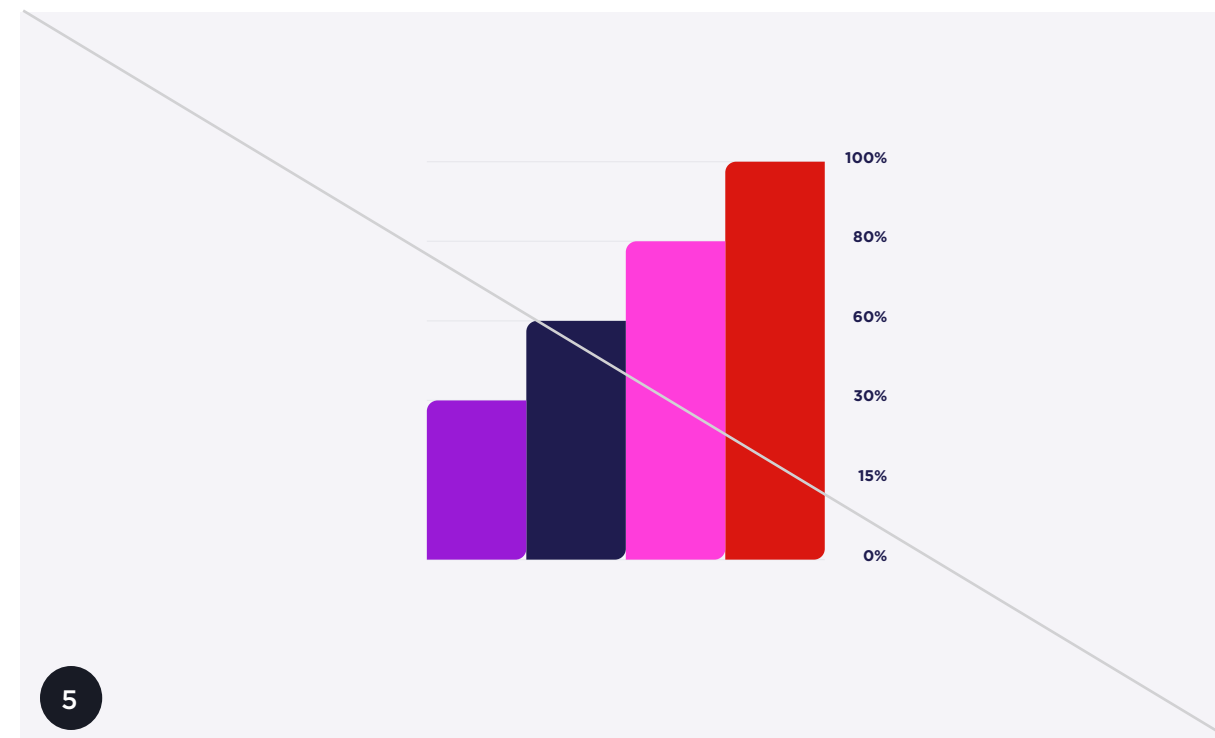
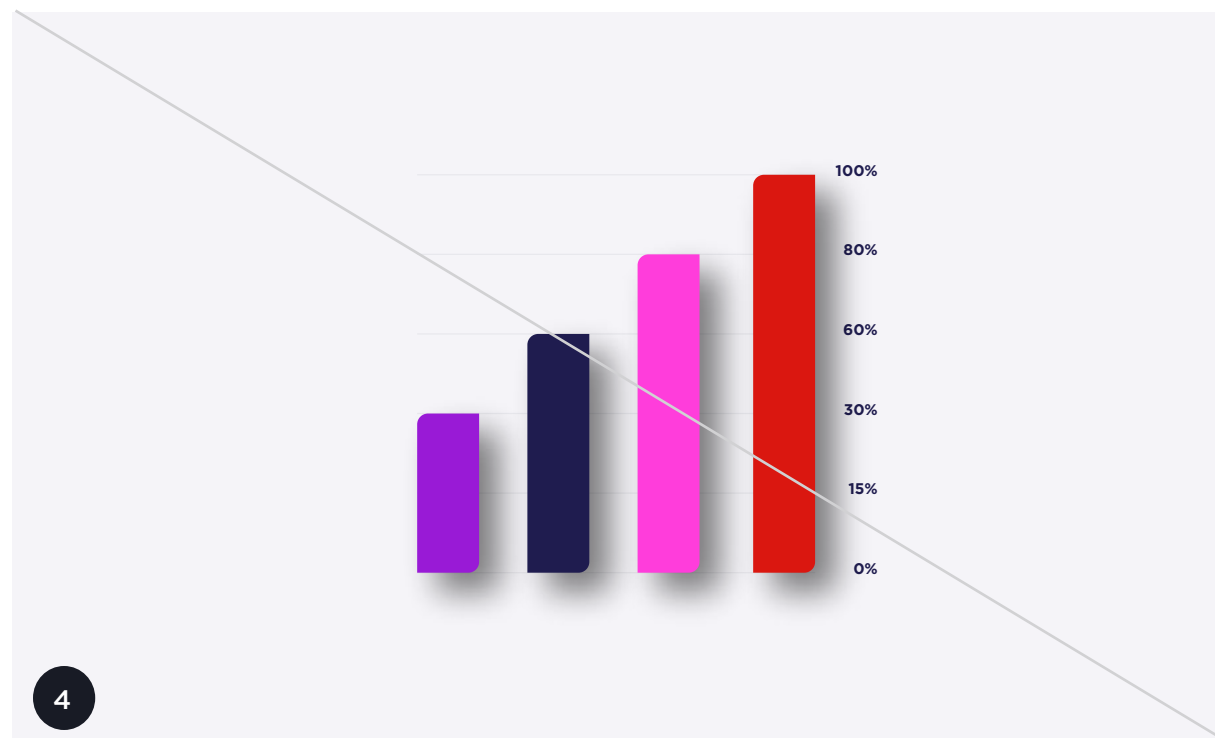
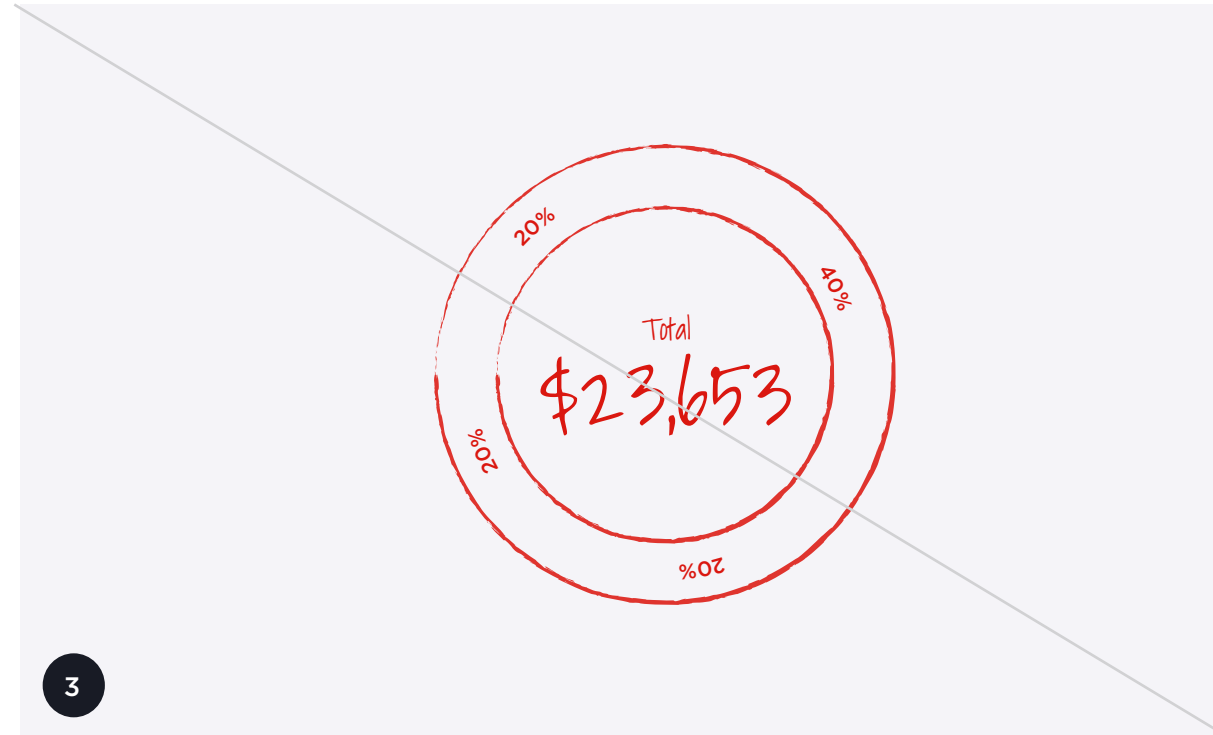
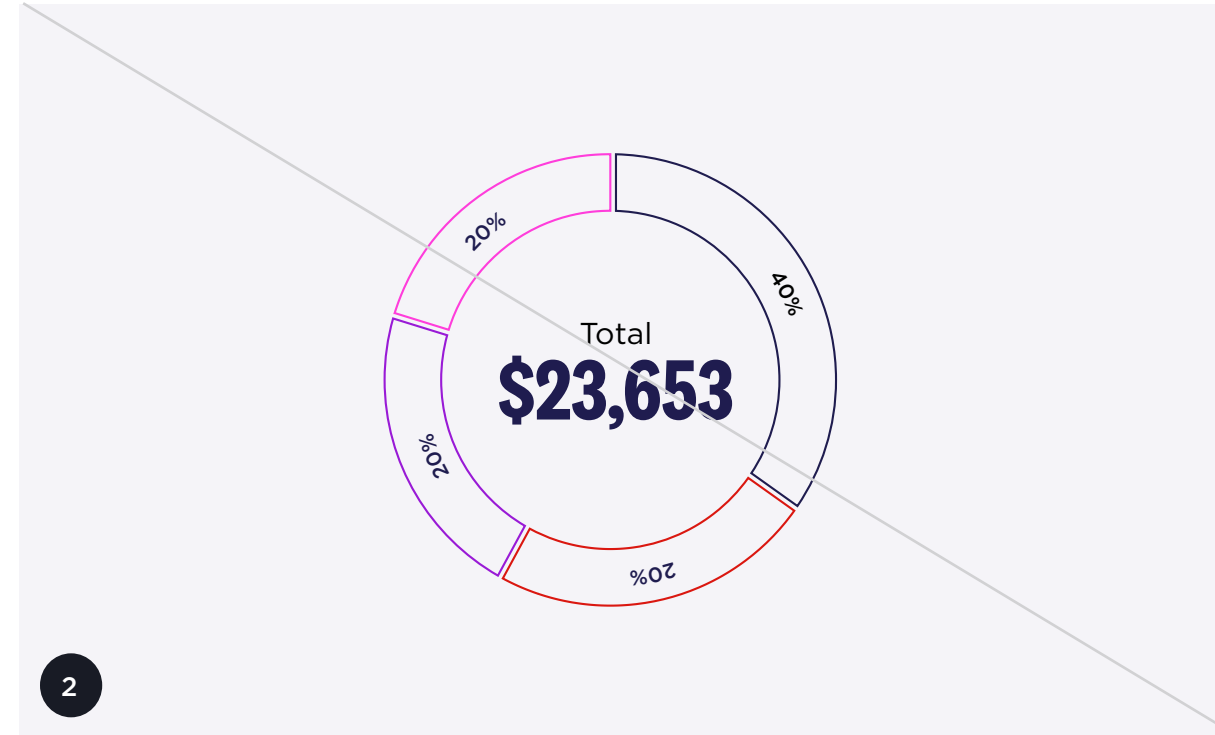
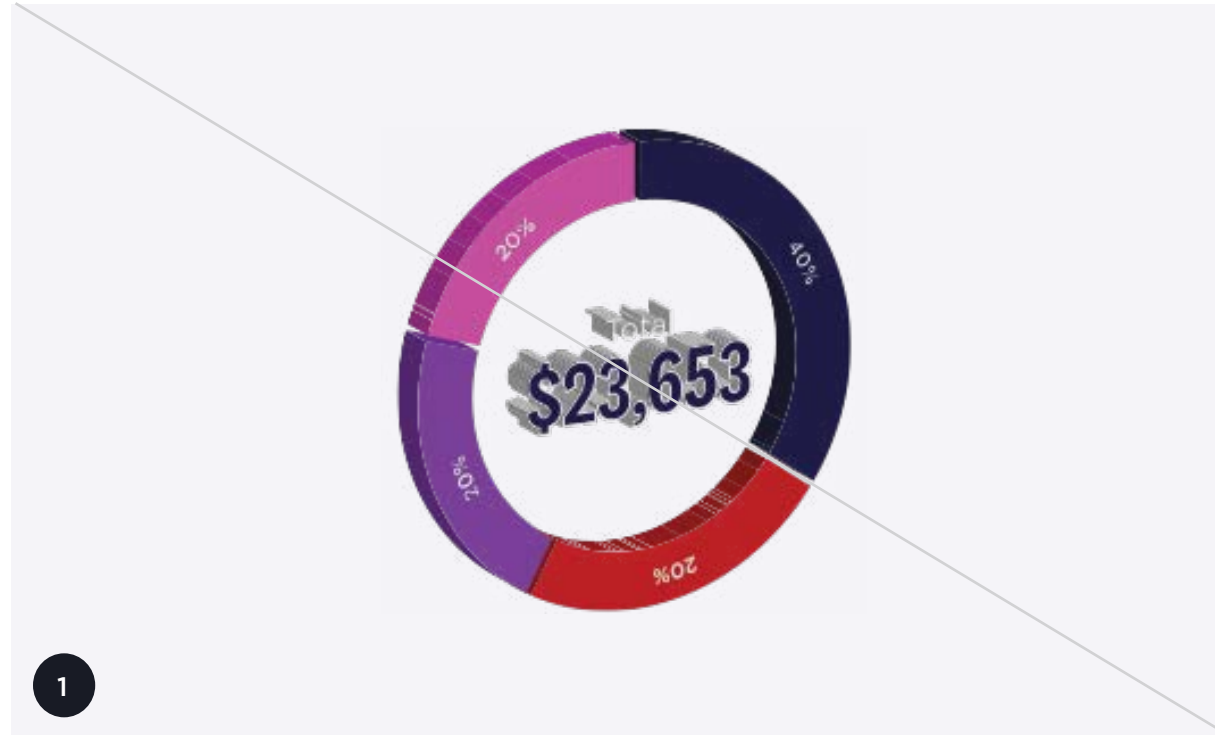
- 1**
Headline and subheader
Our headline is in our Westpac Condensed and our subheader is in Gotham Medium.
- 2**
Visual indicators
These can be in any of the core brand colours.
- 3**
Measurements
Percentages, axis titles and axis indicators are in Gotham Book.
- 4**
Titles
Titles are in Westpac font and can be paired with Gotham Book where applicable.
- 5**
Legend
Relate colour legends to the colours used in the graph. Annotations should be in Gotham Book.

3.9.3

GUIDANCE

Visual Identity
Infographics

Our Infographics should always be accurate and easy to understand. Here are some tips to make sure we're using them consistently.



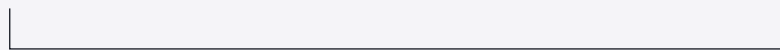
- 1 Don't bevel, protrude or make it 3D.
- 2 Don't keyline.
- 3 Don't draw or illustrate.
- 4 Don't use drop shadows.
- 5 Ensure there's is plenty of breathing space between elements.
- 6 Don't use colours that aren't in our core colour palette.
- 7 Don't alter with different stroke weights across one infographic. Always keep it consistent and use a singular weight. This includes the legend bar.
- 8 Don't use charts that are not in our brand style.
- 9 Make sure there is tonal contrast and high level of legibility.

3.9.4

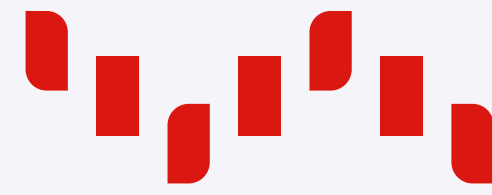
Visual Identity
Infographics

STORYTELLING

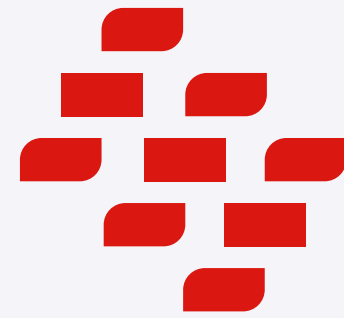
Our storytelling infographic style allows us be expressive and break down more complicated information in an engaging way.



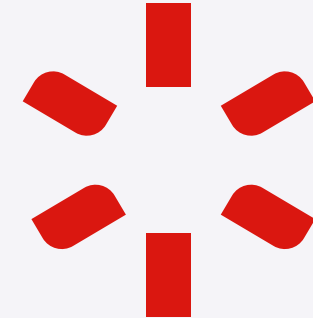
1



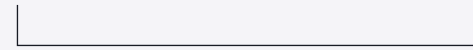
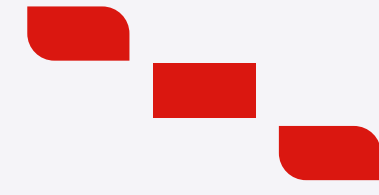
2



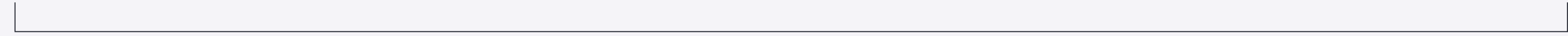
3



4



5



6



1

Westpac Wing

We can break apart the logo to create our Westpac 'wings'. They help to creative narratives in simple, expressive ways.

2

Journey

Represents timelines or a sequence of events along an axis.

3

Building Blocks

Indicating repetition or used to show a process and/or scale.

4

Ecosystem

Life cycle to describe the Westpac ecosystem for a customer.

5

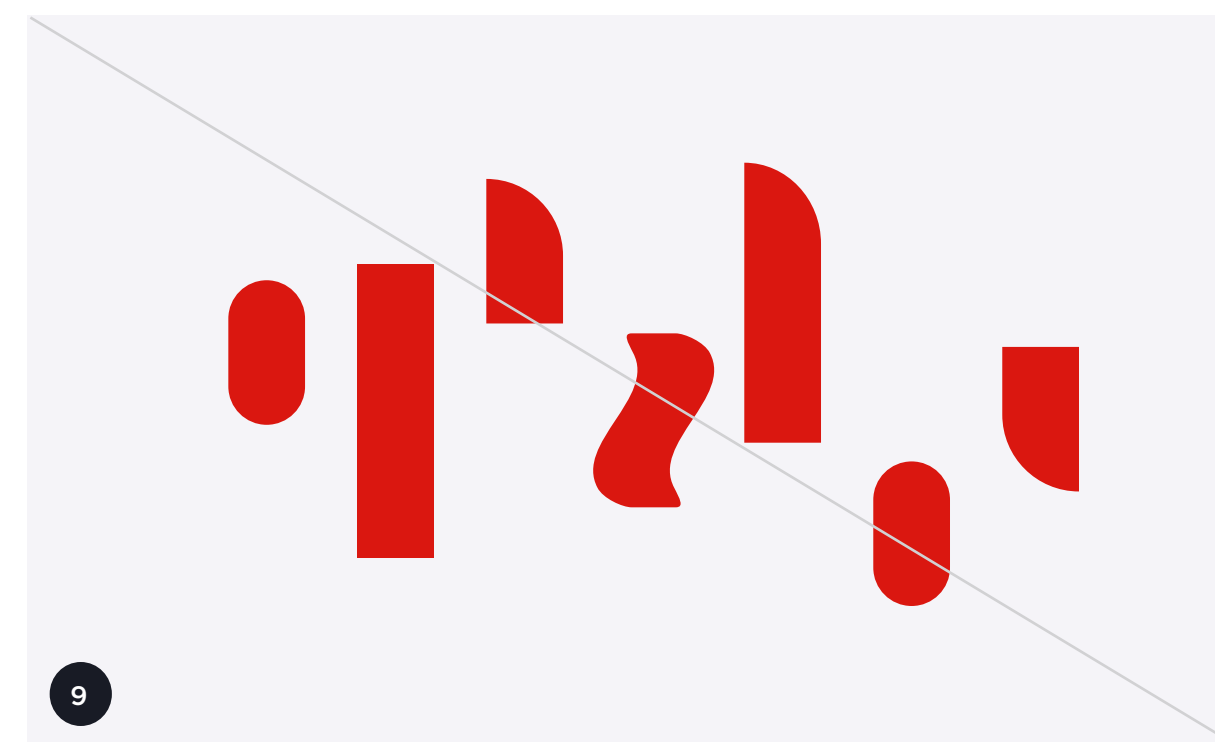
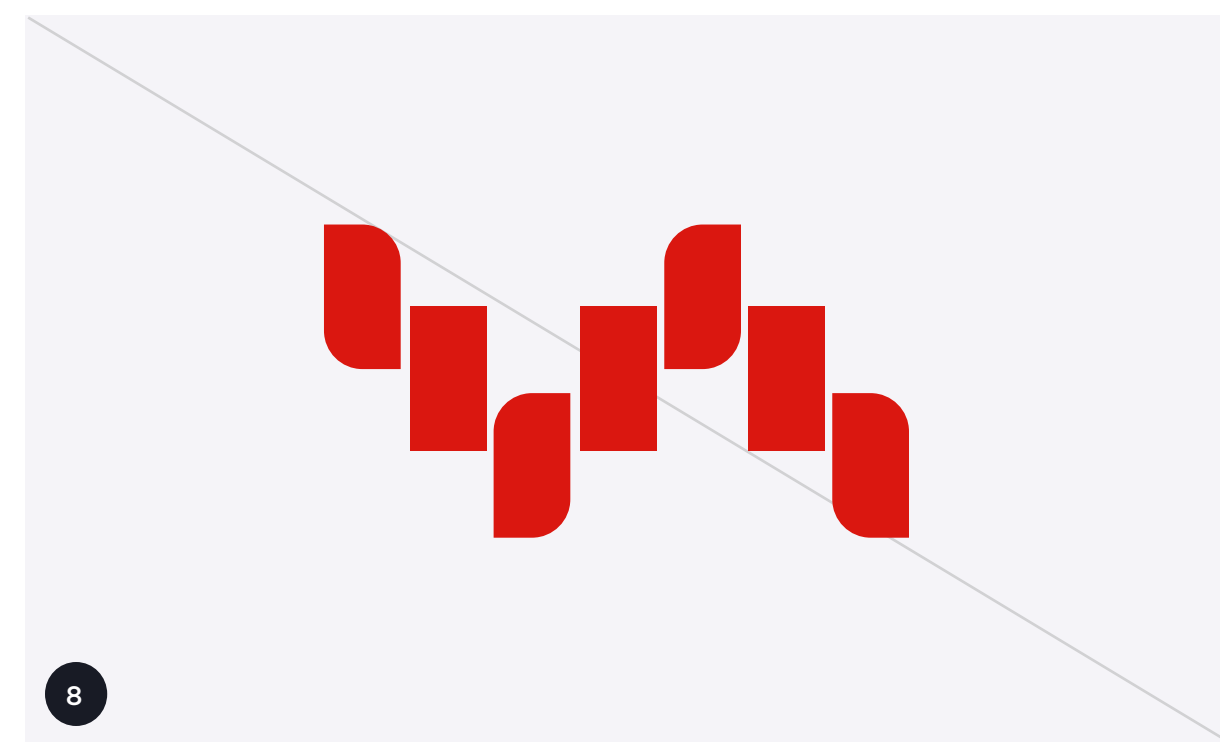
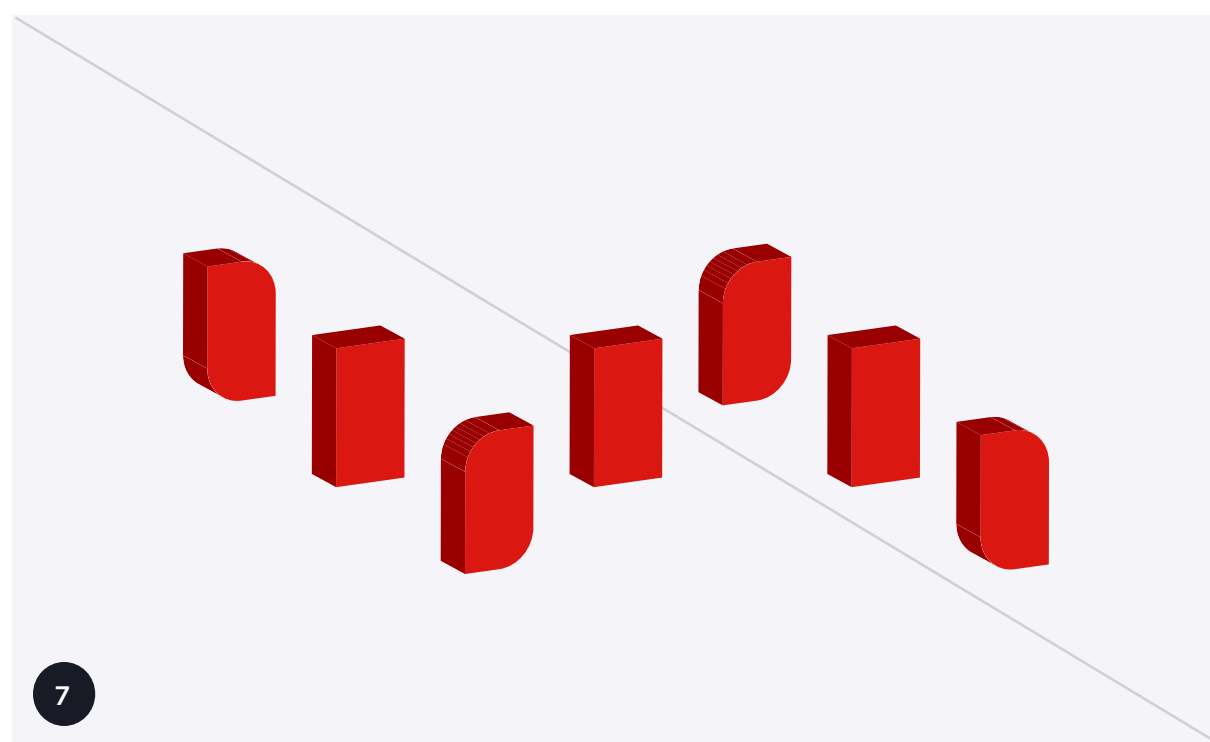
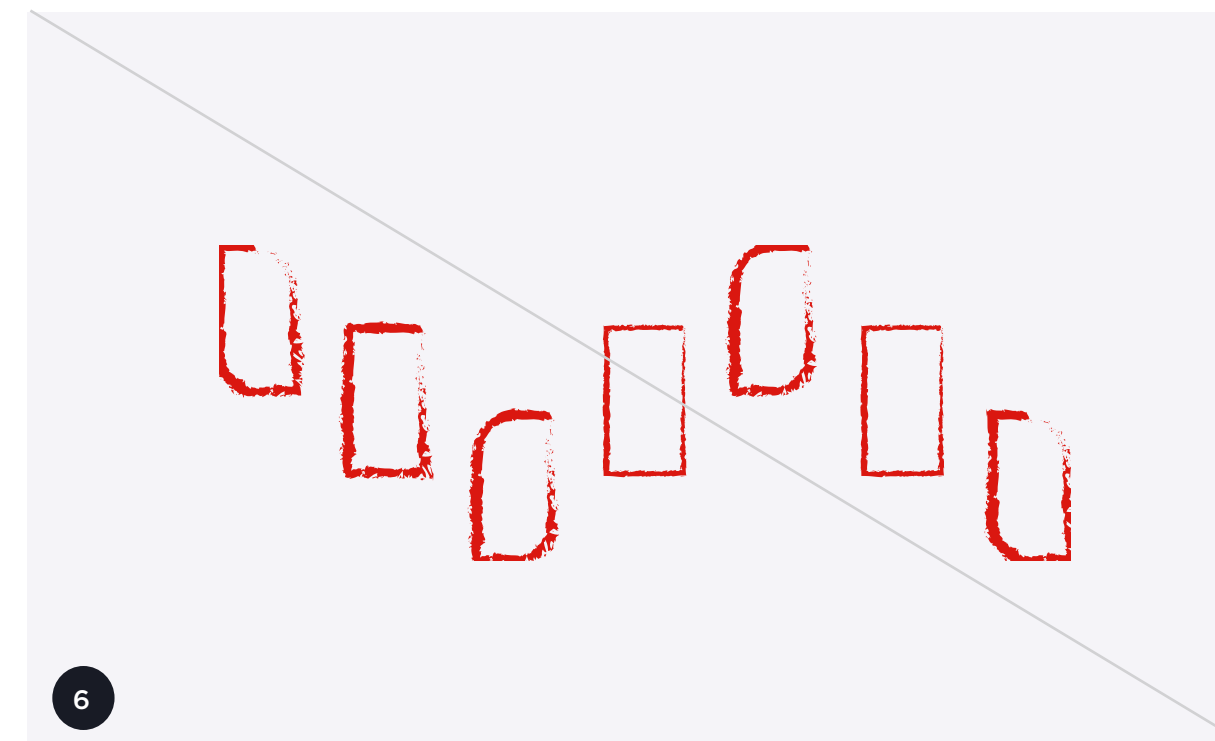
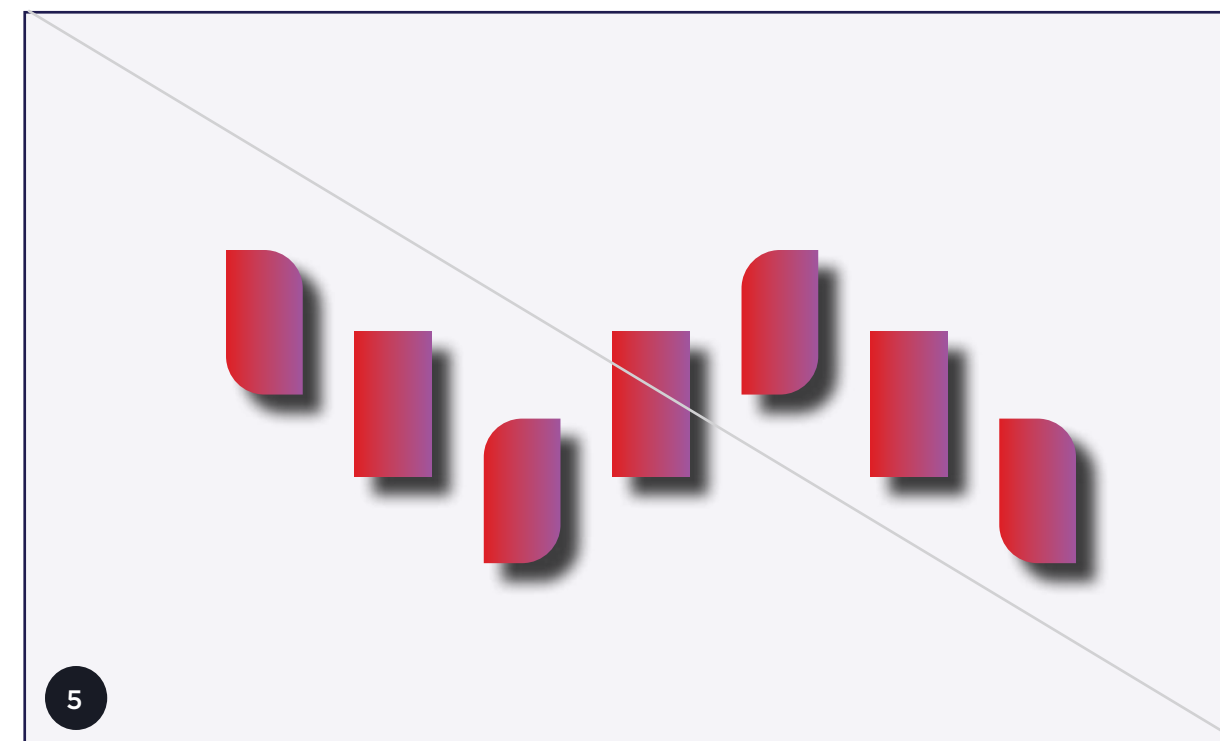
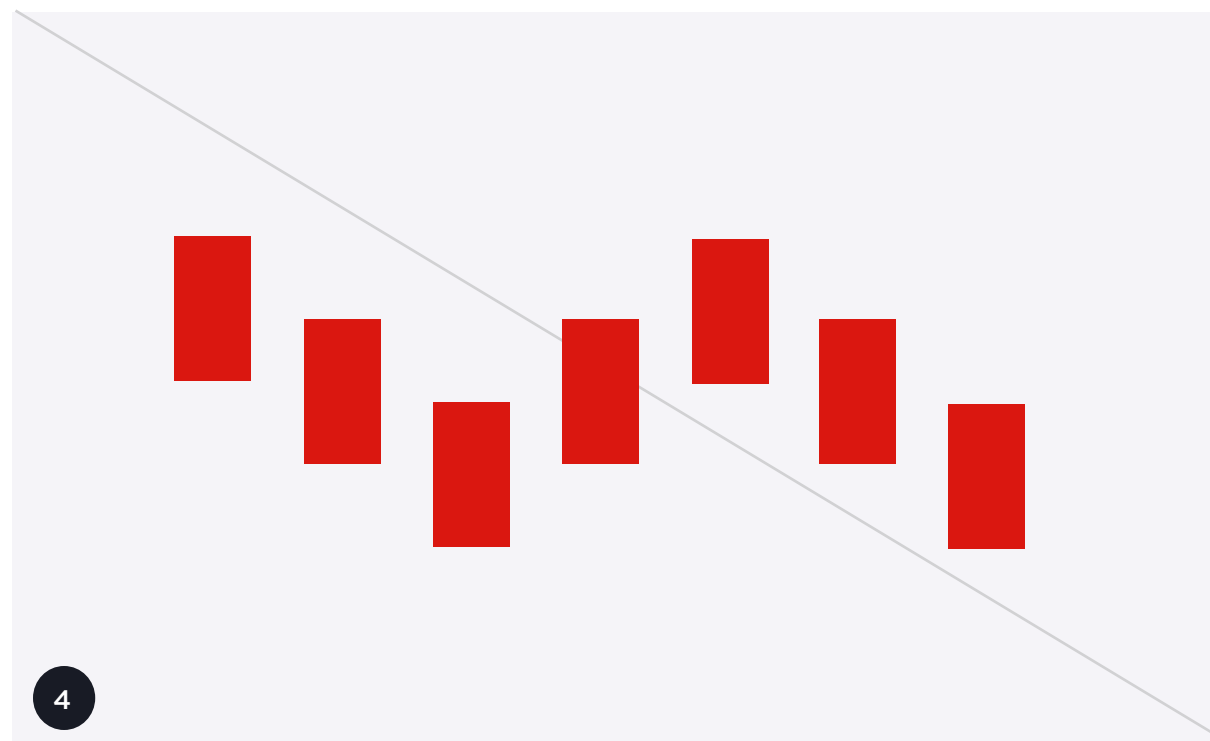
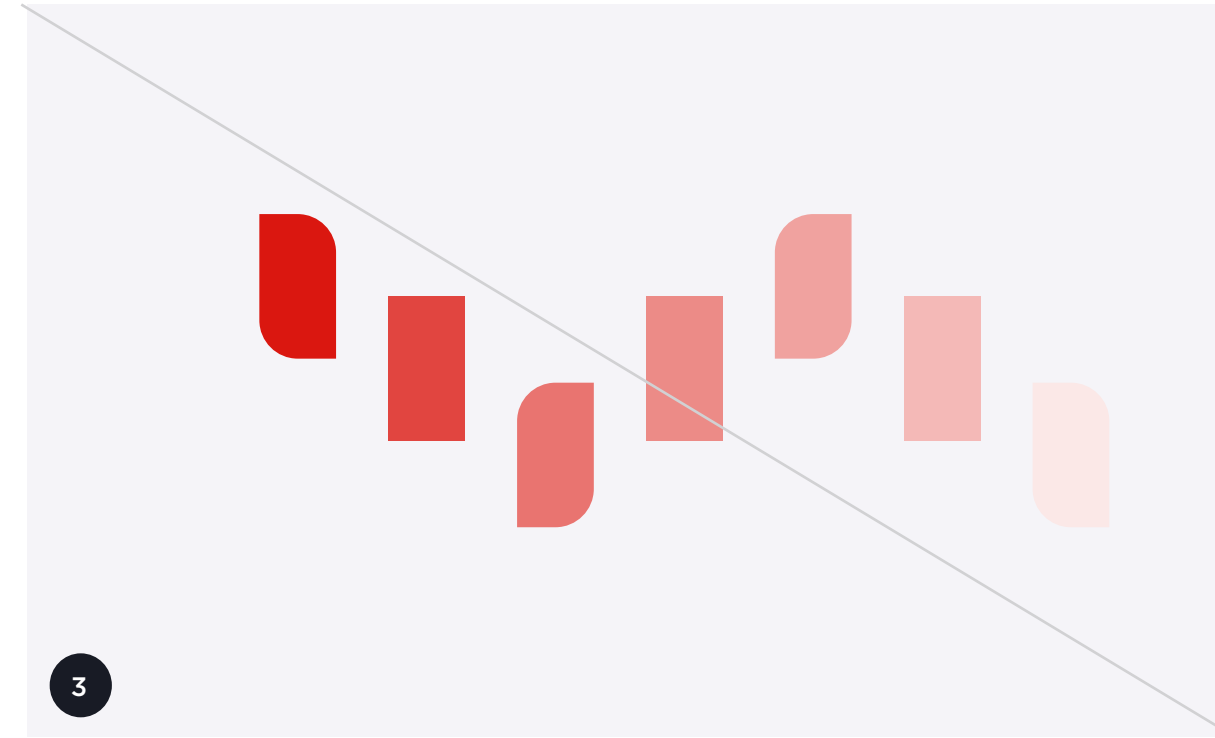
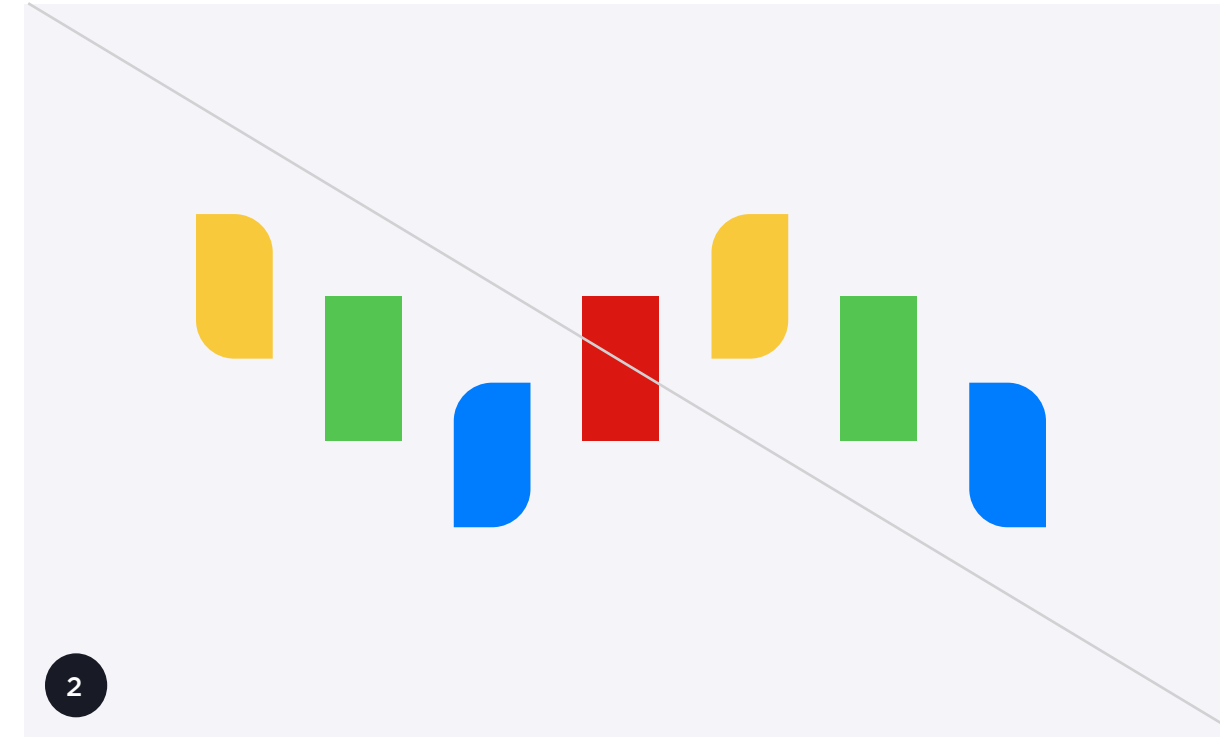
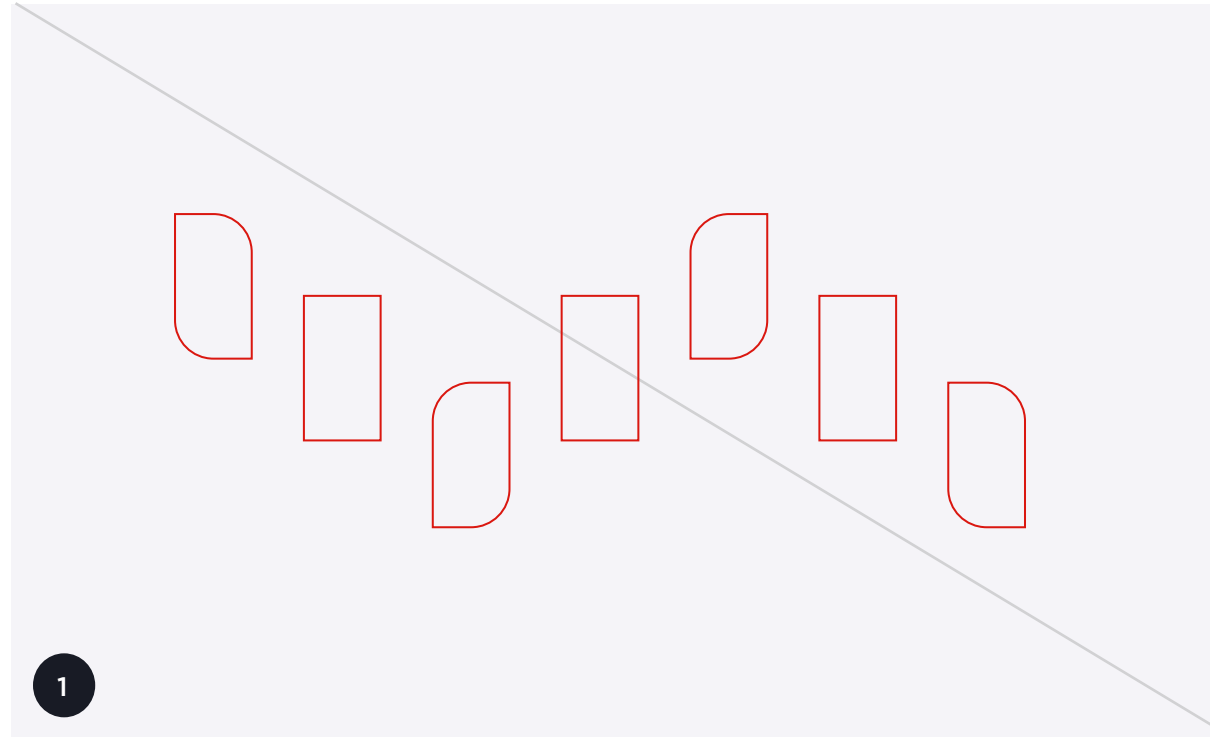
Simple Steps

Illustrating progress towards a goal.

6

Examples in Use

3.9.4

Visual Identity
Infographics**STORYTELLING:
GUIDANCE**

1

Don't keyline shape.

2

Don't use non-brand colours.

3

Don't use tints.

4

Don't square terminals.

5

Don't add gradients or drop shadows.

6

Don't draw or illustrate.

7

Don't bevel, protrude or make it 3D.

8

Don't bunch or stack too closely.

9

Don't distort, stretch or wrap.

MOTION

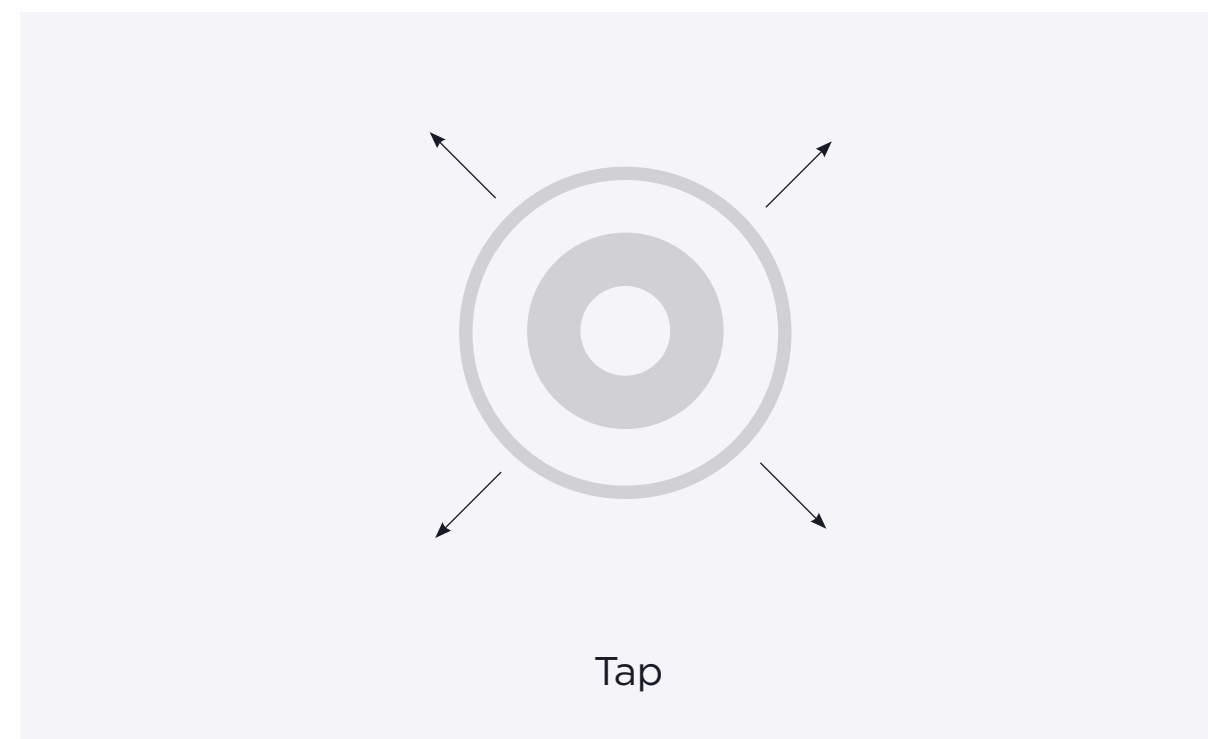
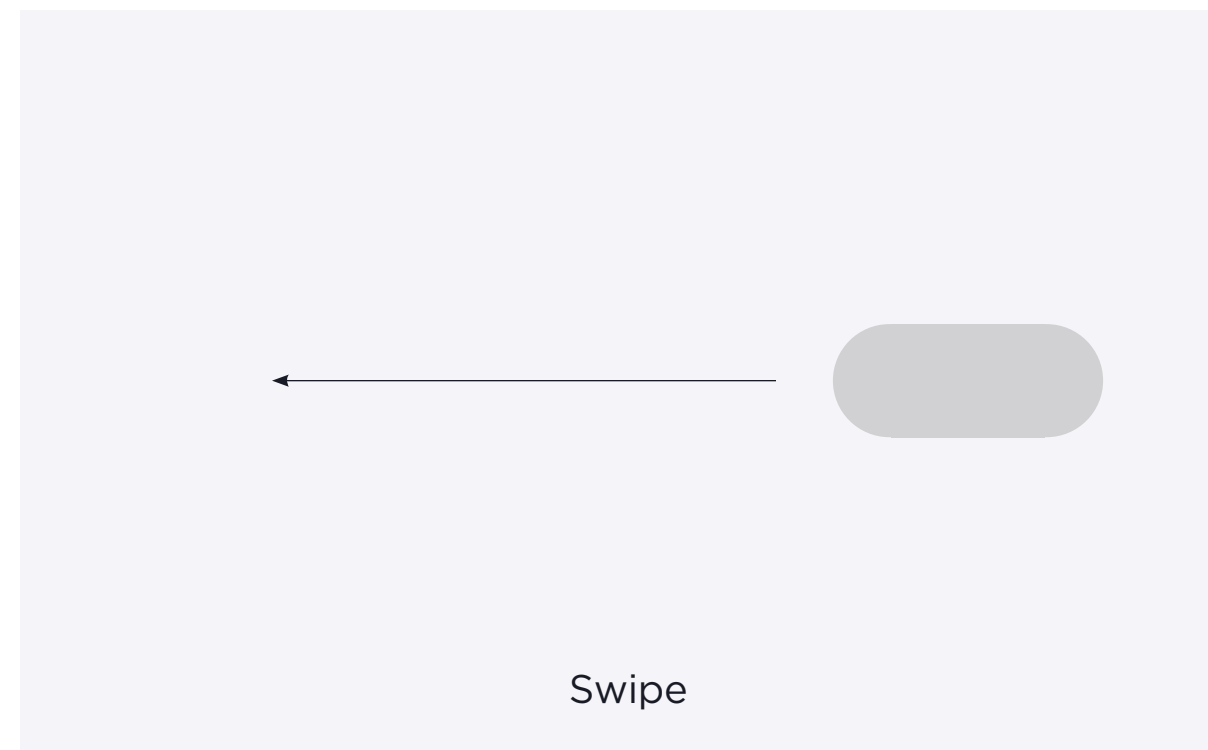
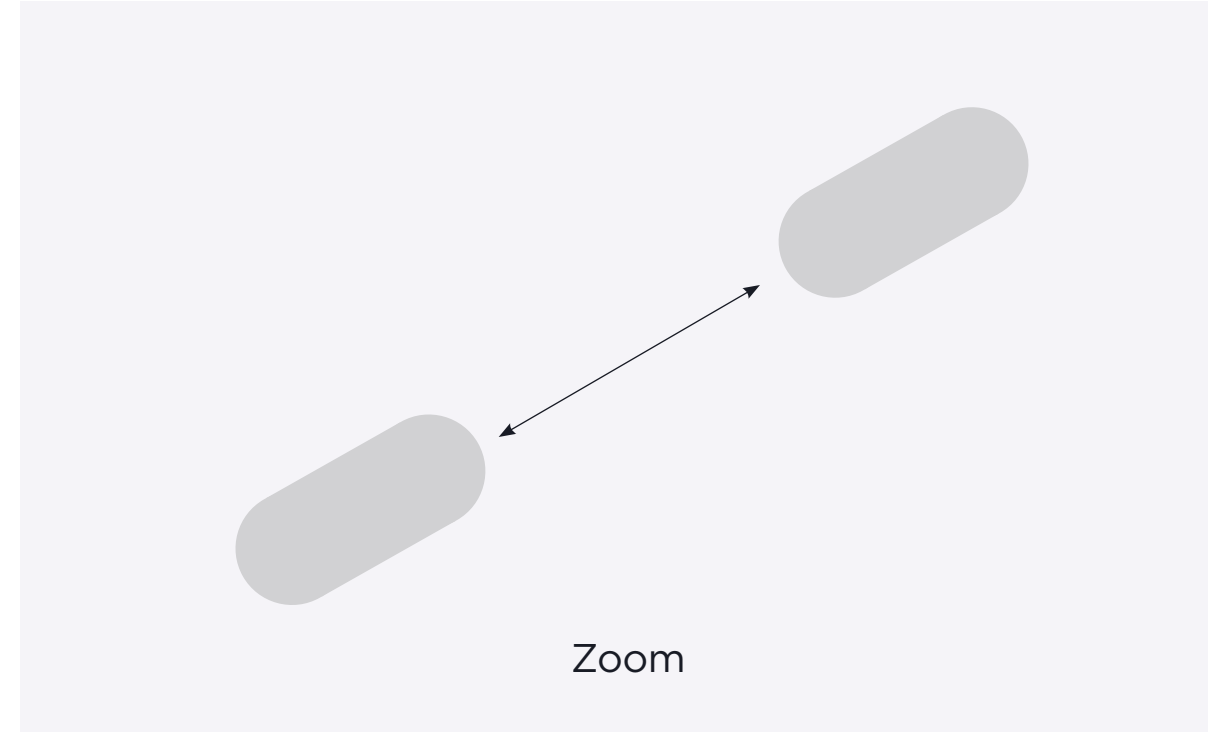
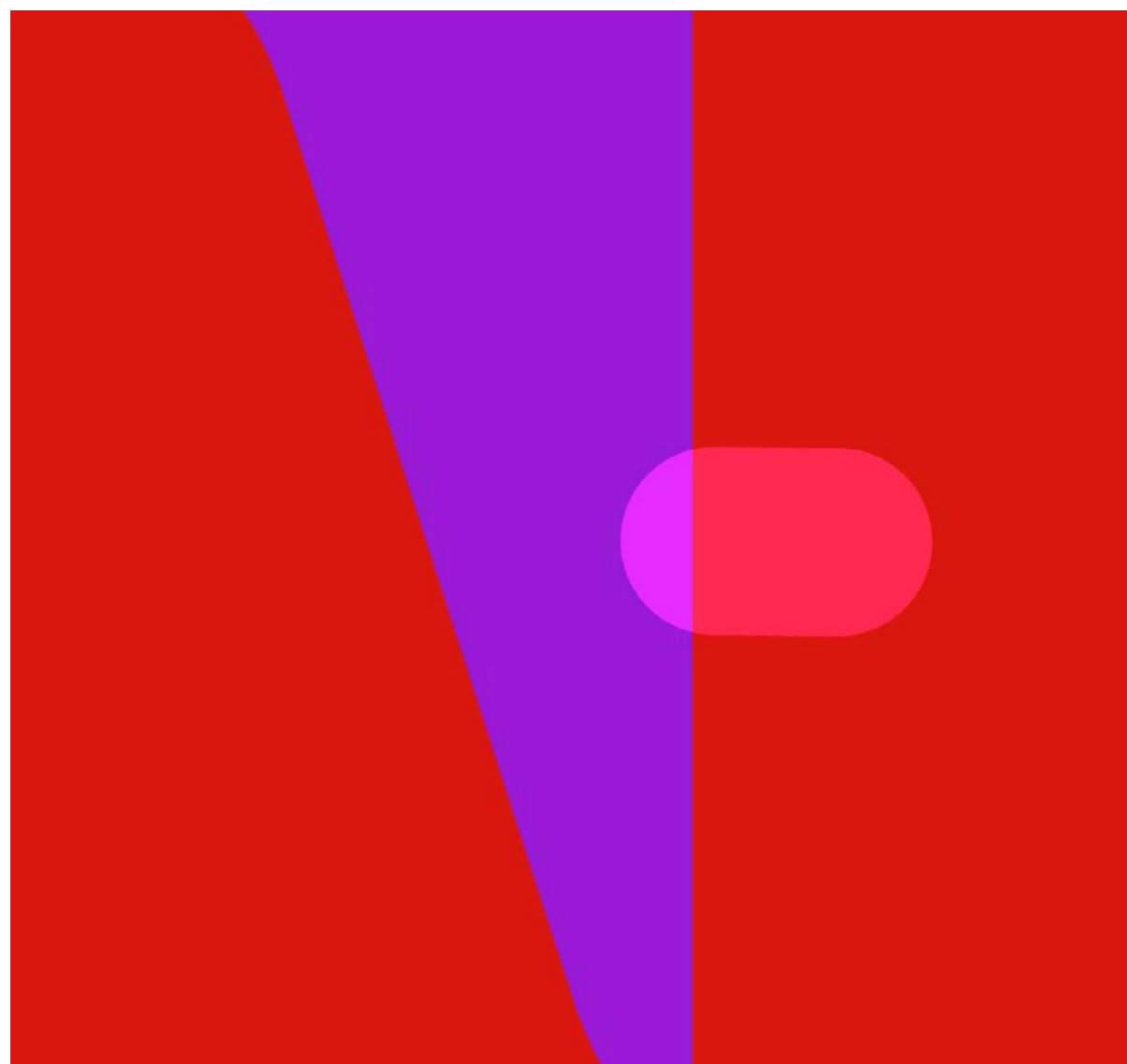
We bring our brand principle of 'People-First' to life by adding motion to our brand assets and communication. It's a great tool for adding emotion, building personality and breaking down the things that we say.

3.10.1

MOTION SYSTEM

Visual Identity
Motion

Our motion system is people-focused and digital-first. It follows an intuitive combination of digital gestures—Zoom, Swipe, Tap—which forms our motion treatment. In a nutshell, we're Simpler, Smarter and Smoother.

**Simpler**

Our motion system incorporates simple movements that clearly express their intent. So the viewer can follow with ease, movements shouldn't be complicated or convoluted.

Smarter

We are digitally intuitive and so is the way we move. This straightforward and instinctual approach speaks directly to digital natives and younger audiences.

Smoother

We are always smooth and fluid, with easing applied to avoid lacklustre and sluggish movements.

**Helpful Tips**

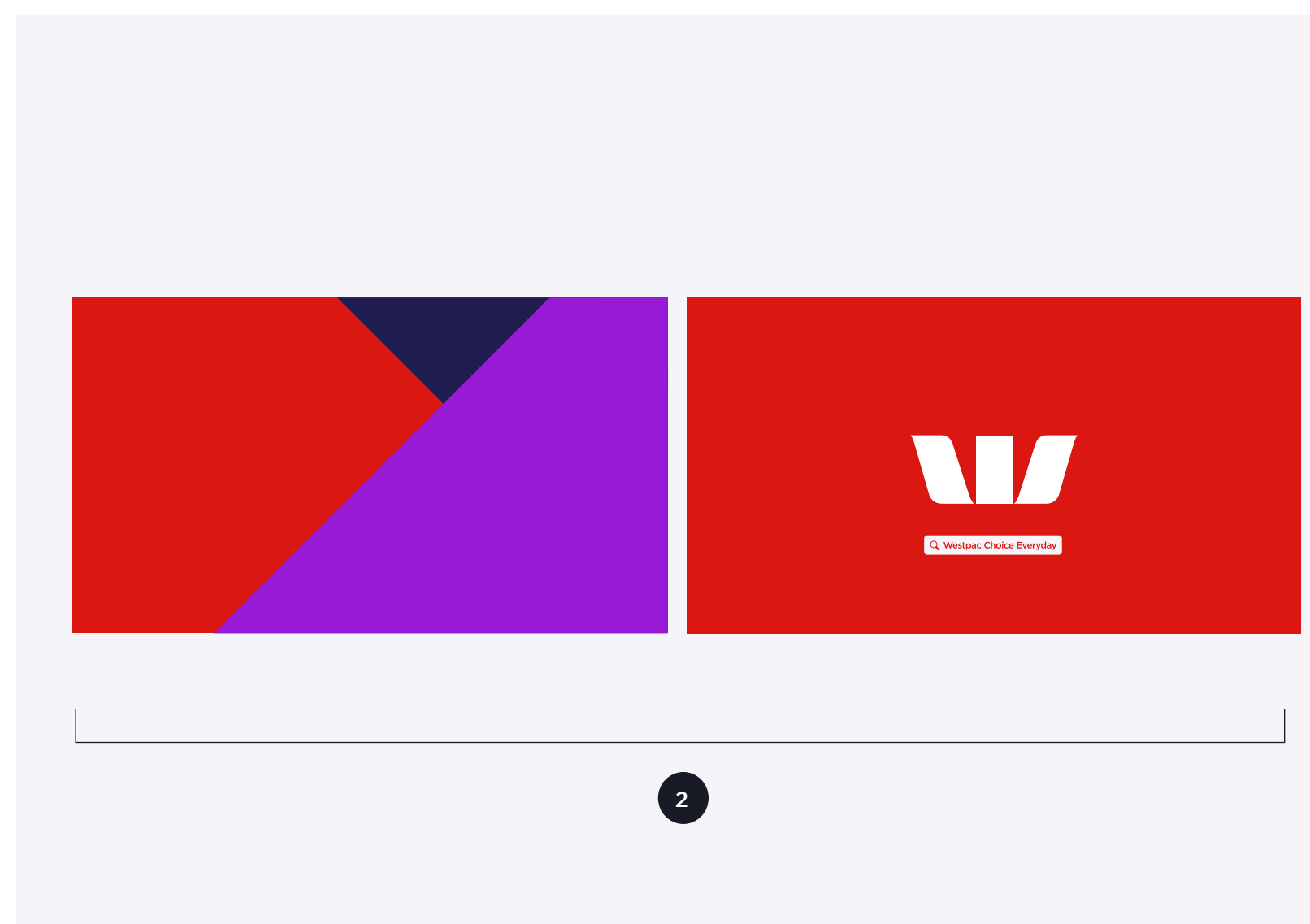
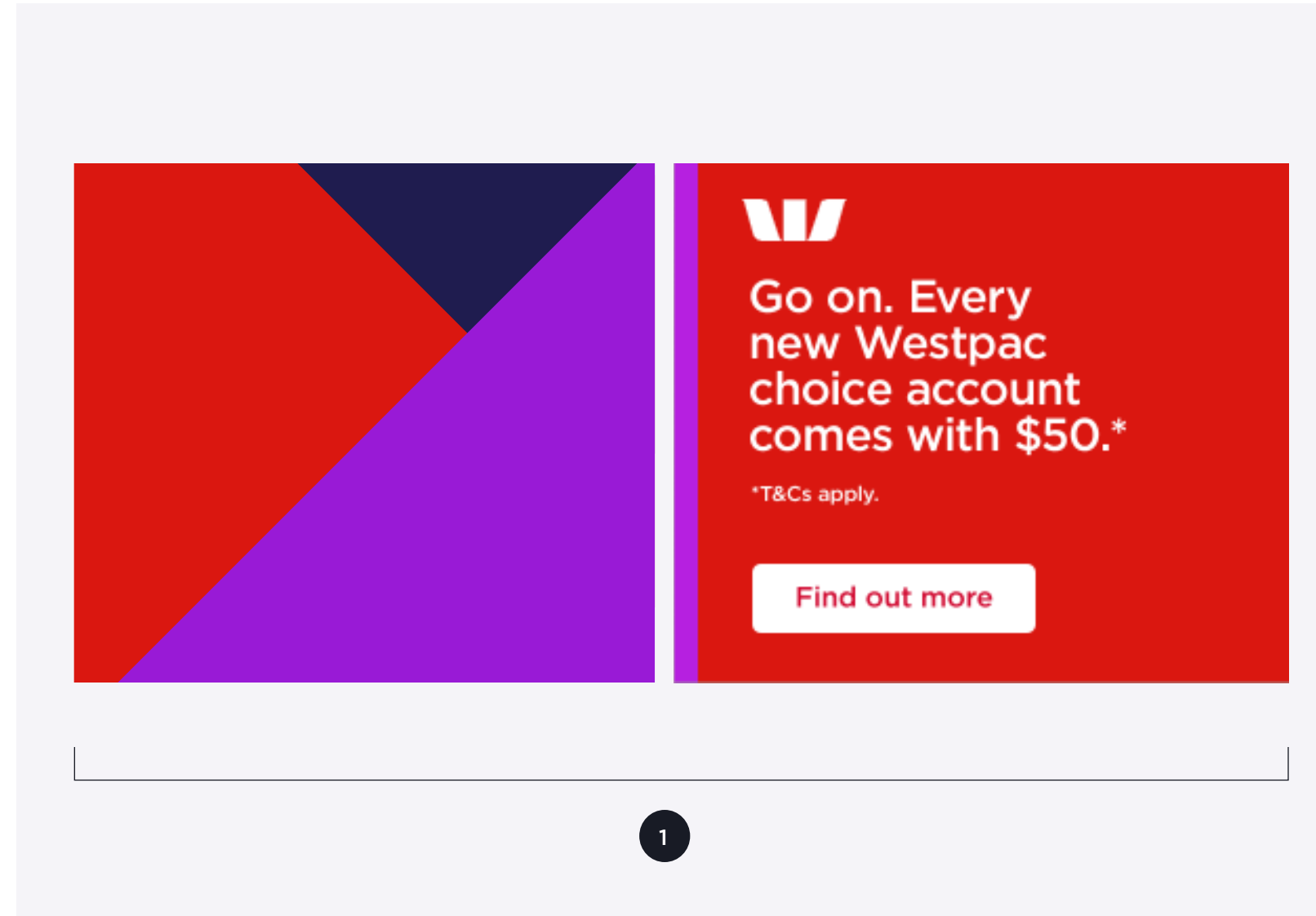
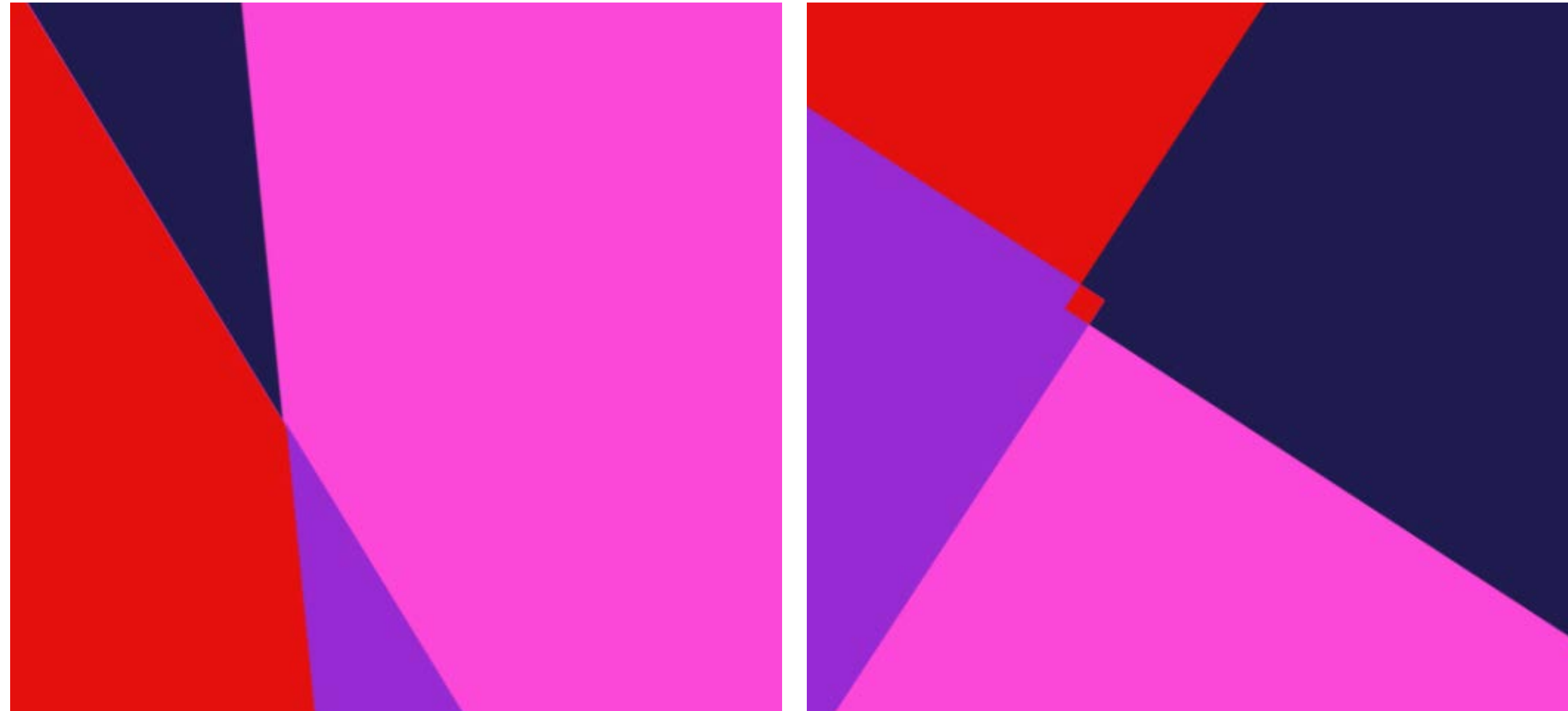
Take a look at examples of our motion system here:
<https://bit.ly/3inmR4O>

3.10.2

Visual Identity
Motion**CHOPPER**

Our 'Chopper' is one of our most important brand codes. It appears in all our digital and moving image communications. One way we celebrate our 'Chopper' is by using it as a sign-off or a dynamic transition towards an end frame.

Always use the supplied assets—never attempt to recreate or edit them in any way.



1

On digital communications, our 'Chopper' appears before the end frame, with logo, offer/rate details, and CTA button. Take a look at the example linked below.

2

On TVCs and other moving images, our 'Chopper' appears before the end frame, followed by our logo (with or without a written CTA). Take a look at the example linked below.

**Helpful Tips**

Our 'Chopper' comes in 3, 5 and 7 seconds. Use the version that is best suited to your communication.

Take a look at some examples here: <https://bit.ly/3inmR4O>

3.10.5

Visual Identity
Motion

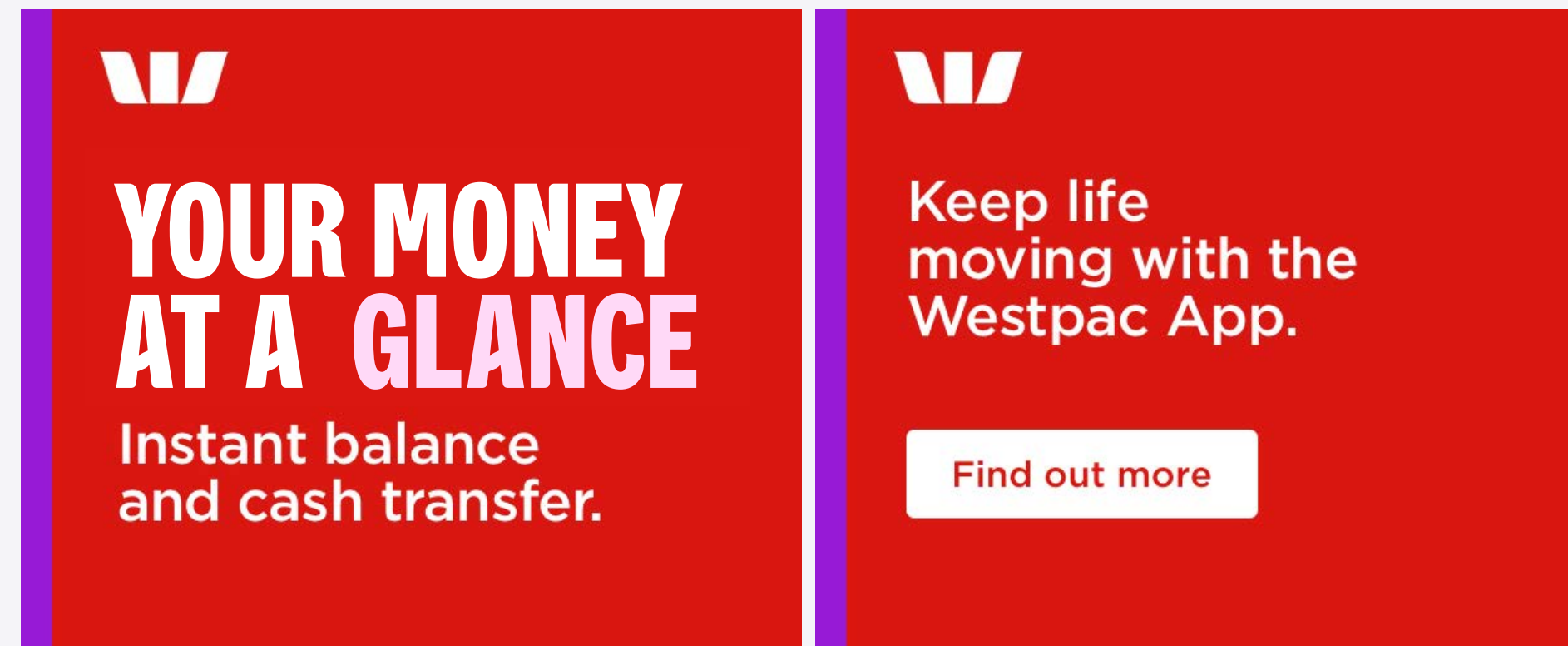
TRANSITIONS

Transitions are used across all our moving communications, from digital retail posters to digital banners. We can use our transition to change colour within the communication or just to inject a glimpse of our vibrant accent colours.

Remember, our 'Expression Bar' decides the direction and colour of the transition.



1



2

1

In digital retail posters, our transition divides individual retail offers with a sense of visual continuity. Take a look at the example in the link below.

2

In digital banners, we use our transition to change between frames. We recommend using the transition once, moving from our headline frame to our offer in the body copy. The transition between body copy frames should be a simple fade. Take a look at the example linked below.



Helpful Tips

In communications where there are no 'Expression Bars', our transition can still be used. The direction and colour is then decided by the needs of the layout.

Take a look at examples here:
<https://bit.ly/3inmR4O>

3.10.9

END FRAME

Visual Identity
Motion

We have a standard end frame that appears after our 'Chopper' on all TVCs and online videos. Always use the supplied dimensions, never alter or change these proportions.



1

Our end frame has a set logo, CTA size and positioning. All T&Cs should sit above the title safe area. We've set up parameters to ensure our content on screen is clear and always visible. Our title safe area is at 80% of screen, and action safe is set at 90% of screen size.



Helpful Tips

View examples here:
<https://bit.ly/3inmR4O>

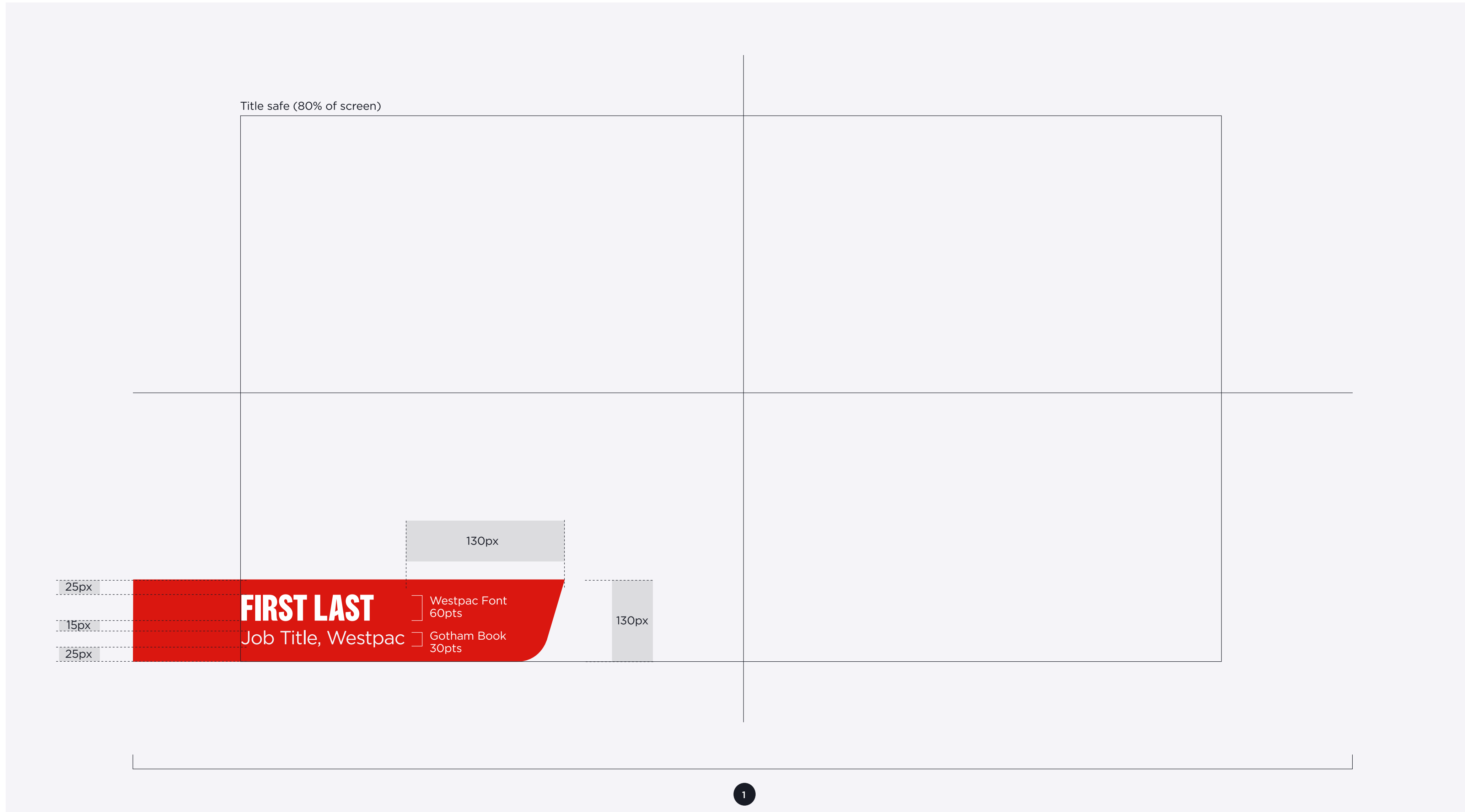
1

3.10.10

LOWER THIRDS

Visual Identity
Motion

We use lower thirds on brand videos when we need to include a text reference. Always use the supplied dimensions, and never change the proportions.



1

Our 'Lower Third' bar takes its inspiration from our logo. It should be placed in the left hand corner, flush to title safe (80% of screen size). The bar is in our Westpac Red at 80% opacity. Alternatively, if on a red background, it can be in white at 80% opacity.

4

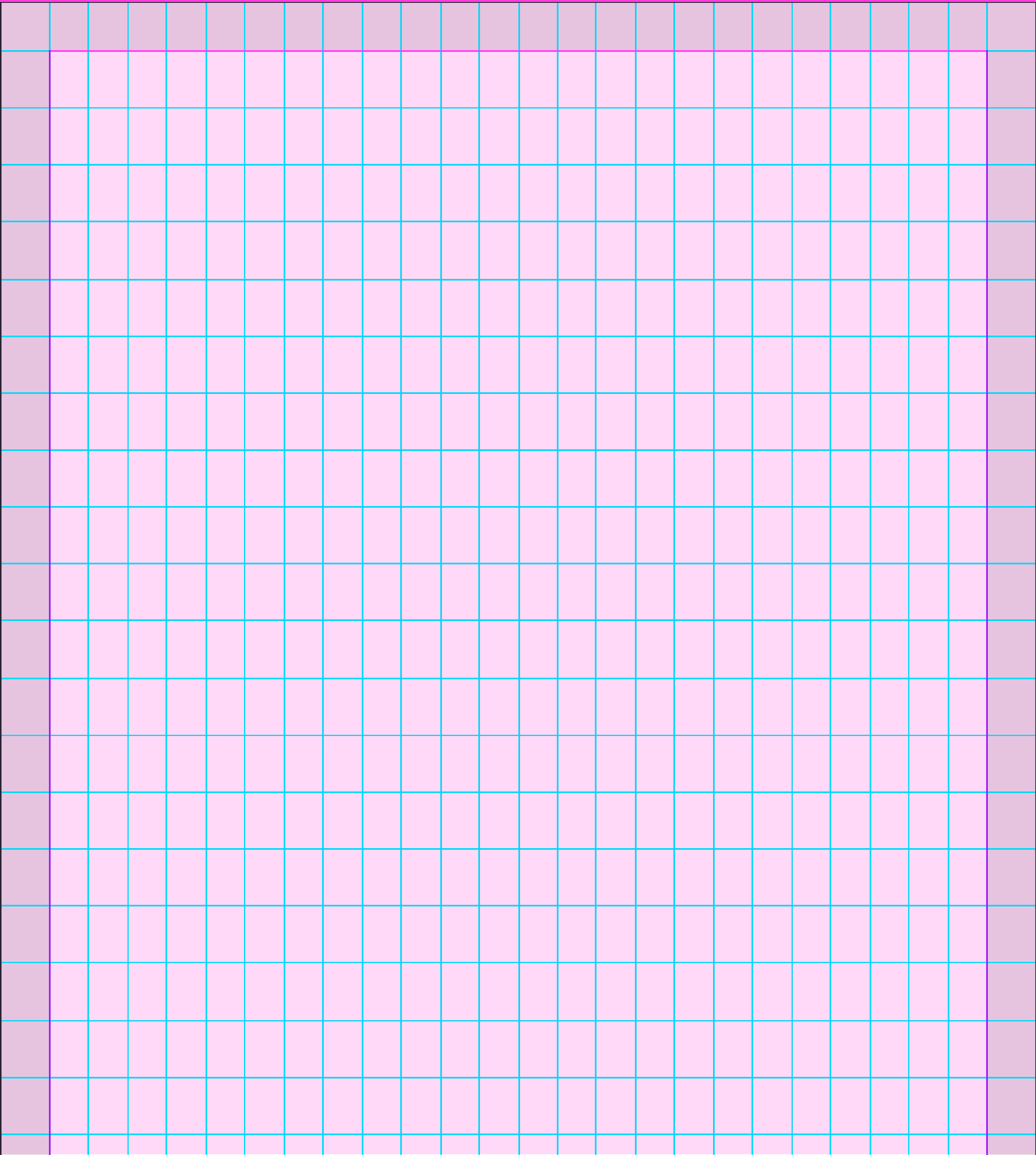
DESIGN SYSTEM

DESIGN SYSTEM

Westpac’s identity is built upon a simple yet highly flexible grid system that our core elements can be placed within.

The system can respond to all your design needs—using our logo as a base, it’s able to adapt and stretch between big moments and small, and everything in between. Now that you have all the ingredients, and somewhere for them to live, it’s time to bring it all together.

*Images are for reference and used as a guide for illustrative purposes only.



NON-NEGOTIABLES

We have a set of ownable assets that must appear in every piece of our communications. We call these our 'non-negotiables'. Each of these assets is unique to us, so they help us stand out.



1

Logo

Always include our logo. It is our most recognised asset.

2

Brand Colours

Always include our brand colours. Westpac Red should be visible, supported by our secondary colours.

3

Westpac Font

Always include our primary brand font, Westpac. It has been crafted bespoke for us, and holds a lot of personality.

4

Visibility

It's great to have elements interact with it. It shouldn't be covered up, and in cases where it is, a supporting logo needs to be visible.

5

Chopper

Where applicable, include the presence of the Chopper (sonically or visually).

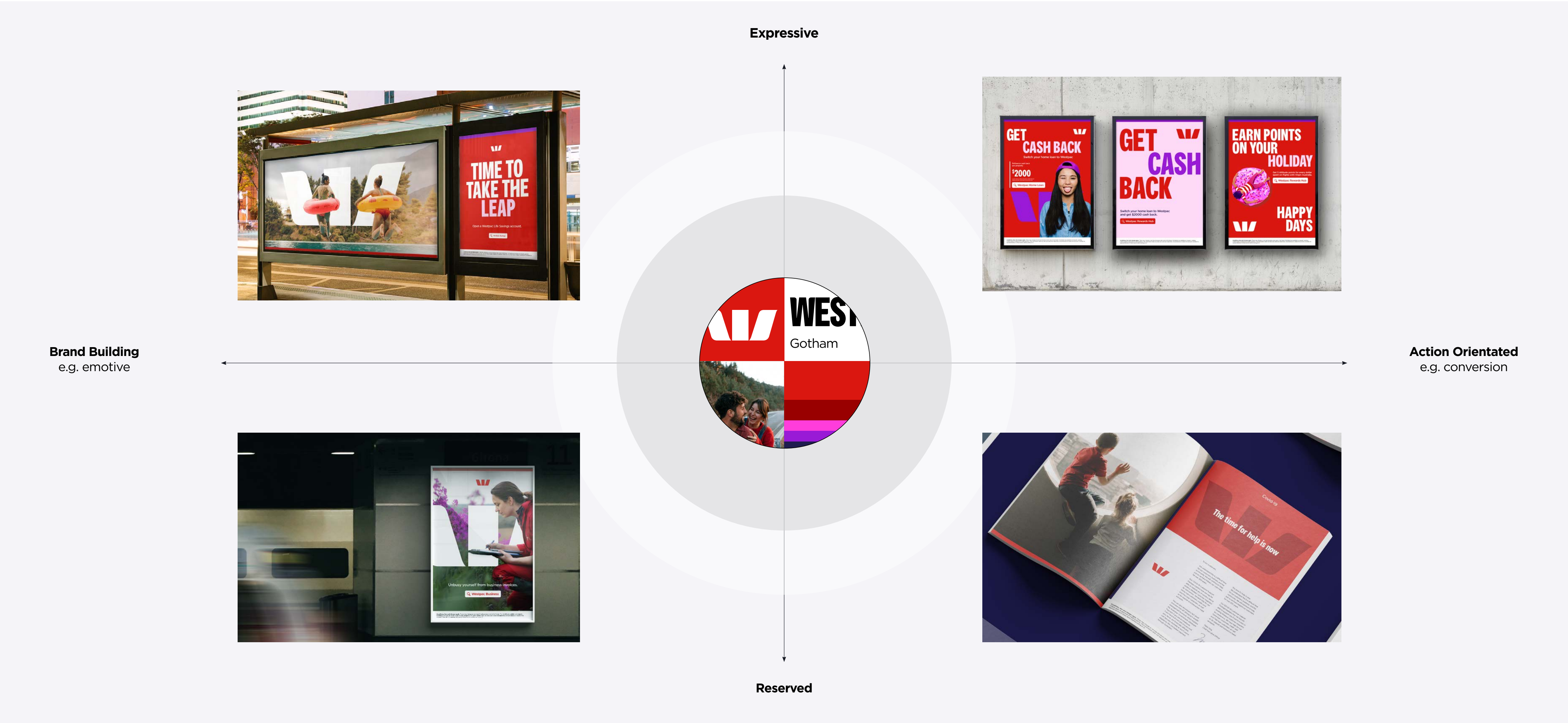
6

Dynamism

Always embrace movement and motion. We are a digital-first brand, so all our communications should feel dynamic where possible.

CREATIVE FRAMEWORK

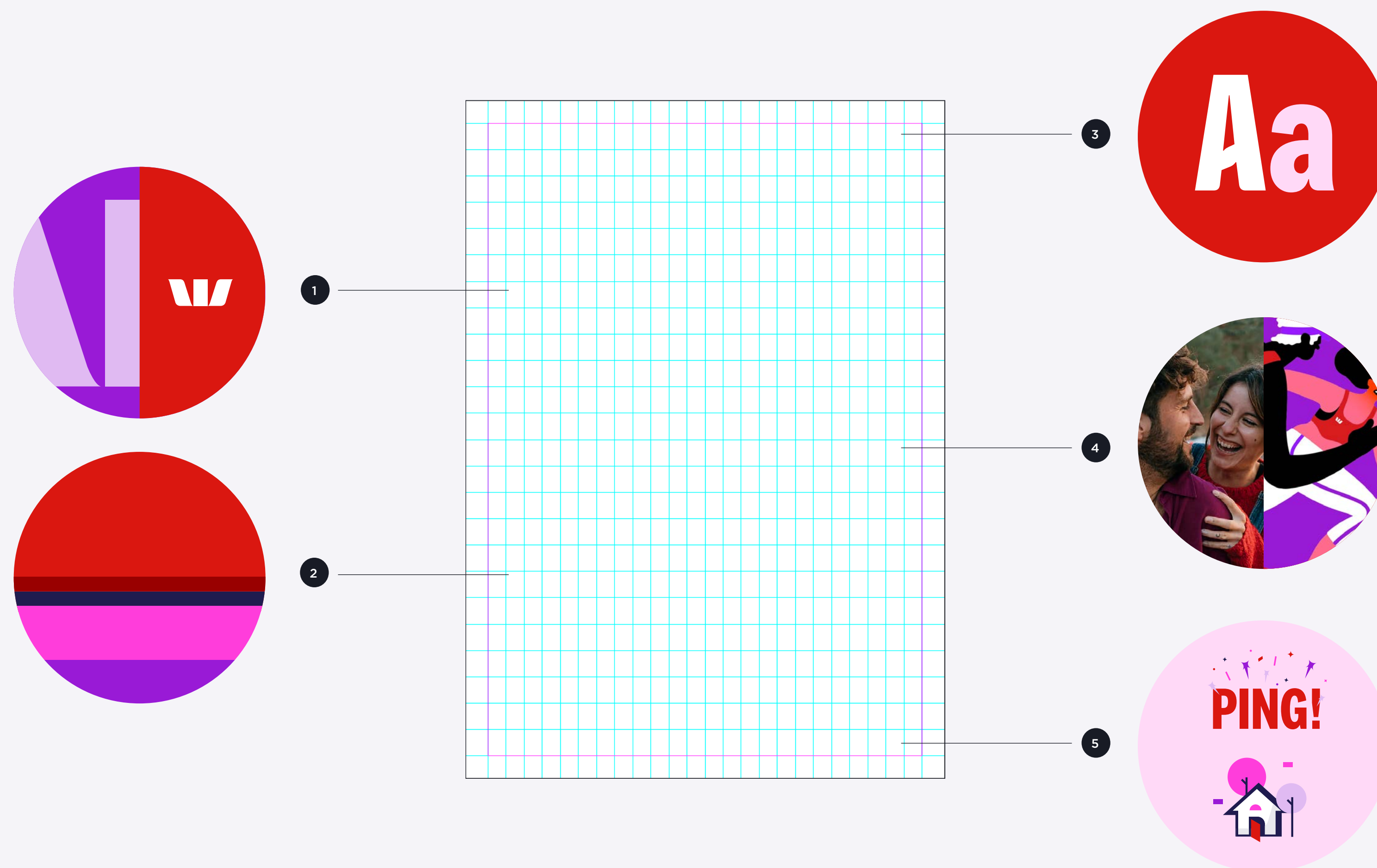
This is our creative framework. It is a matrix on which we can map various outputs of our brand. This allows us dial up or down the expressiveness of our brand, depending on the audience and communication.



RESPONSIVE DESIGN

By using our Creative Framework as a base we can adjust our design system to be expressive at some moments and more muted when we need to be. Because of this, we need to pick the right ingredients for individual touchpoints, taking into consideration

the audience, the tone and the creative quadrant it lives in. Here's a list of things to consider when building communications.



1

Logo state

Define the logo state. Is it a big, brand-building moment or a product-focused moment? Once you've defined it, this will determine the logo positioning.

2

Colour ratio

Define the colour ratio based on the audience or the tone of the subject matter. This will dictate whether it is expressive, reserved or somewhere in between.

3

Typographic state

Define a headline state depending on the tone of the communication layer and the typographic content.

4

Imagery

Define whether imagery will appear within the communication. Will it be photography or illustration? This will also guide the tone of the communication.

5

Visual interactions

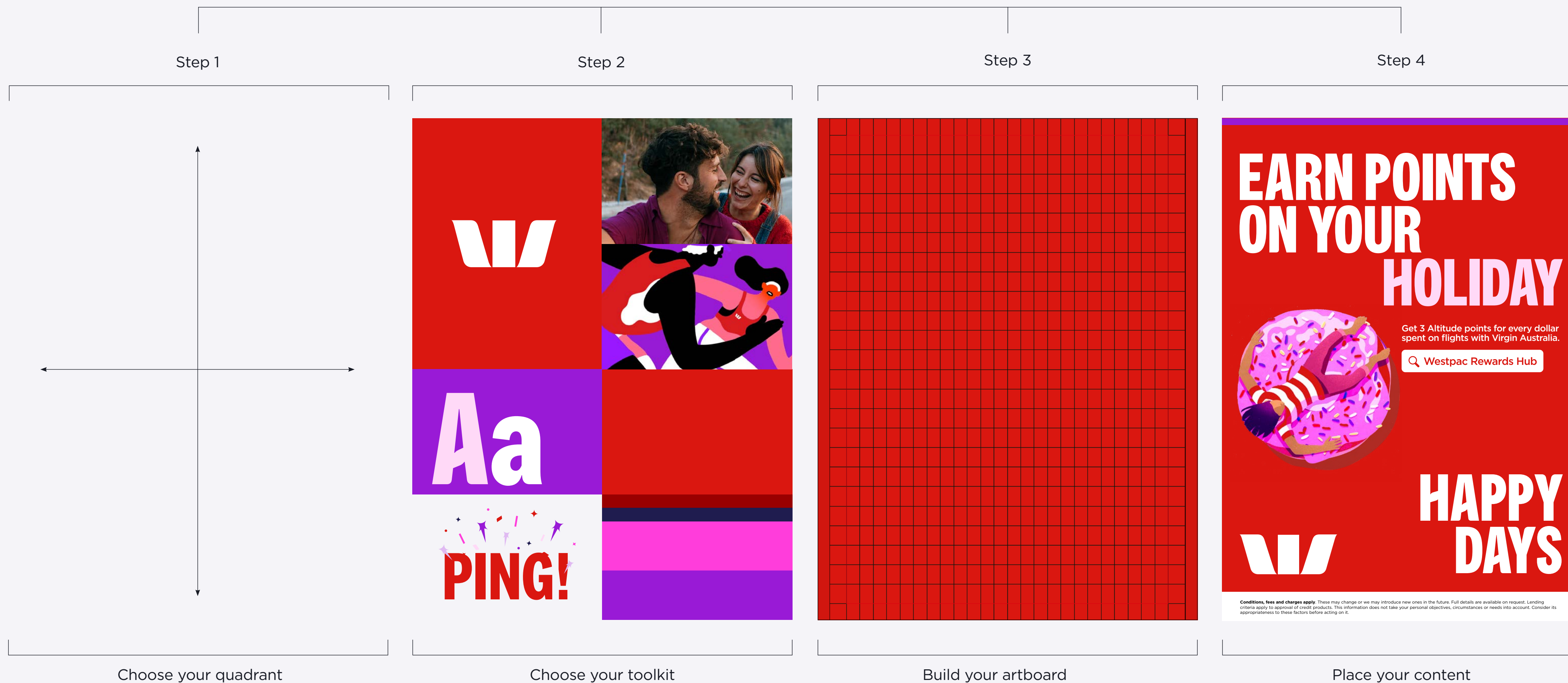
Some communications may require visual interactions, such as micro-interactions or decorative pictograms.

HOW TO BUILD

There are four steps to building a piece of communication. Though we suggest using this as the foundation, we also understand that in certain circumstances our brand needs to adapt to different creative needs. In those instances, follow

the guiding principles of the brand and make sure the communication is always visually engaging and succinct.

How to build a communication

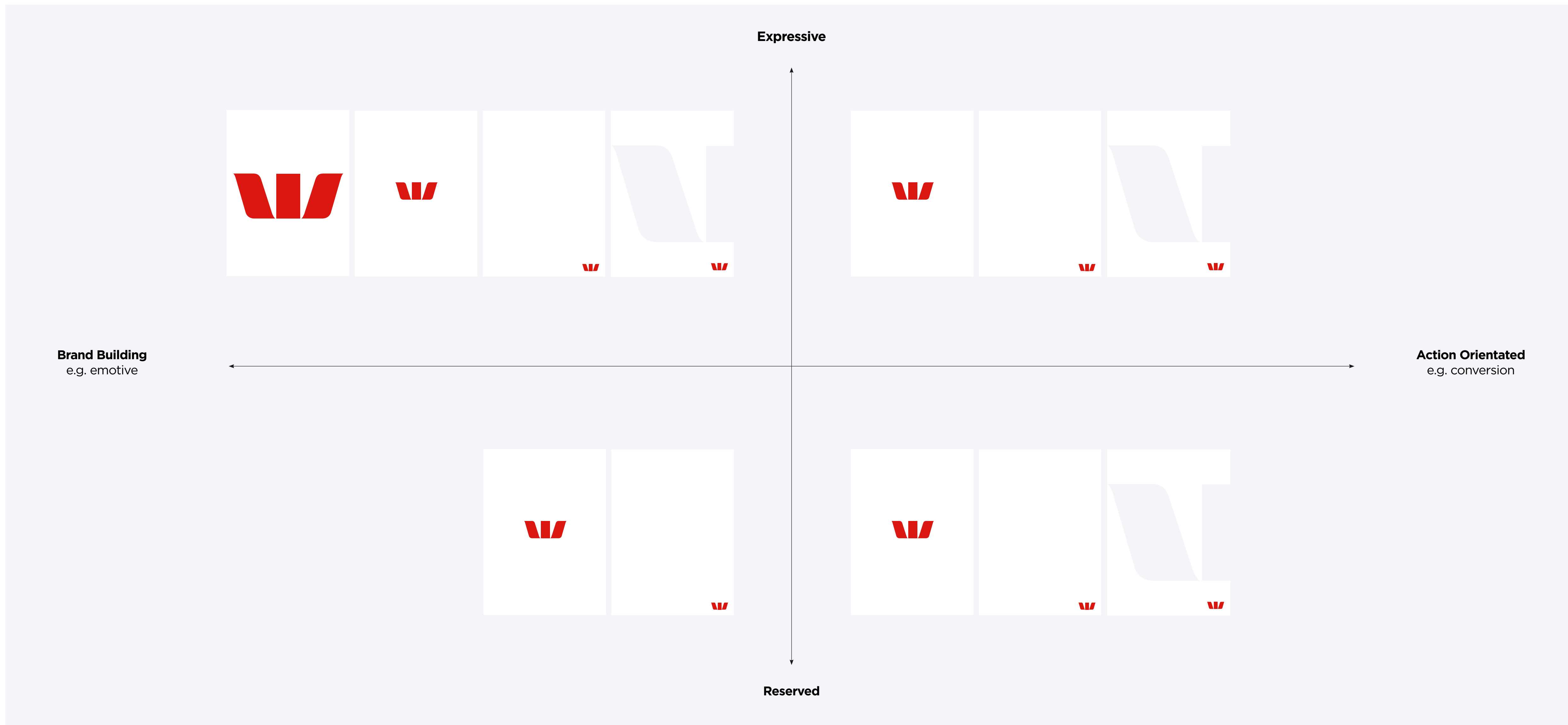


4.5.1

Design System

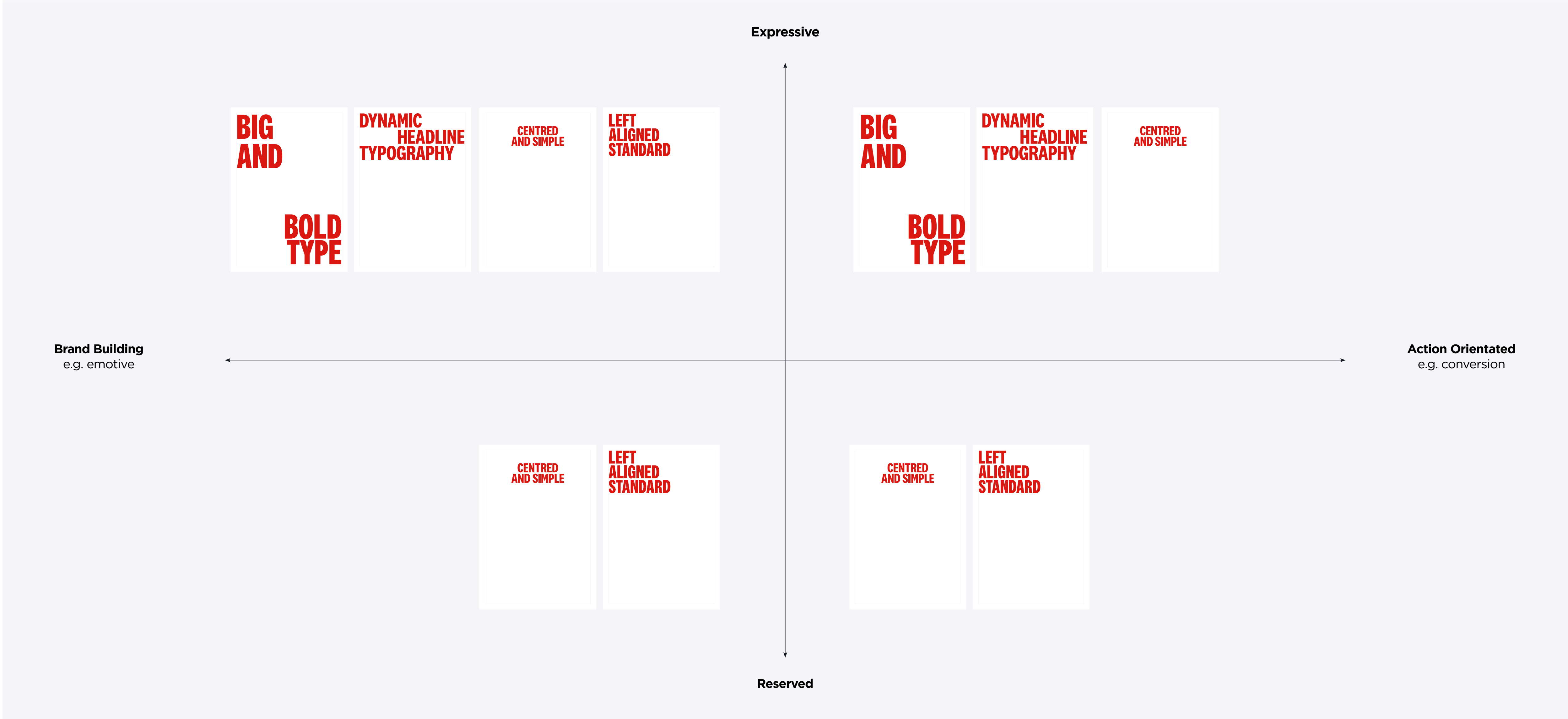
CHOOSE YOUR TOOLKIT: LOGO STATE

To help you choose which logo state works best for your piece of communication, we start by thinking about its tone and its purpose. That will show us which quadrant we need to working in.



CHOOSE YOUR TOOLKIT: HEADLINE STATE

To help you choose which headline state works best for your piece of communication, we start by thinking about its tone and its purpose. That will show us which quadrant we need to working in.

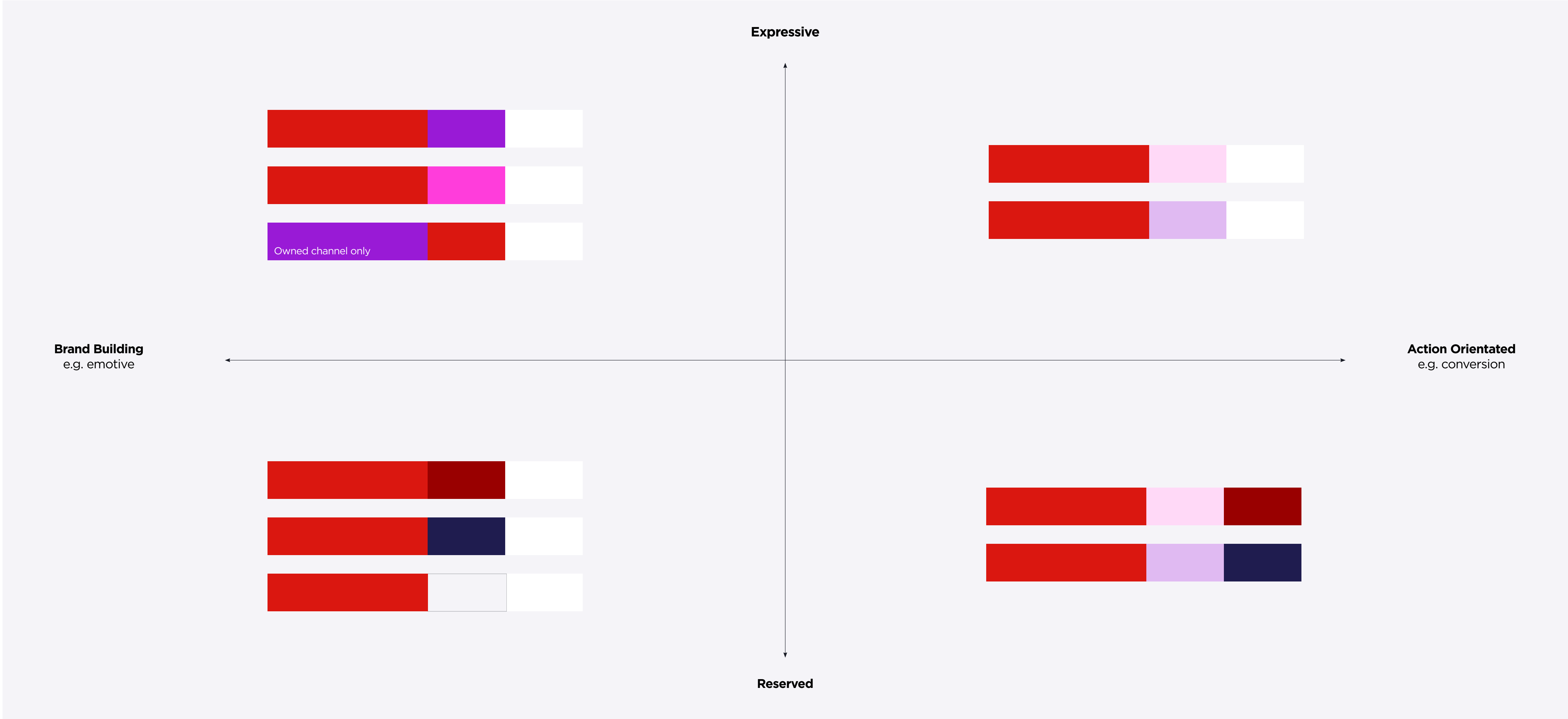


4.5.3

Design System

CHOOSE YOUR TOOLKIT: COLOUR RATIO

To help you choose which colour ratio works best for your piece of communication, we start by thinking about its tone and its purpose. That will show us which quadrant we need to working in.



4.5.4

Design System

CHOOSE YOUR TOOLKIT: IMAGERY / INTERACTION

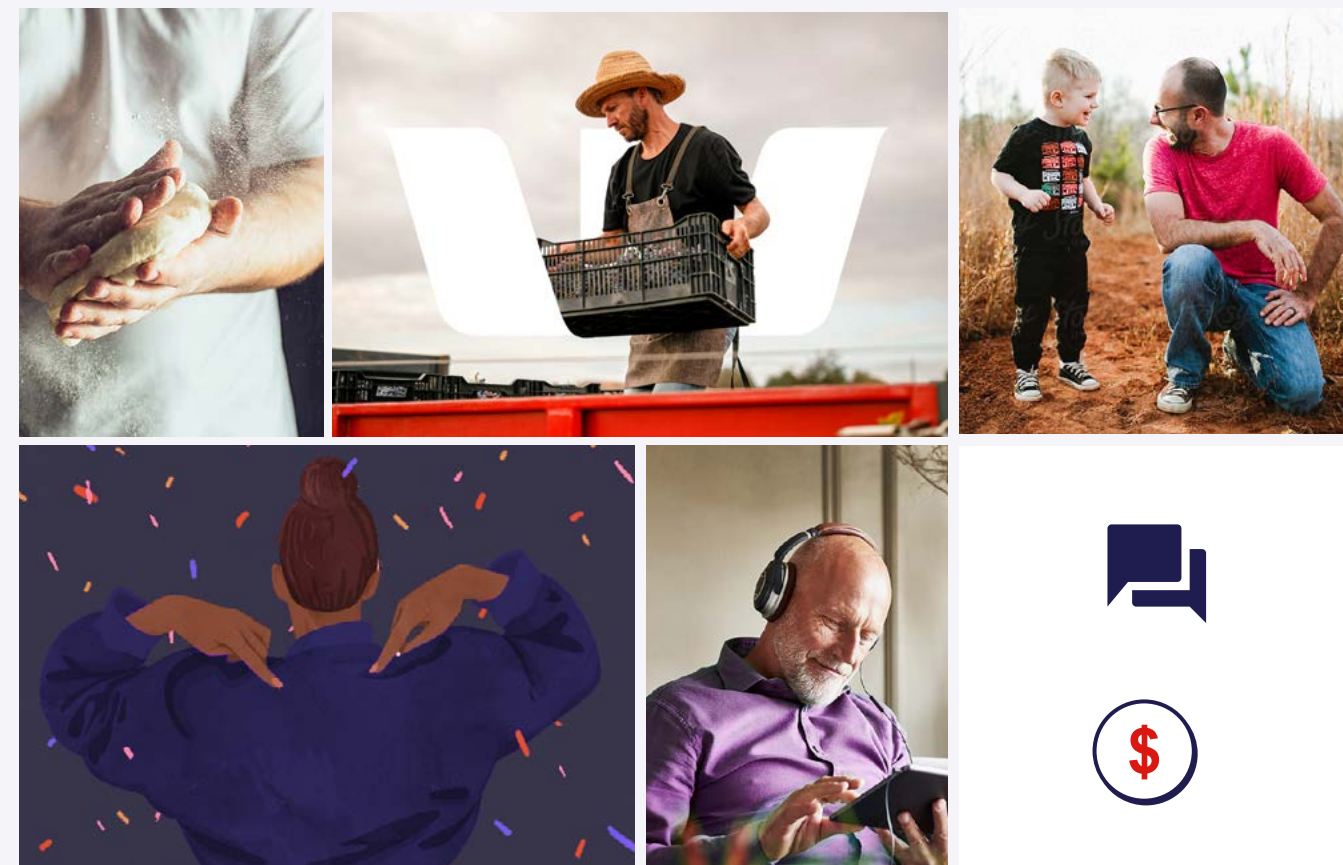
To help you choose which imagery and interactions work best for your piece of communication, we start by thinking about their tone and their purpose. That will show us which quadrant we need to working in.

Expressive



Brand Building
e.g. emotive

Action Orientated
e.g. conversion



Reserved

CHOOSE YOUR TOOLKIT: PHOTOGRAPHY VS ILLUSTRATION

Throughout the brand we alternate between illustration and photography. To help you decide, we've outlined a few key questions to ask. Ultimately the decision will come down to the creative brief, the audience, the product, budgets and timelines.

We should always aim to have a mixture of both photography and illustration in market at the same time.

Illustration vs Photography

Real life event or moment

Photography is a great way to communicate real life moments in relatable and authentic ways.

Serious topics

As a general rule, when representing a moment of crisis or poignancy, photography is more suitable.

App or mobile-first product

Use photography with hands holding devices to hero the product. It's important to show our products can slot into day-to-day life.

Specific demographic

When we know who we are speaking to directly, we can use photography or illustration e.g. 3% savings rate vs start-up SMEs.

Offer related to product

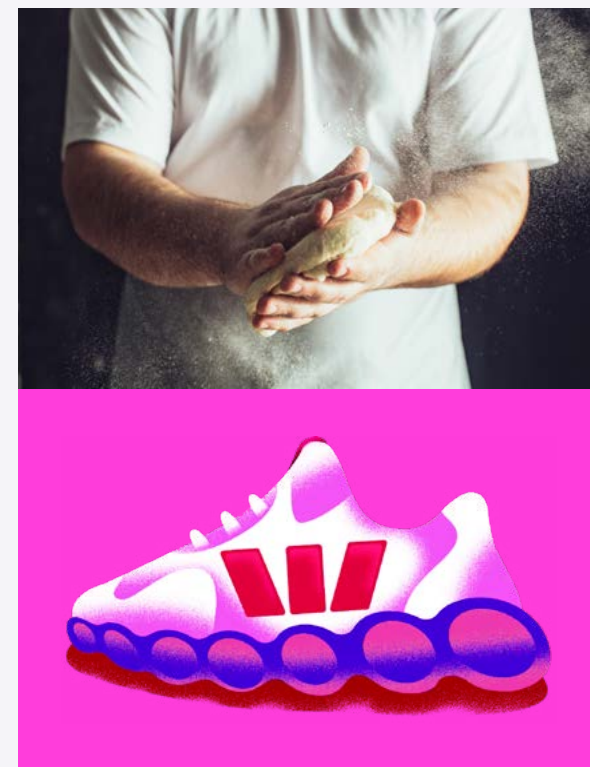
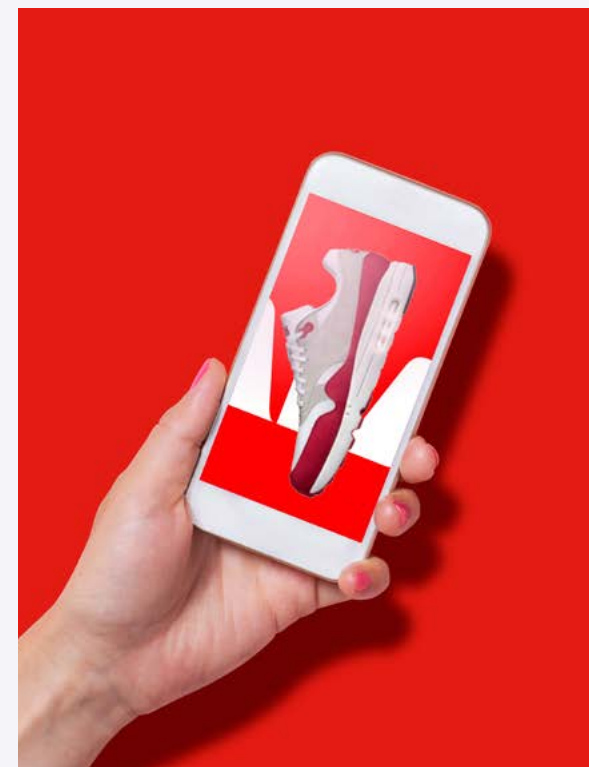
Object photography can look contrived if not done well. Creating illustrations for offers relating to a product may work better e.g. house for a home loan rate.

Broad and abstract

Generally, illustration helps communicate more metaphoric or abstract forms that a single photograph can't capture in a non-clichéd way.

Unique in the market

Illustration can help grab attention and convert people by bringing an extra level of personality to offers or products.



Photography

Illustration

4.6.1

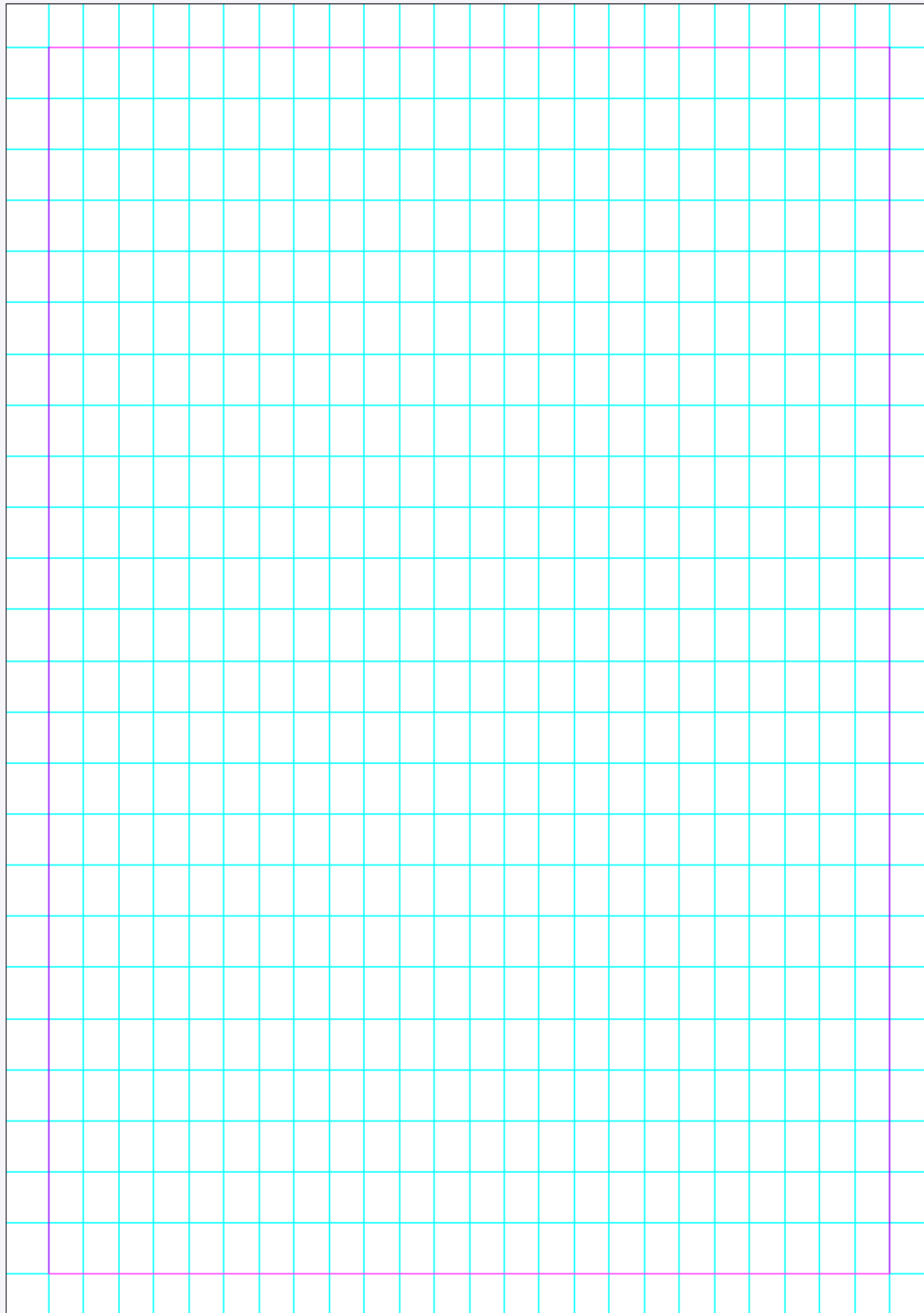
Design System

BUILD YOUR ARTBOARD: 24X24 GRID SYSTEM

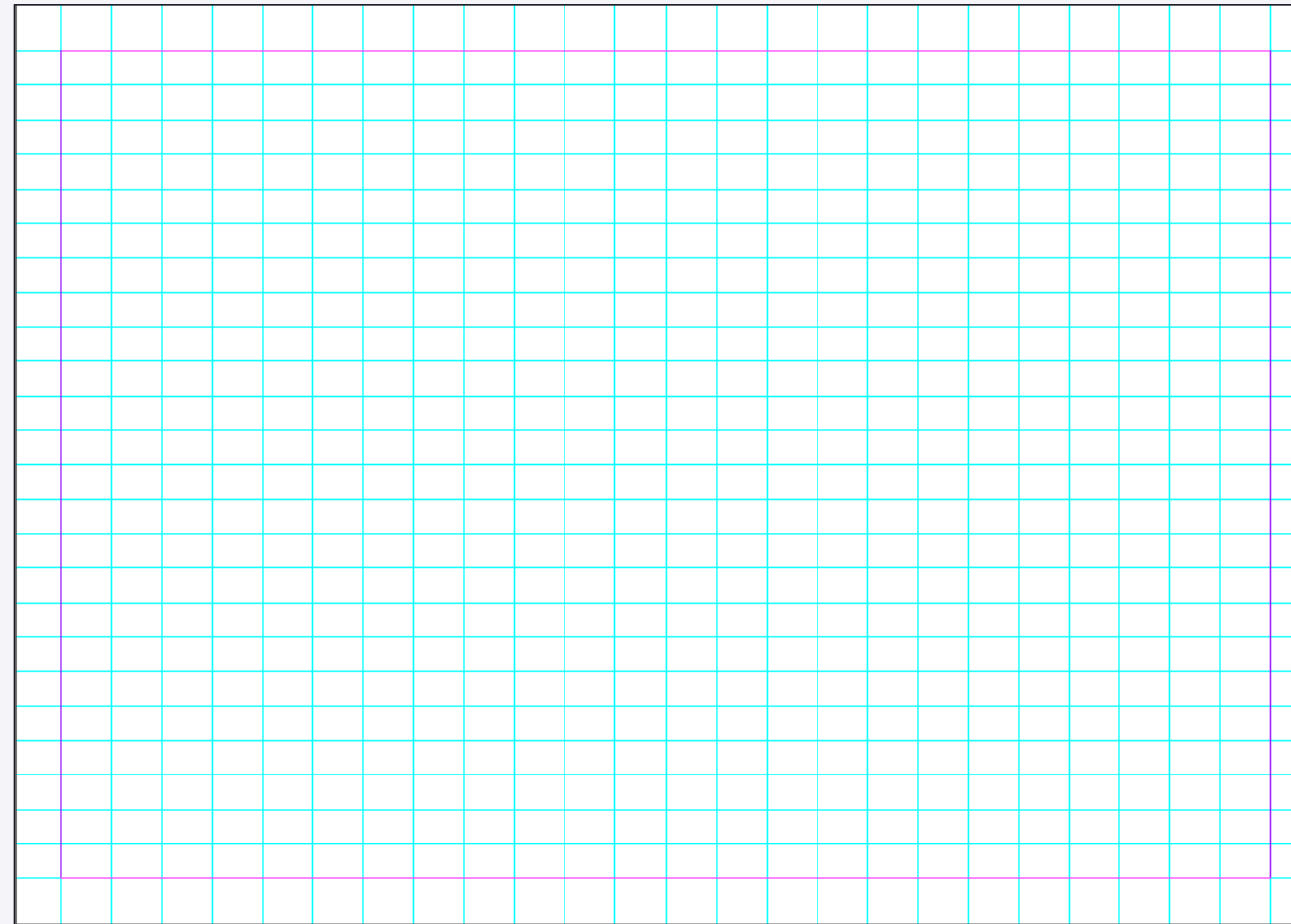
The 24x24 grid serves as an underlying framework that gives you a strong but flexible foundation for our evolving brand. While it's hard to foresee every potential size the grid can be used on, it should be the basis of most applications. We recommend using it as

your starting point to construct brand and conversion communications that live outside of the digital space.

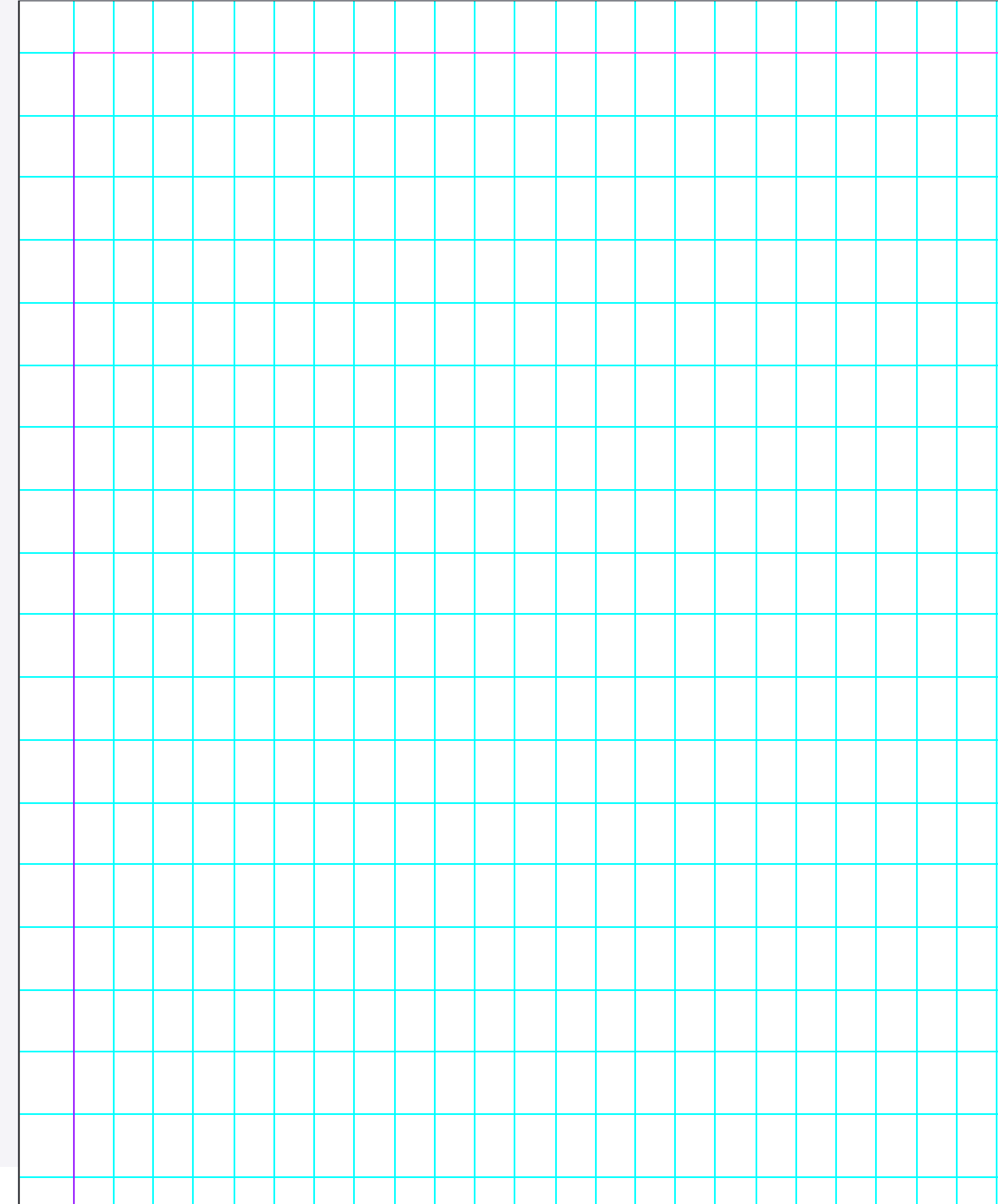
A1 Portrait



A4 Landscape



6 Sheet

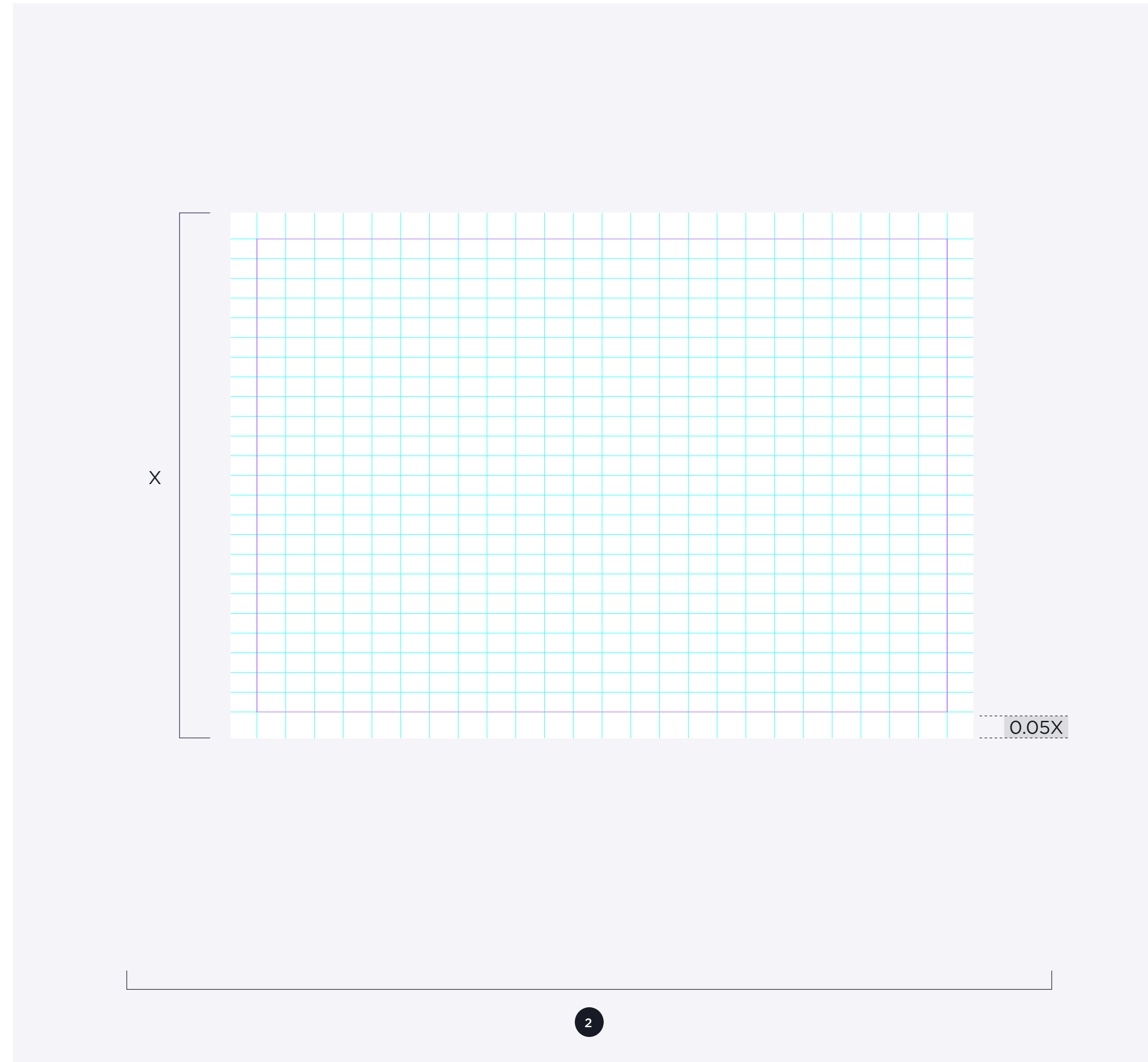
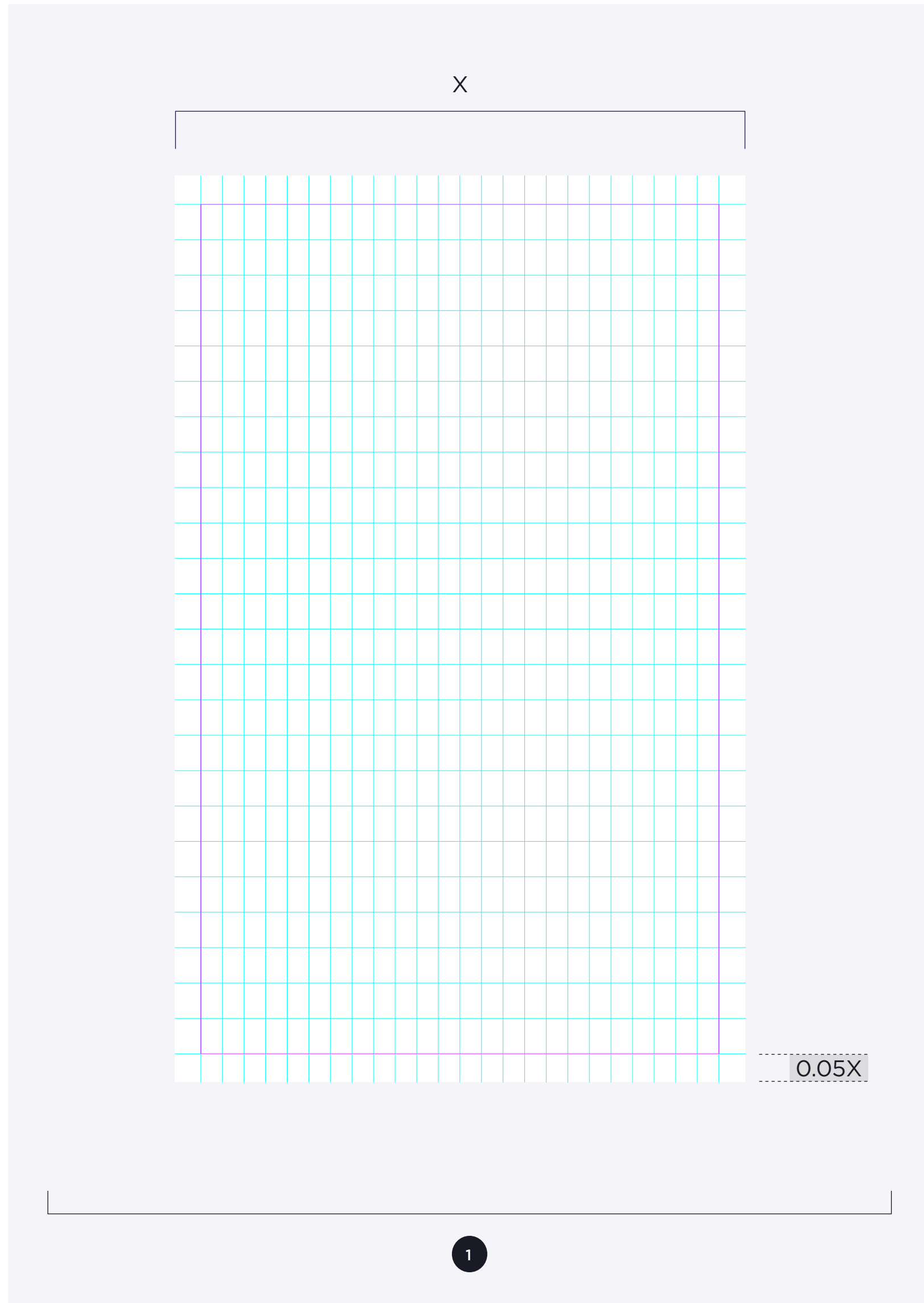


4.6.2

Design System

BUILD YOUR ARTBOARD: MARGINS

Margins for our artboards are set to 5% of the shortest side. We have pre-defined some margin sizes below.



1

Popular Portrait Sizes

594(w) x 841(h) : 29.7px margin
 565(w) x 890(h) : 28.25px margin
 590(w) x 830(h) : 29.5px margin
 1080(w) x 1920(h) : 54px margin

2

Popular Landscape Sizes

840(w) x 545(h) : 27.25px margin
 1189(w) x 841(h) : 42.05px margin
 2732(w) x 768(h) : 38.4px margin
 1124 (w) x 324(h) : 16.2px margin



Helpful Tips

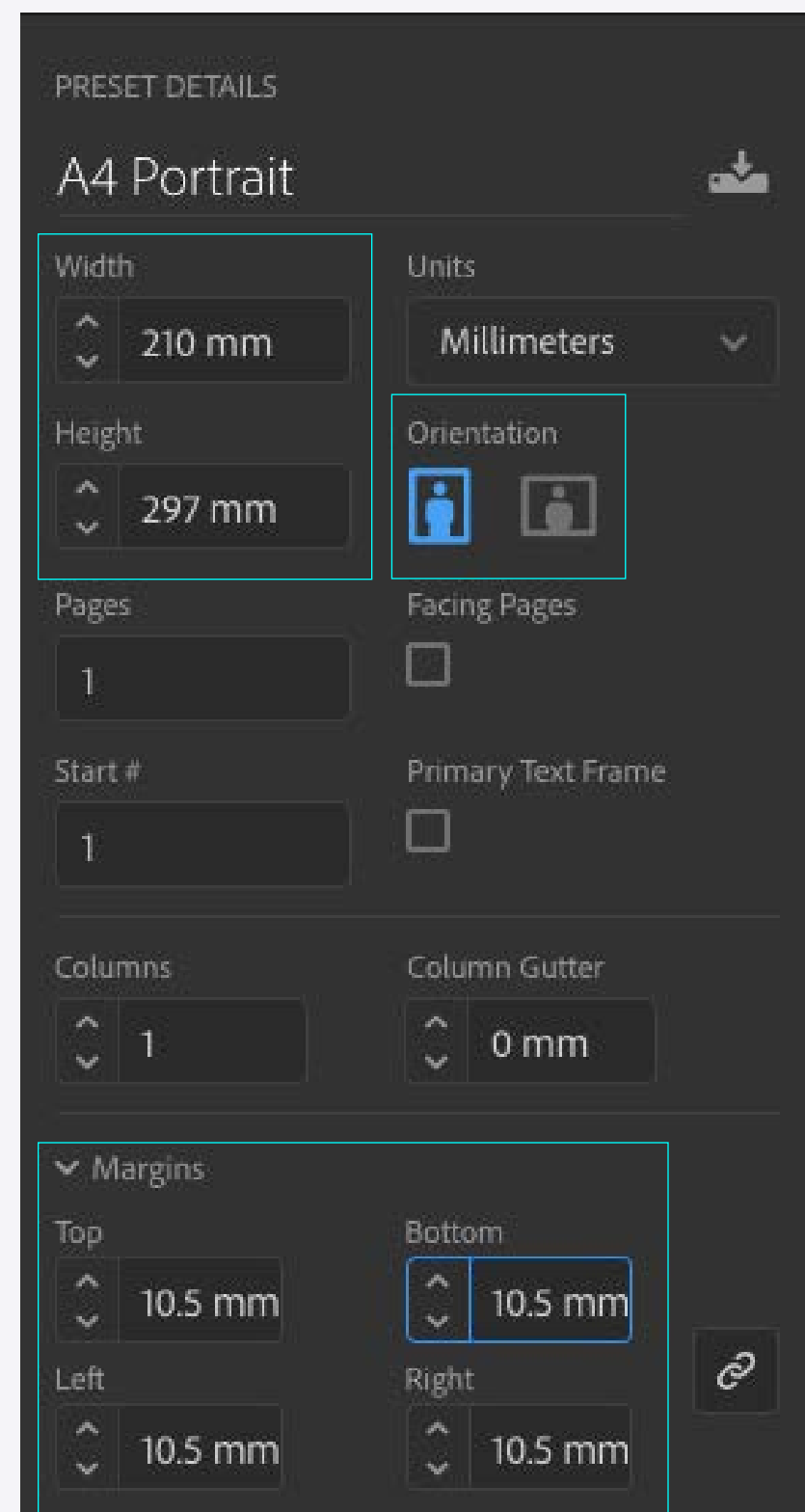
A4: 10.5mm margin
 A3: 14.85mm margin
 A2: 21mm margin
 A1: 29.7mm margin
 A0: 42.05mm margin

4.6.3

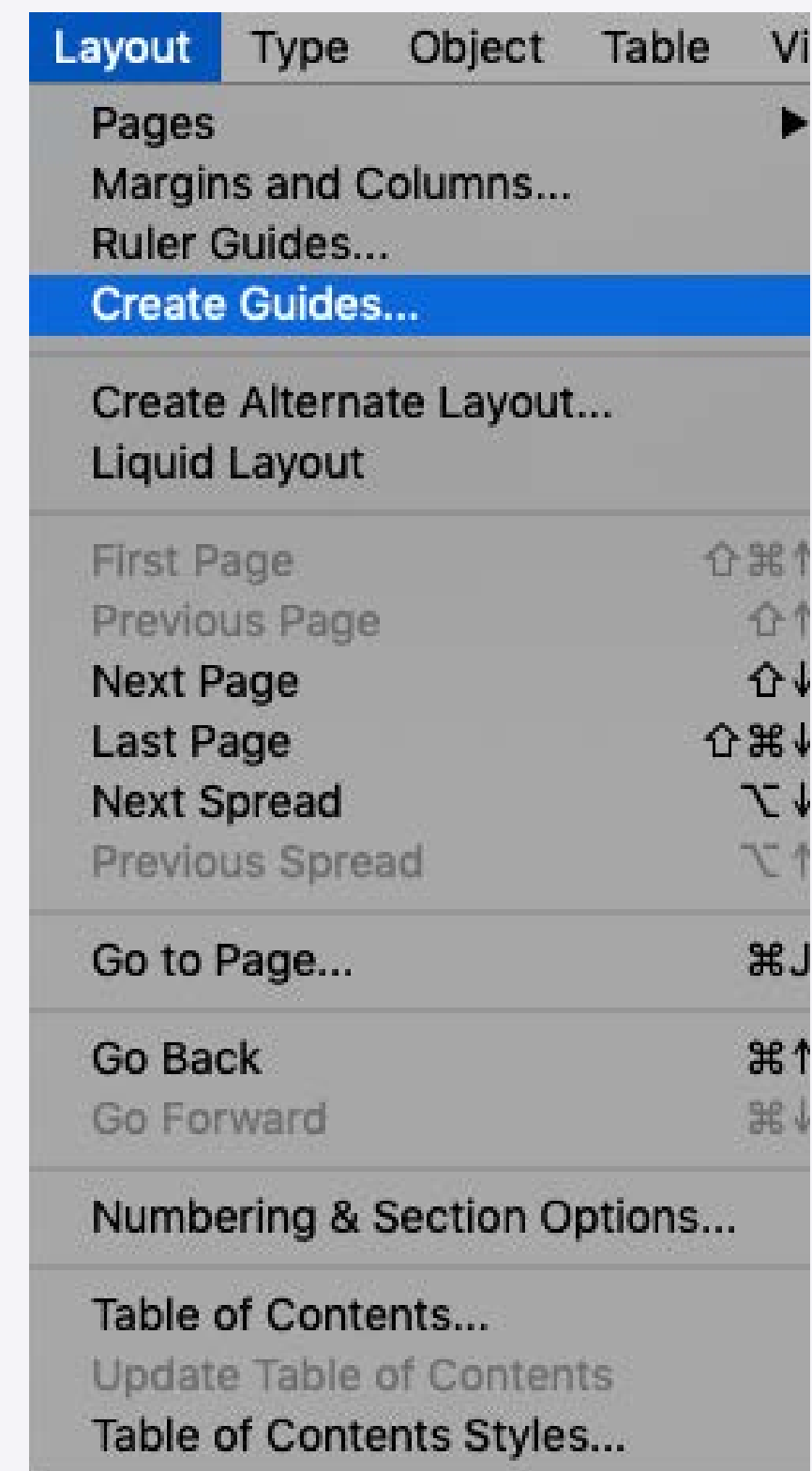
Design System

BUILD YOUR ARTBOARD: GRID SETUP

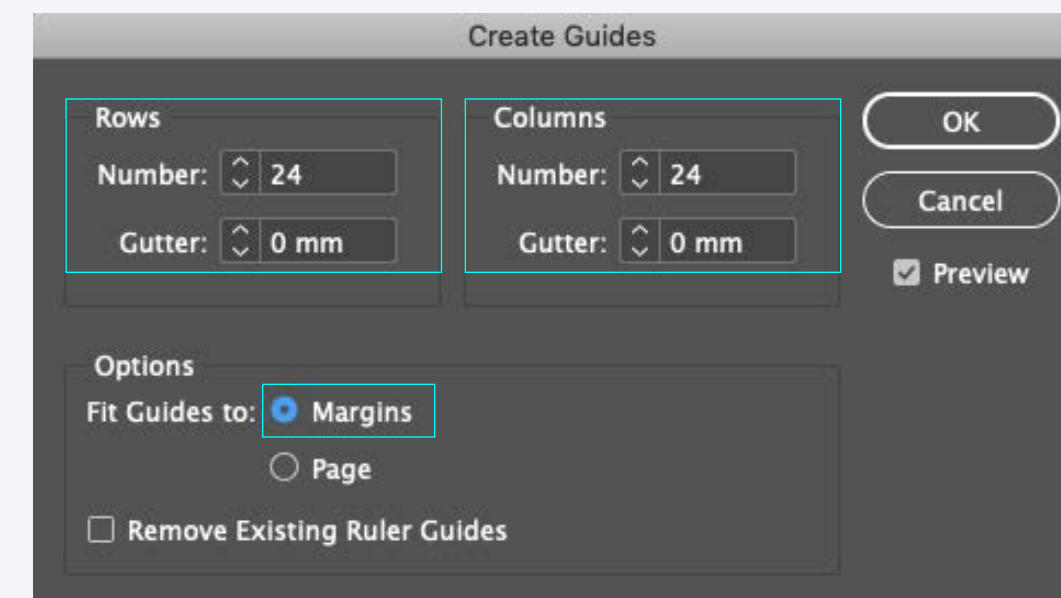
Here's a step-by-step guide to setting up our grid system in InDesign.



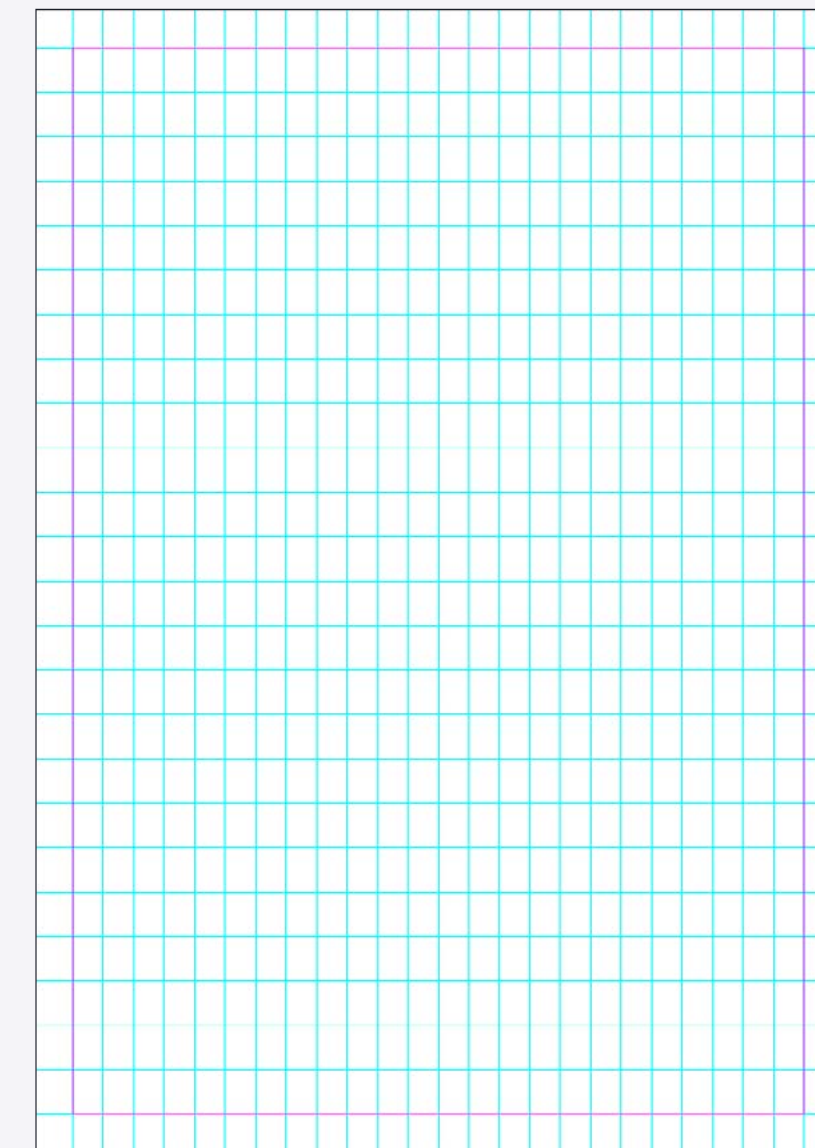
1



2



3



1

Set up your document at your preferred size and choose the **Orientation** of the document.

To calculate your **Margins**, use the following:

Portrait
Width × 0.05 = margins

Landscape
Height × 0.05 = margins

E.g. A4 Portrait
210mm × 0.05 = 10.5mm

2

Go to **Layout > Create Guides**

3

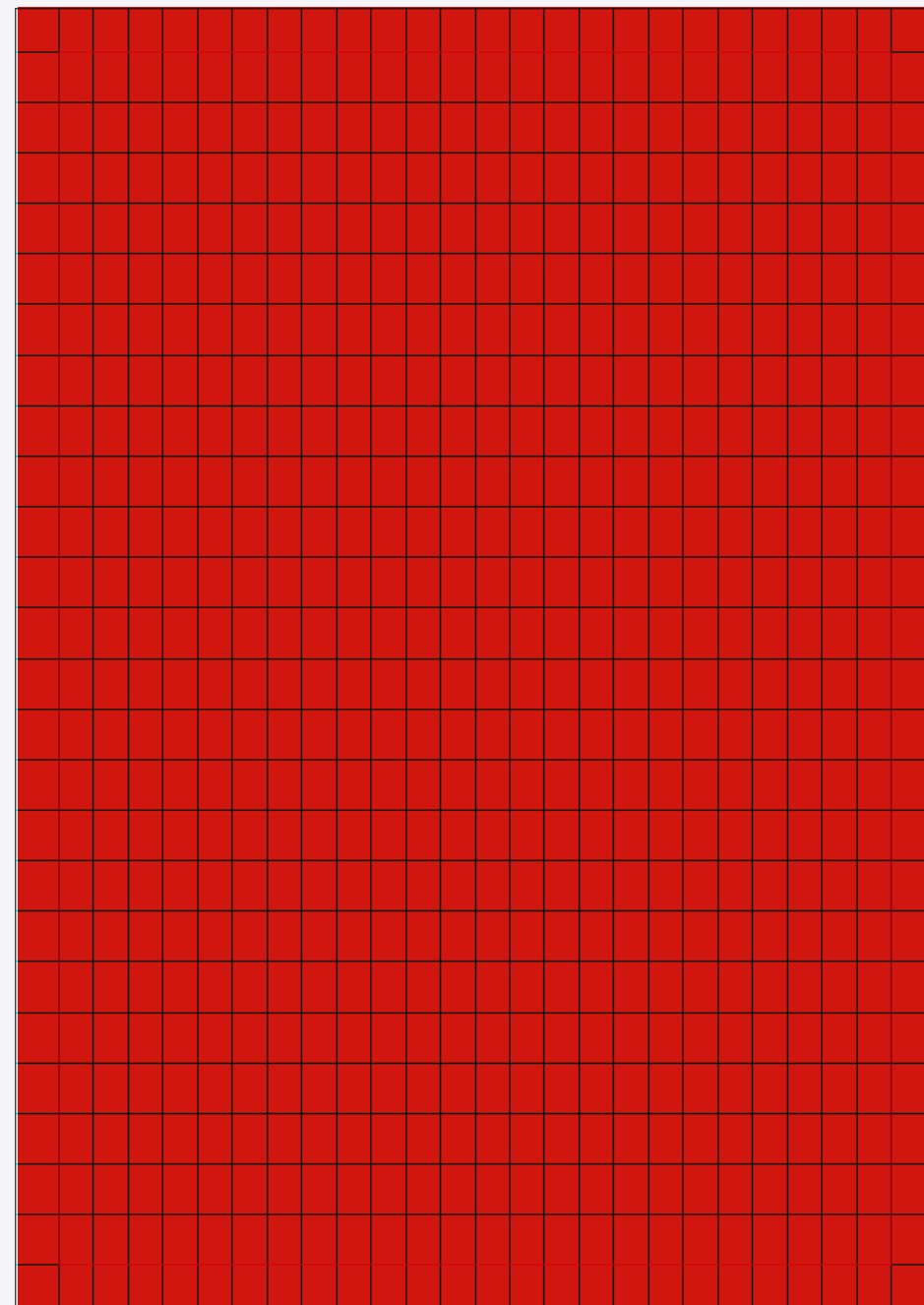
Set both **Rows** and **Columns** to 24 and **Gutter** at 0mm. Make sure **Margins** is selected within the **Options**.

4.6.4

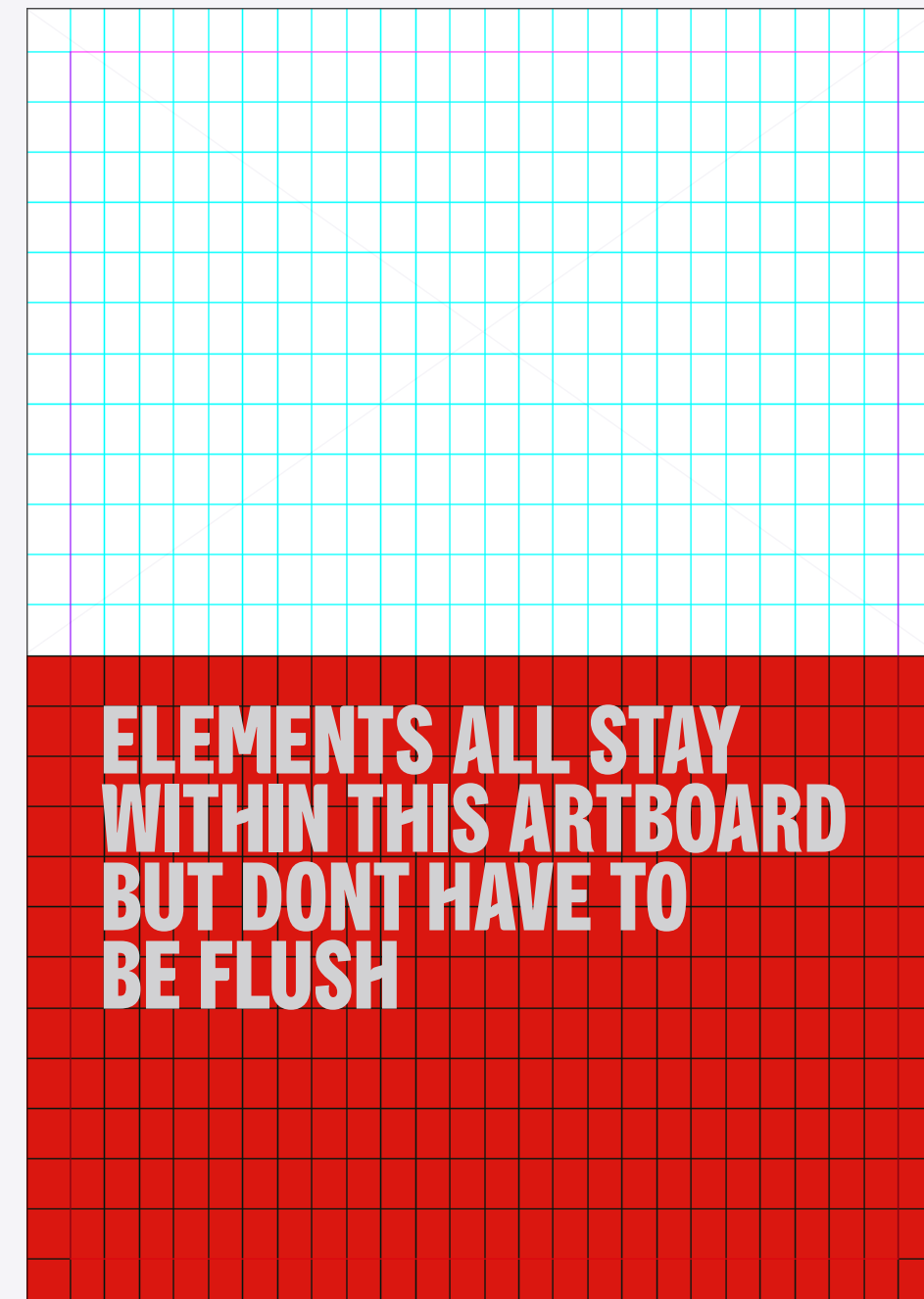
Design System

BUILD YOUR ARTBOARD: LAYOUT OPTIONS

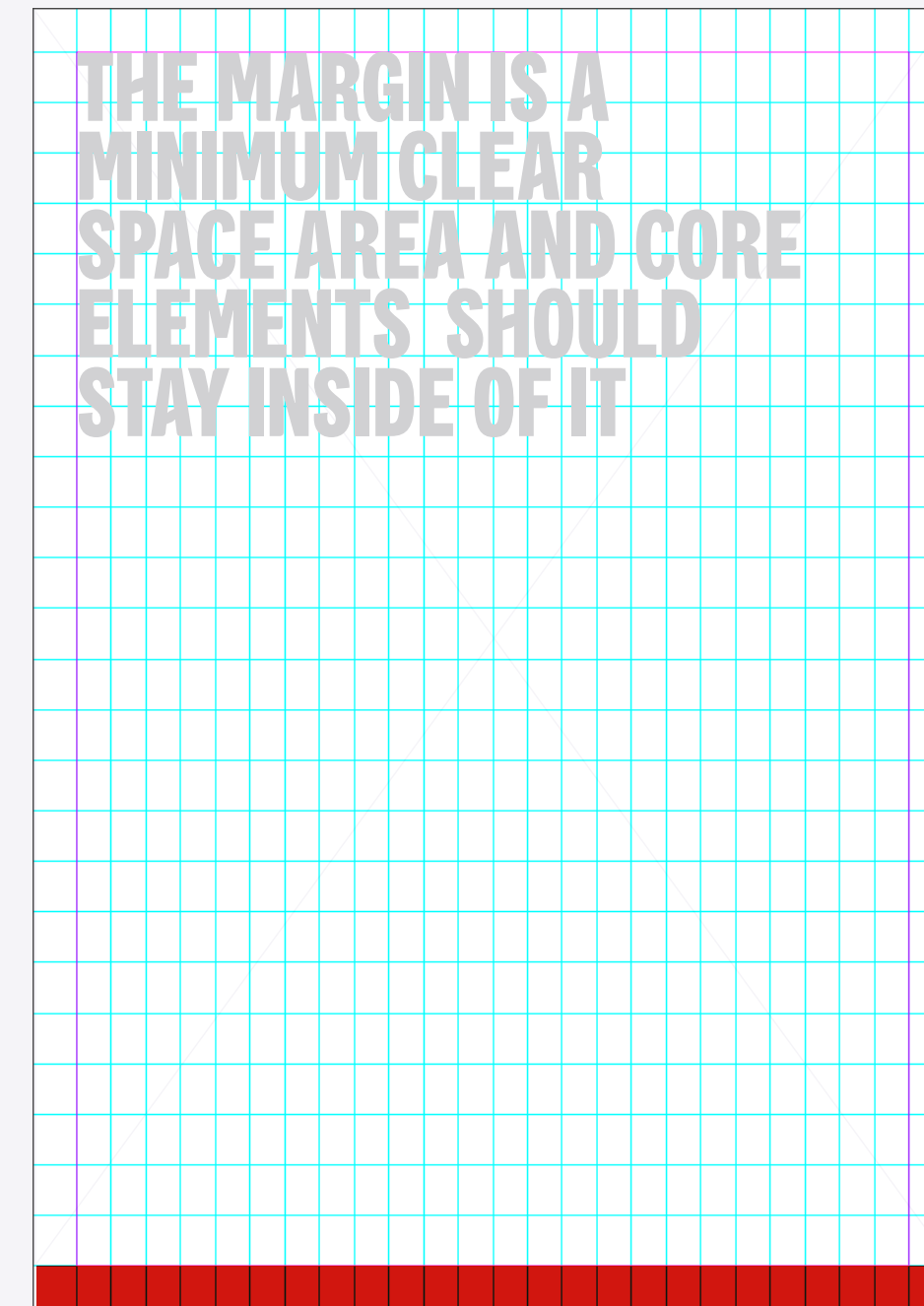
We have three standard layout options used across our communications. Define an artboard that is suited to the chosen set of toolkit assets and content.



1



2



3

1

Full Bleed

This layout option defines the entire communication as an artboard to place content on e.g. logo state, headline state, imagery.

2

Split

The top half is designated for imagery; the bottom half becomes an artboard to place content on e.g. logo state, headline state. On occasions we can be more flexible with the 50/50 rule, contact the brand team for approval.

3

Full Bleed Image

This layout option is used when there is the need for a full bleed image. An Expression Bar is added at the base of the communication (in this case, we're using Westpac Red).



Helpful Tips

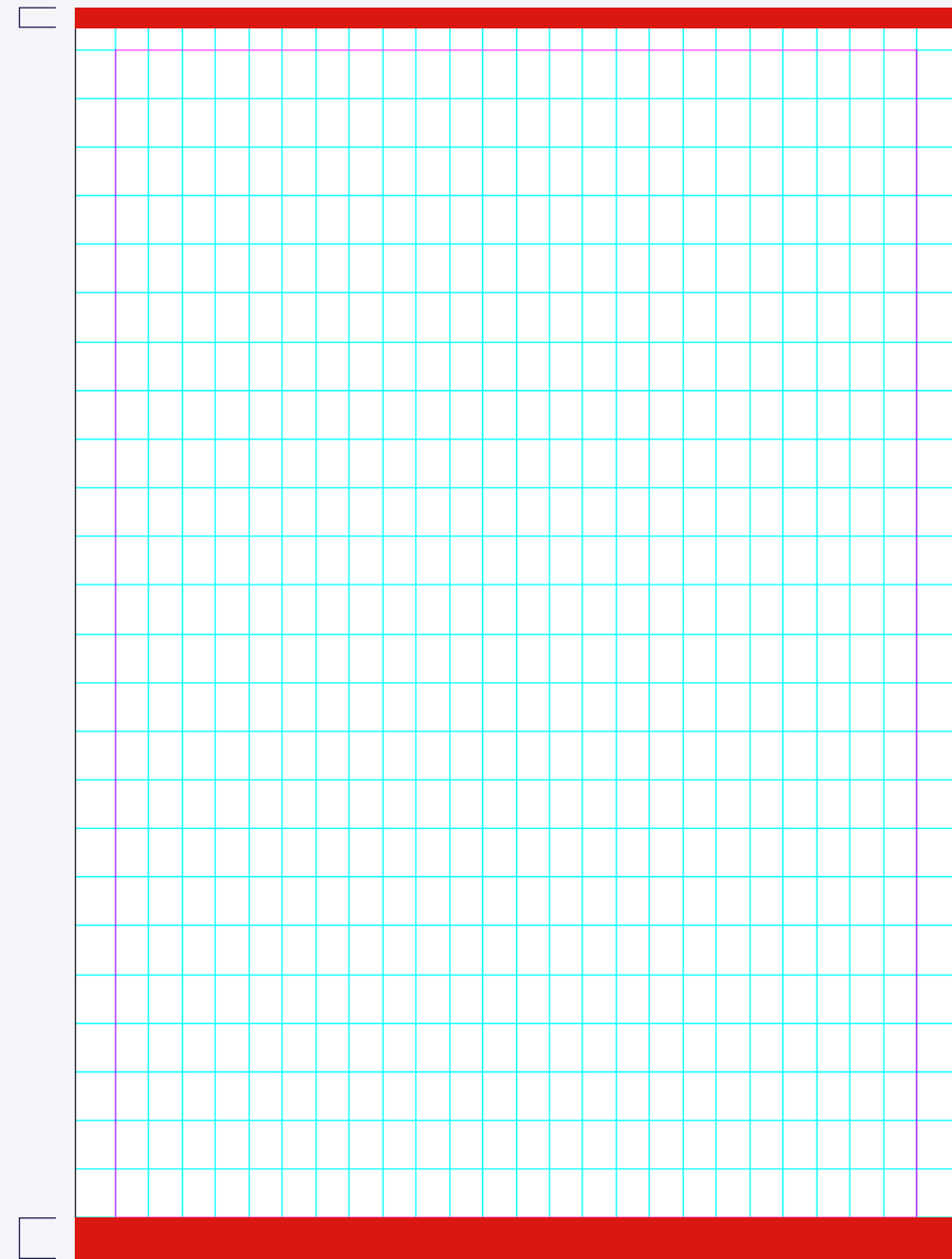
Think about the proportions of the communication when using the split layout. Make sure individual artboards do not feel too compressed and there's room for everything to breathe.

4.6.5

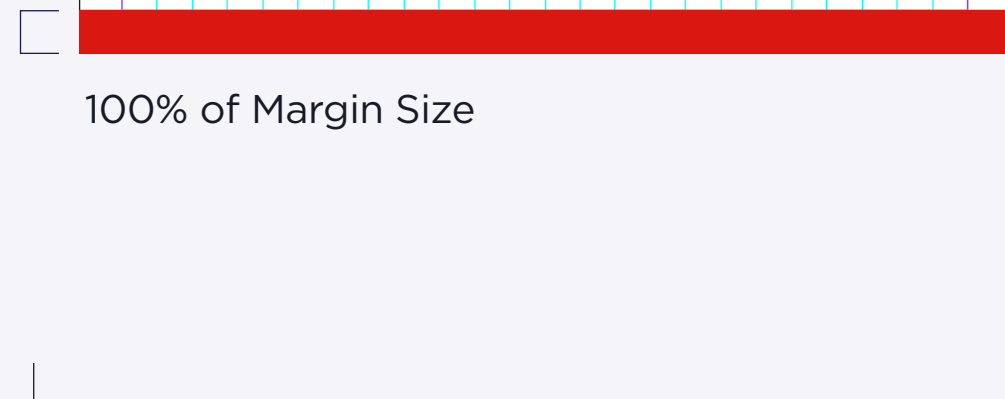
Design System

BUILD YOUR ARTBOARD: EXPRESSION BAR

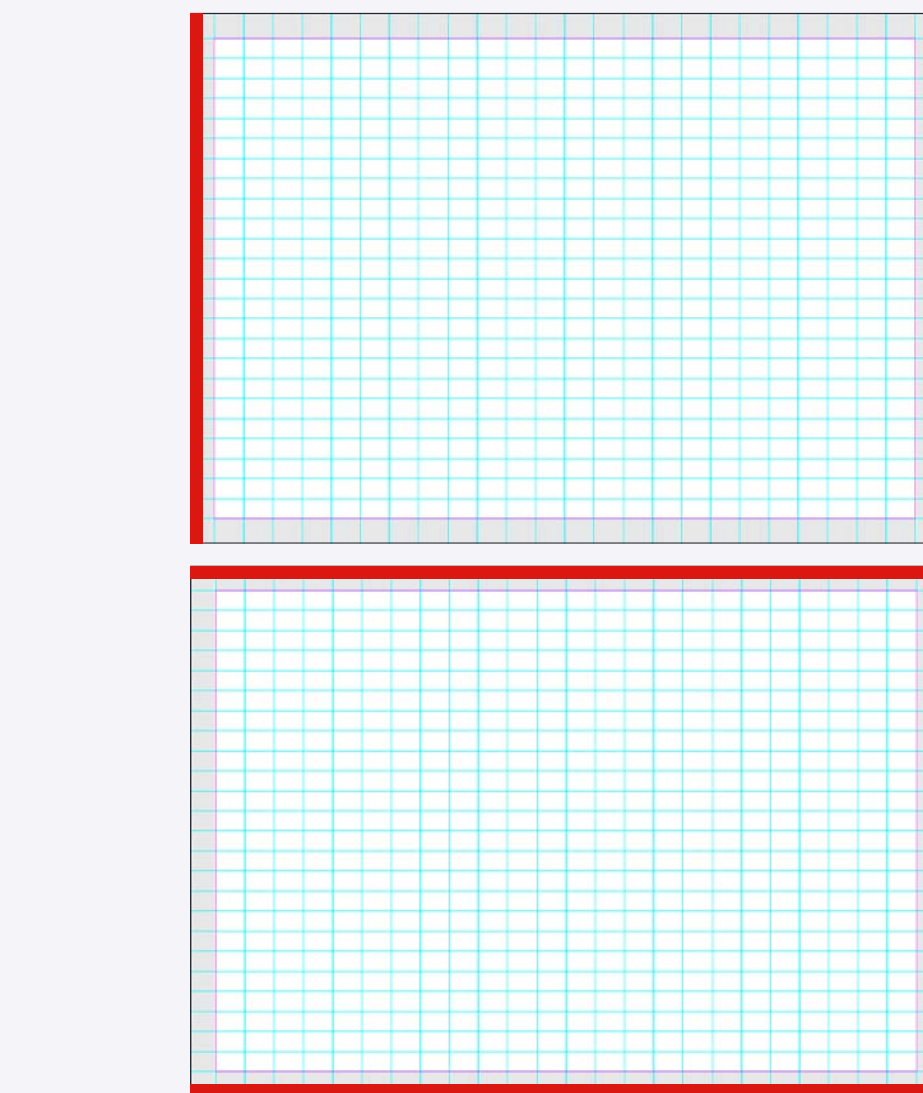
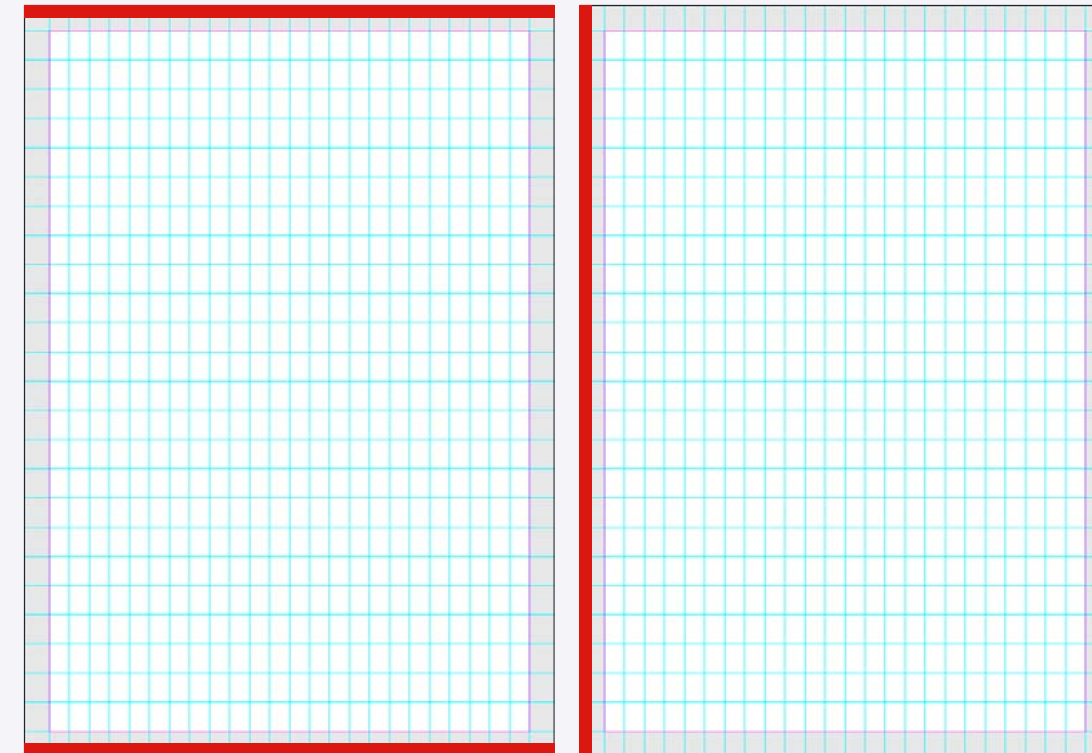
50% of Margin Size



100% of Margin Size



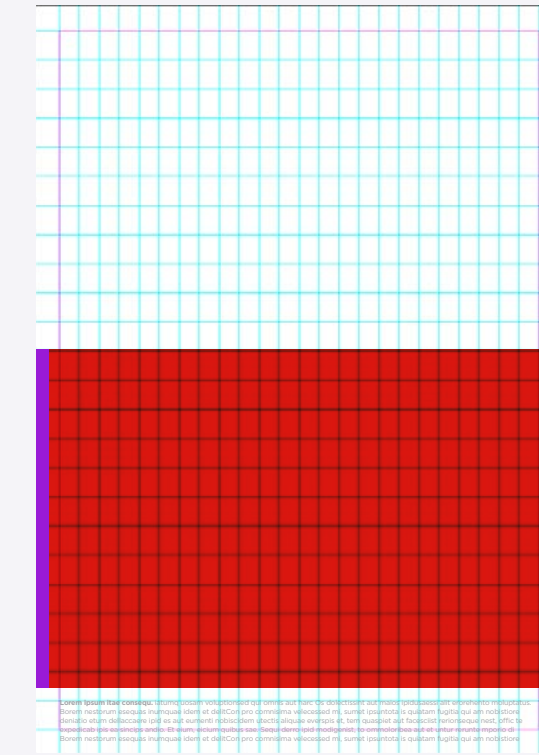
1



2

Our Expression Bar is our graphic anchor. Not only does it form part of the brand's visual expression, it also prompts motion in our transitions.

We'd love you to use the Expression bar in all communications where possible.



3



4

1

Our Expression Bar is set to 50% of margin size. However, in some instances we can set it to 100% of the margin. This would be reserved for extreme orientations of communication, such as wide billboards or tall retail screens.

2

Our expression bar can be flushed to the edge on the left, right, top and bottom of an artboard. The expression bar should always sit flush on top of the T&C box, never covering it.

3

With split pages, the expression bar should always be placed vertically on either side of the content artboard. Do not place the expression bar at the base of a communication that also contains T&Cs.

4

Our expression bar doesn't always have to go from edge-to-edge, it can also be used as a framing device. This execution works well for presentations, brochures and editorial-led communications.



Helpful Tips

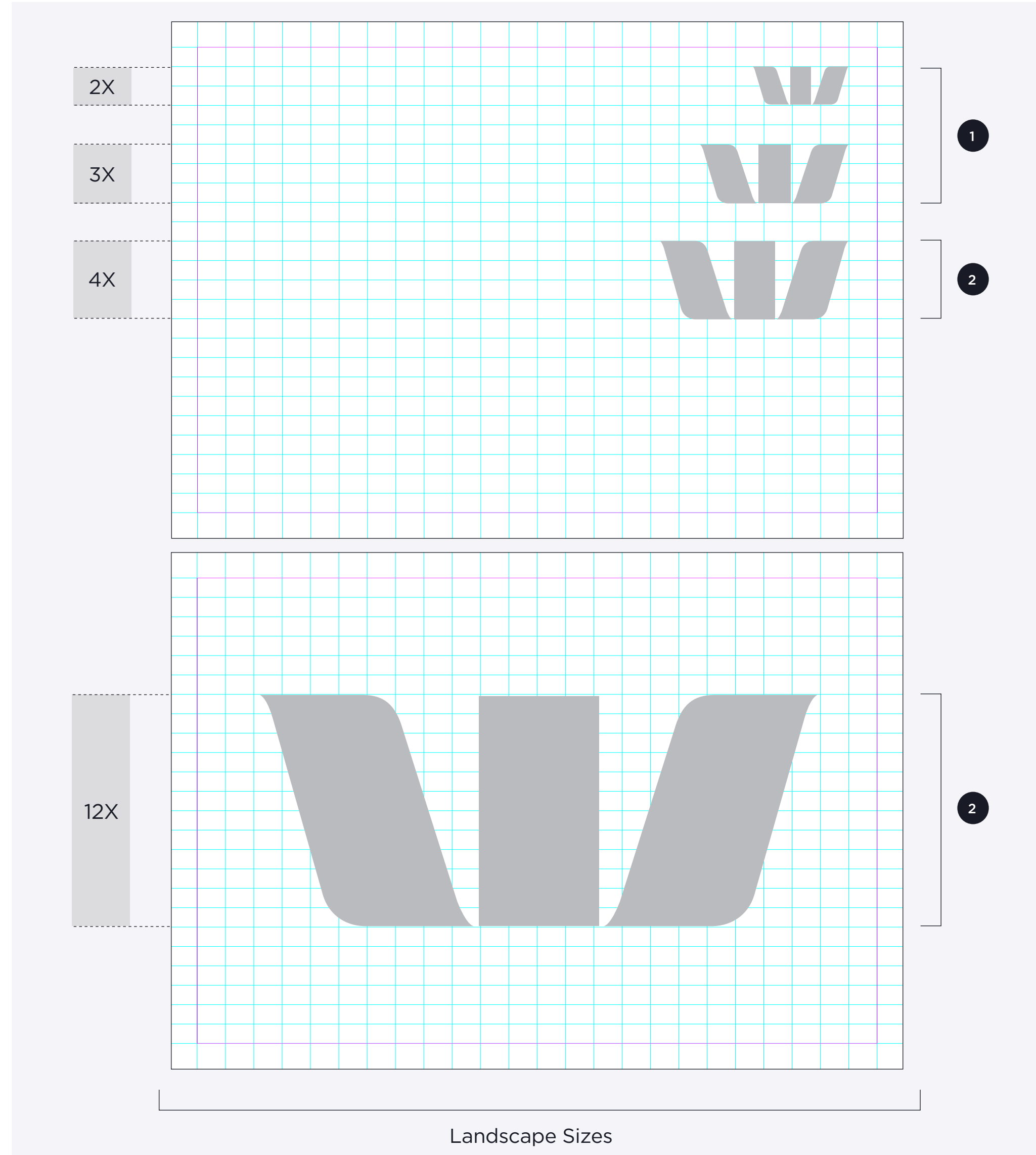
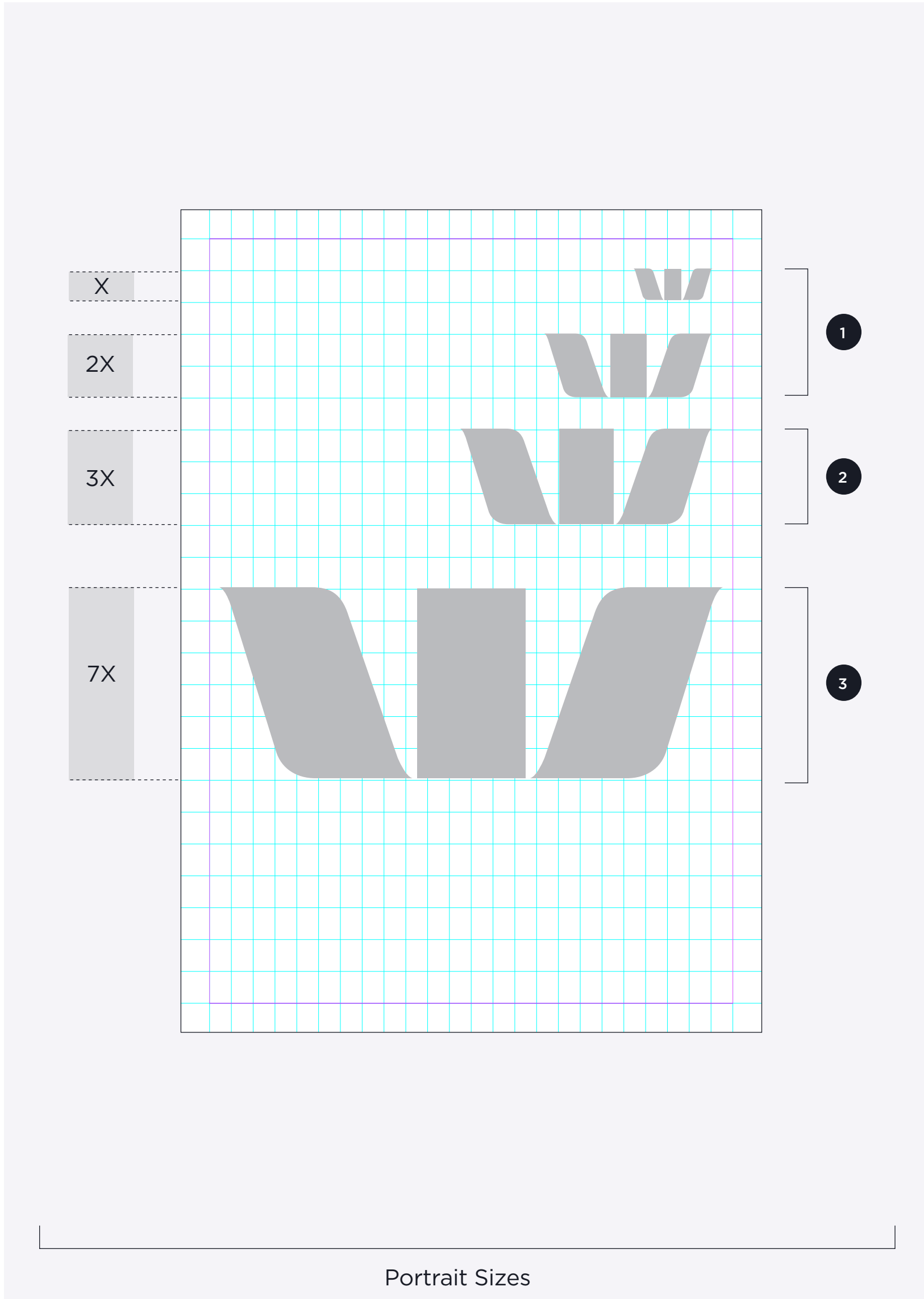
Horizontal expression bars work best on portrait layouts, while Vertical tends to look better on landscape layouts. This is not a strict rule, so you can use both, depending on the layout and content.

4.71

Design System

PLACE YOUR CONTENT: LOGO SIZES

Balance and graphic coherence are important to the integrity of our brand, so below we've determined a guide to logo sizes. These can be applied across our touchpoints, to make sure that while we're flexible, we're also consistent.



- 1 These logo sizes can be used for 'Out of the way' states. Depending on the creative layout and content, the smaller version can be used when there's an alternative logo being used as a 'background' state. The larger logo can be used on its own in communications.
- 2 This logo size can be used for our 'Small Moment' states.
- 3 This logo size can be used for our 'Big Moment' states, as well as 'background' states. There are no pre-set sizes for 'background' state, as sizing and crop is unique to individual communication needs.



Helpful Tips

This is a guide that helps us decide a logo size that works well with the communication's overall visual balance. Some layouts may require logo sizes that do not follow these guides. In these instances, use creative discretion: make sure the logo is clearly visible and placements stick to to logo states.

PLACE YOUR CONTENT: CTA

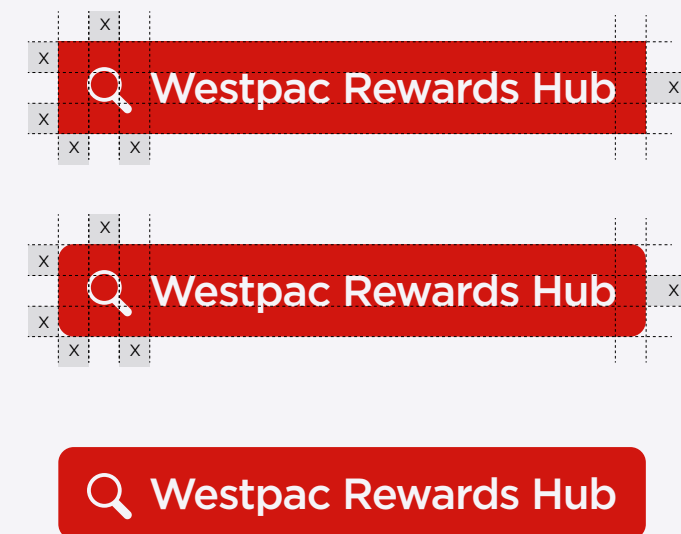


Find out more

Download now

Get started

1



Westpac Rewards Hub

Westpac Savings Bonus

Westpac Term Deposit

Westpac Protect

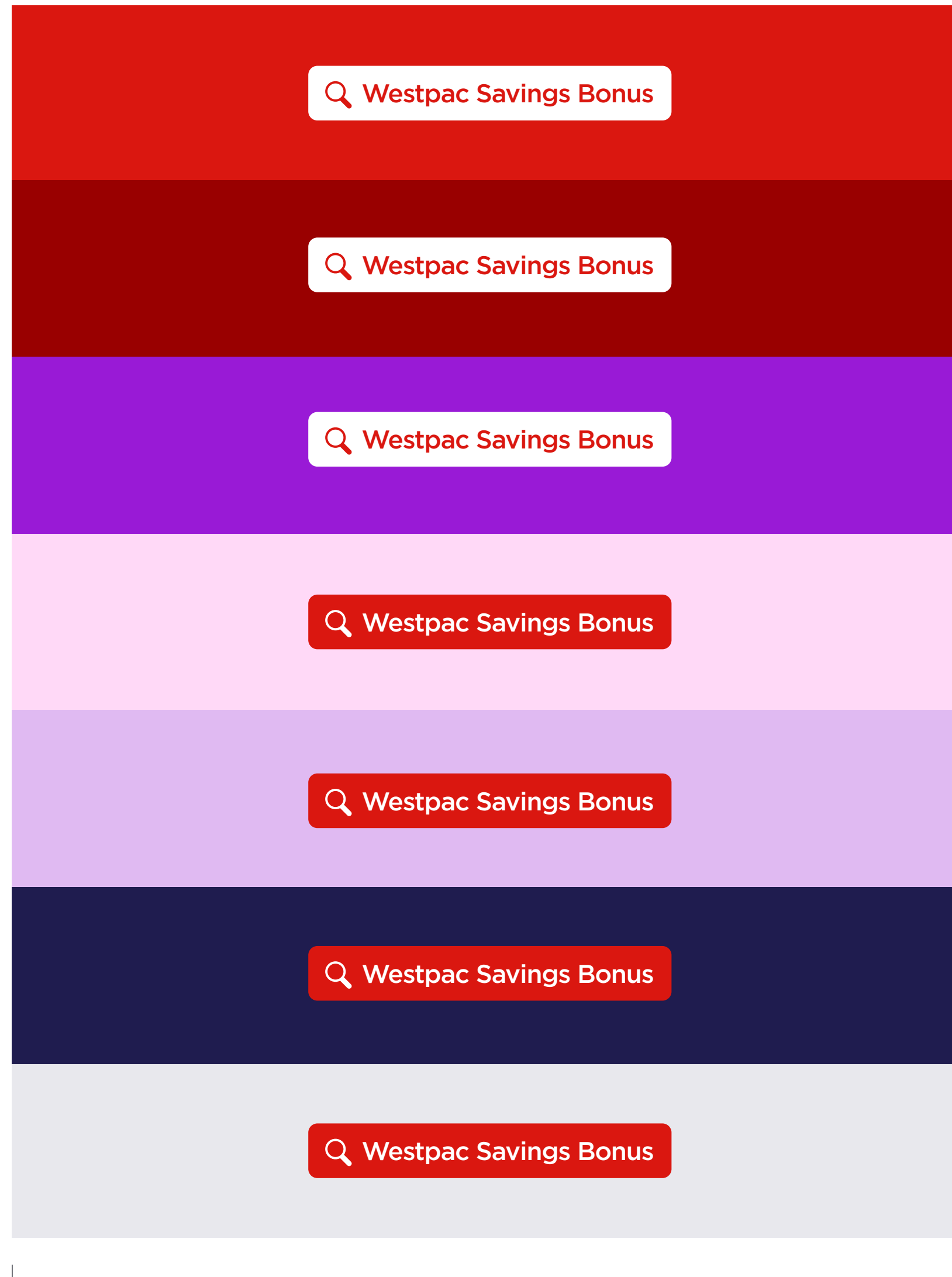
Westpac Rewards Hub

Westpac App

2

The CTA system is a crucial element within the overall design system. CTAs are used to prompt a user to click or do something. The type of communication determines which CTA button style we use. In most

instances we use icons, but digital banners use text-only buttons. CTA's can be supplied assets to avoid building from scratch.



3

1

Digital Banners

In this example we do not use icons. Cap height of the type should be set as the clear space around the text. Corners should be rounded to 3px. CTAs should be scaled up and down proportionally. Ensure corner radius is scaled proportionally as well

2

Non Web-based

We use icons within this lock-up. Cap height of the type should be set as the clear space around the text. Use provided CTA's and scale up accordingly to ensure corner radius stay consistent.

3

Colour Accessibility

For accessibility purposes, buttons should have the highest colour contrast possible. We only use these colour combinations.



Helpful Tips

When sizing the icons, they should be optically aligned as best practice. Use the 'X' sizing as a guide.

PLACE YOUR CONTENT: CTA

Find out more	48px
Find out more	40px
Find out more	32px
Find out more	24px

1

There are two ways to size the CTA, depending on where it sits. Digital banners use pixel-based sizing, while everything else is based on a percentage of the document's margin size.



2

1

Digital Banners

The sizes are flexible, depending on the size of the artboard they're placed on. They're built using pixels, the height should always be divisible by the number 8 e.g. 16, 24, 32, 40, 48...

2

Non-web Based

There are two size options, depending on the layout shape. To calculate the size of these buttons we use the margin size of the document as a guide (refer to Margins page for more information).

X = 1.25

Portrait & Landscape sizes

X = 1.75

Extreme Portrait & Landscape sizes



Helpful Tips

While we can't anticipate the content of the communications, sometimes we might need to break some of the rules. Use this as a guide and apply discretion.

4.7.2

Design System

PLACE YOUR CONTENT: CTA

Extreme layouts are for sizing that's really narrow or thin in proportion. The CTA size needs to be adjusted to suit.




4.7.2

Design System

PLACE YOUR CONTENT: CTA LANGUAGE


Where possible, consider the CTA as part of the messaging structure. This means we shouldn't repeat the product name in the sub-copy and CTA.



**YOU CAN'T
BEAT \$0**

Absolutely nothing. That's your unbeatable Monthly Plan fee for the first 12 months.

[Business One Low Account](#)



**YOU CAN'T
BEAT \$0**

Absolutely nothing. That's the Business One Low Account fee for the first 12 months.

[Business One Low Account](#)



Helpful Tips

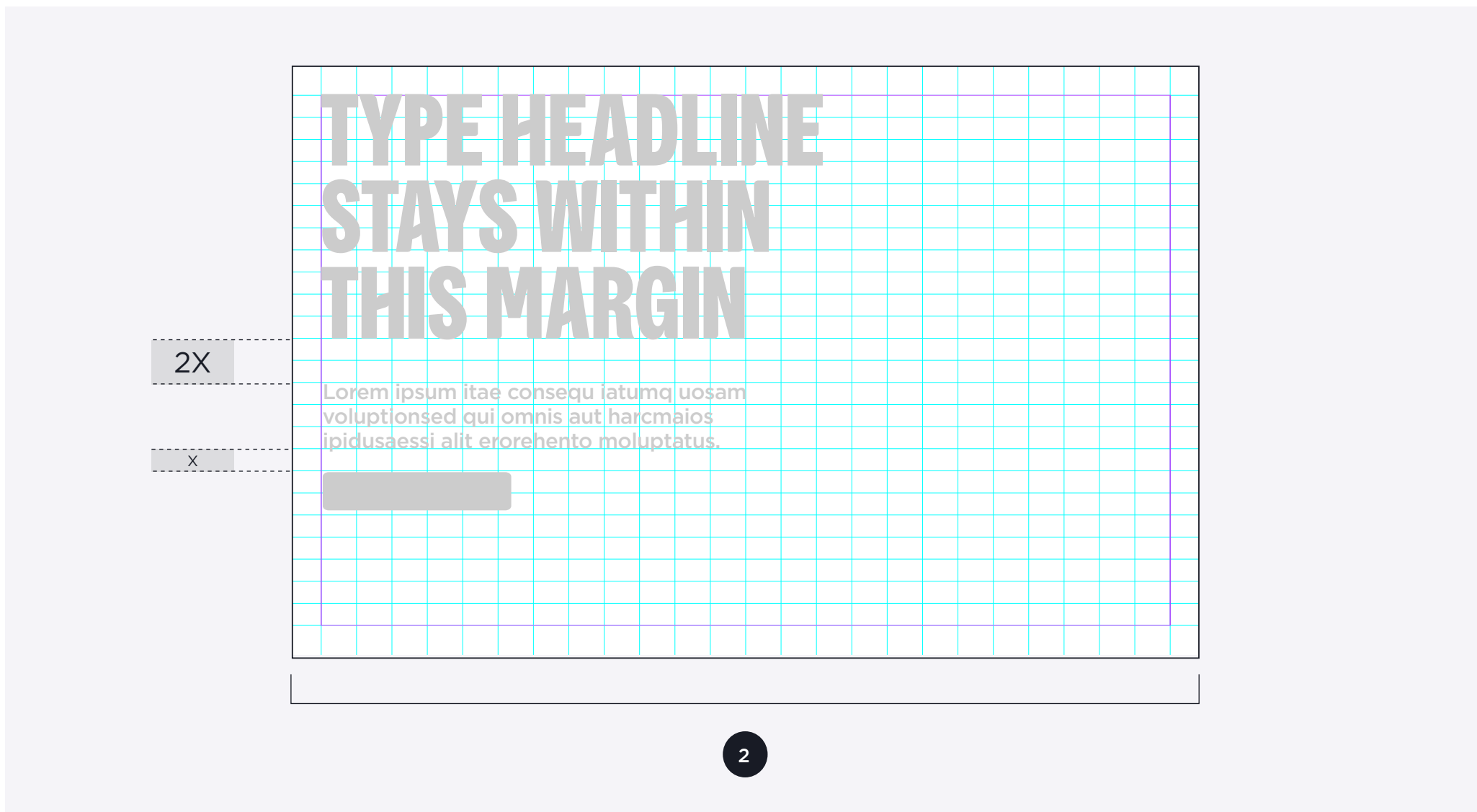
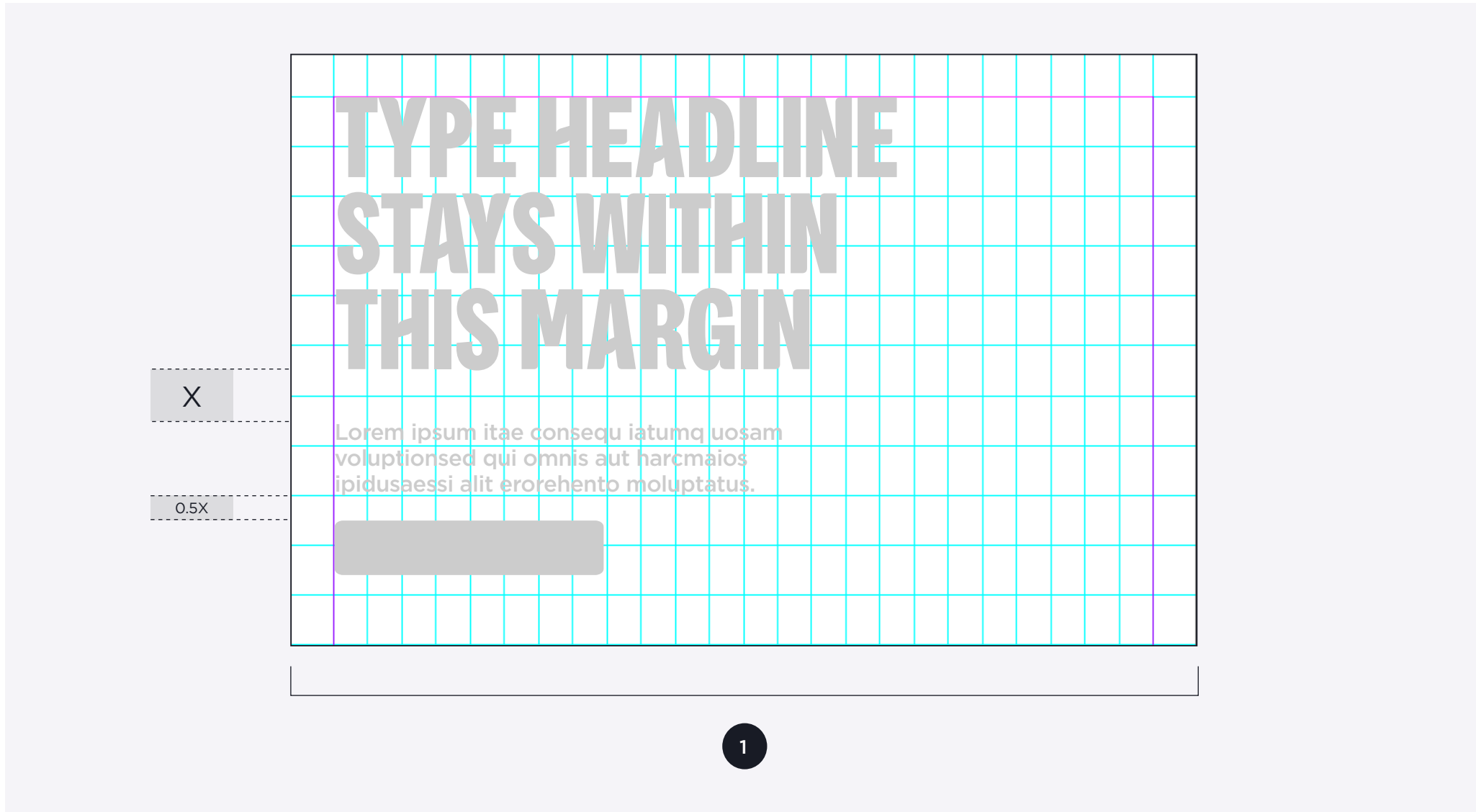
While we can't anticipate the content of all communications, sometimes we might need to break some of the rules. Use this as a guide and apply discretion (to both copy and design).

4.7.3

Design System

PLACE YOUR CONTENT: SPACING RATIO

To make sure we have a consistent visual tension across all our communications, we have defined some guides around spacing ratios.



1

Portrait

Sub-copy should be approximately 1x grid height from the headline. The CTA should live approximately 0.5x grid height from the sub-copy.

2

Landscape

Sub-copy should be approximately 2x grid height from the headline. The CTA should live approximately 1x grid height from the sub-copy.

3

Legal

Our legal copy lives at the bottom of all communications (always framed within a white box). It should be centrally aligned within the white box and be given 0.5X of the margin padding to the top and bottom of the box only. The sides should use the full margin size. The expression bar should always sit flush on top of the T&C box, never covering it.



Helpful Tips

This is a guide that helps us determine a general spacing ratio that works well for our suite of communications. Some layouts with extreme dimensions may require a different set of guides and design discretion.

BUILD EXAMPLES



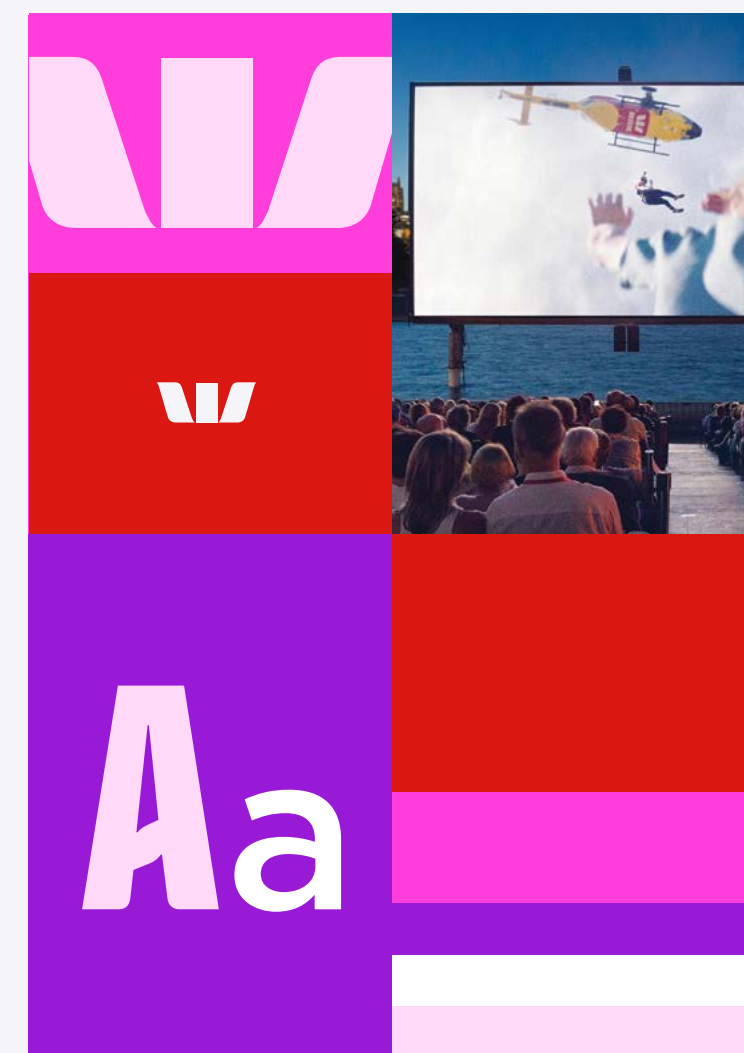
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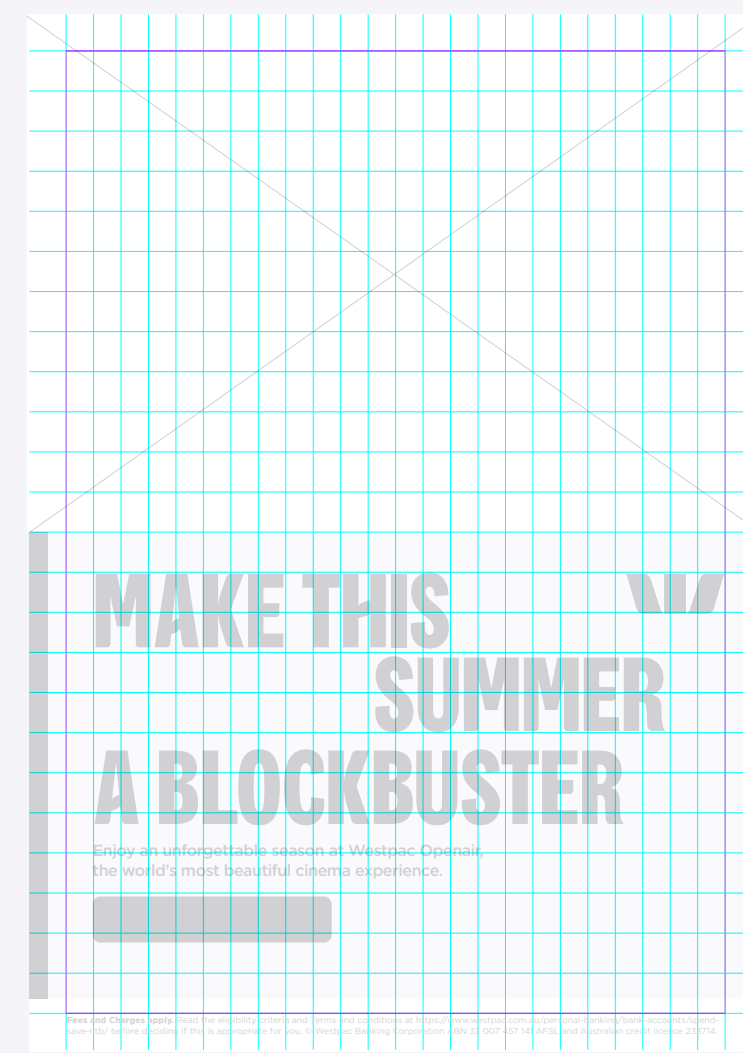
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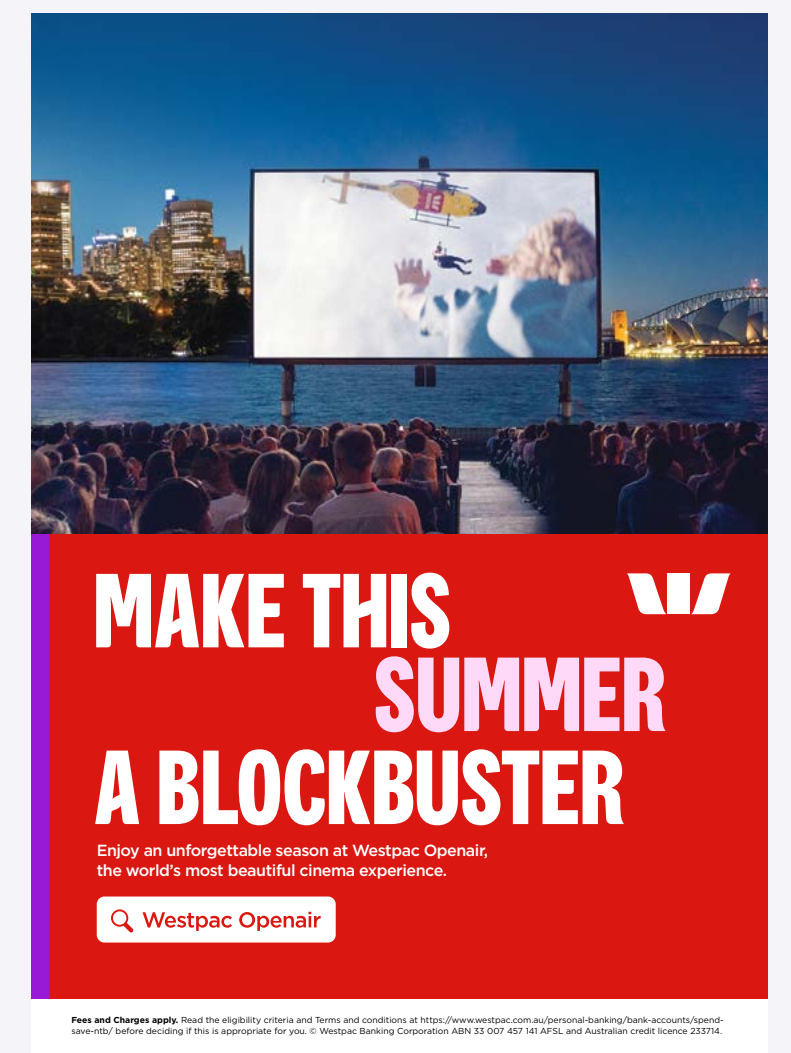
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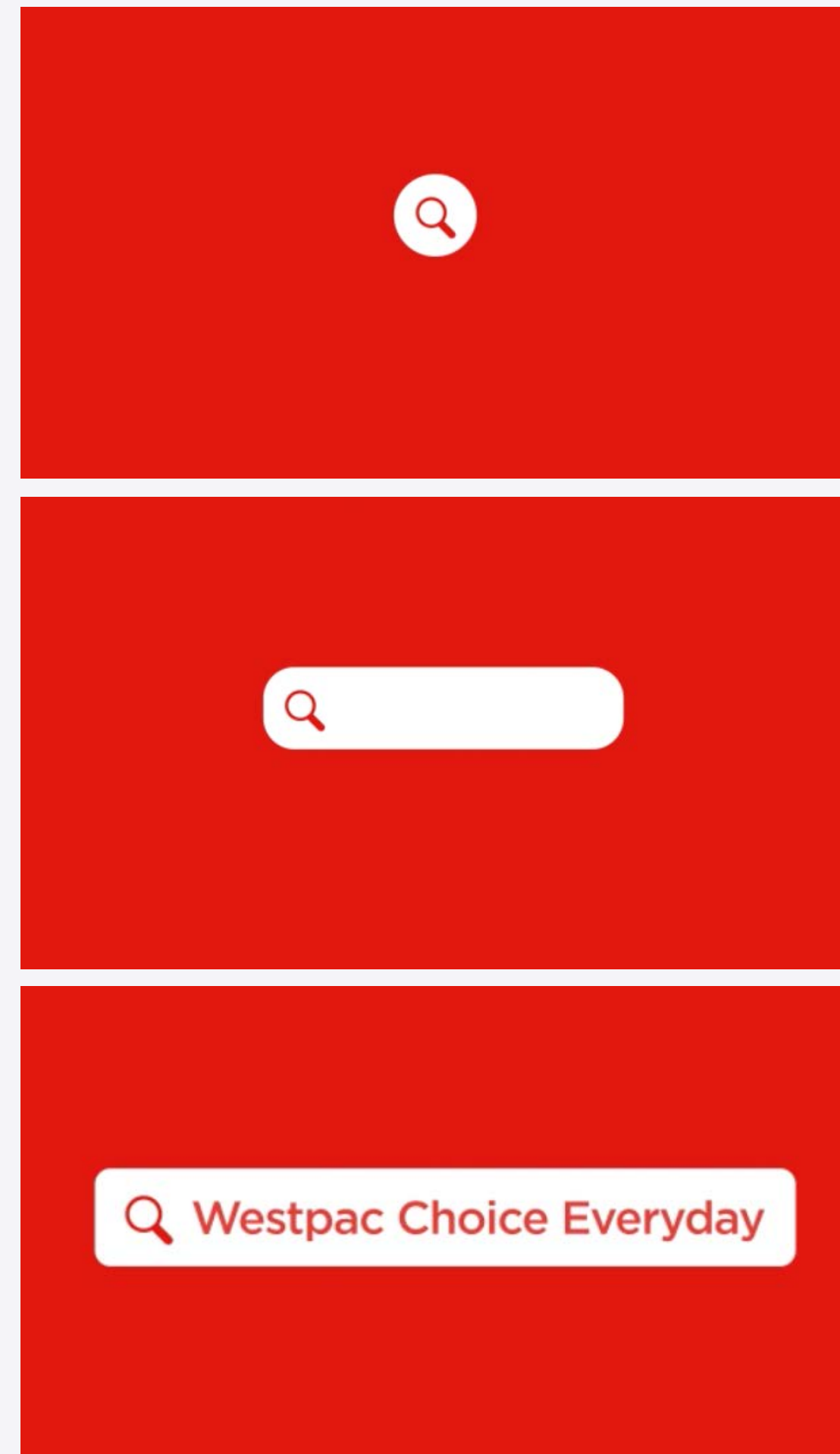
3

BUILD EXAMPLES: MOTION

The CTA system is a crucial element within the overall design system. CTAs are used to prompt a user to click or do something.



1



2

1

End Frame

This CTA treatment is used specifically for our end frames. They should be clear, simple, and have enough room to house longer CTA messaging. Take a look at the examples linked below.

2

Digital Banners, OOH and Retail

CTAs are used across our web banners and digital communications. Refer to our CTAs on page 134.

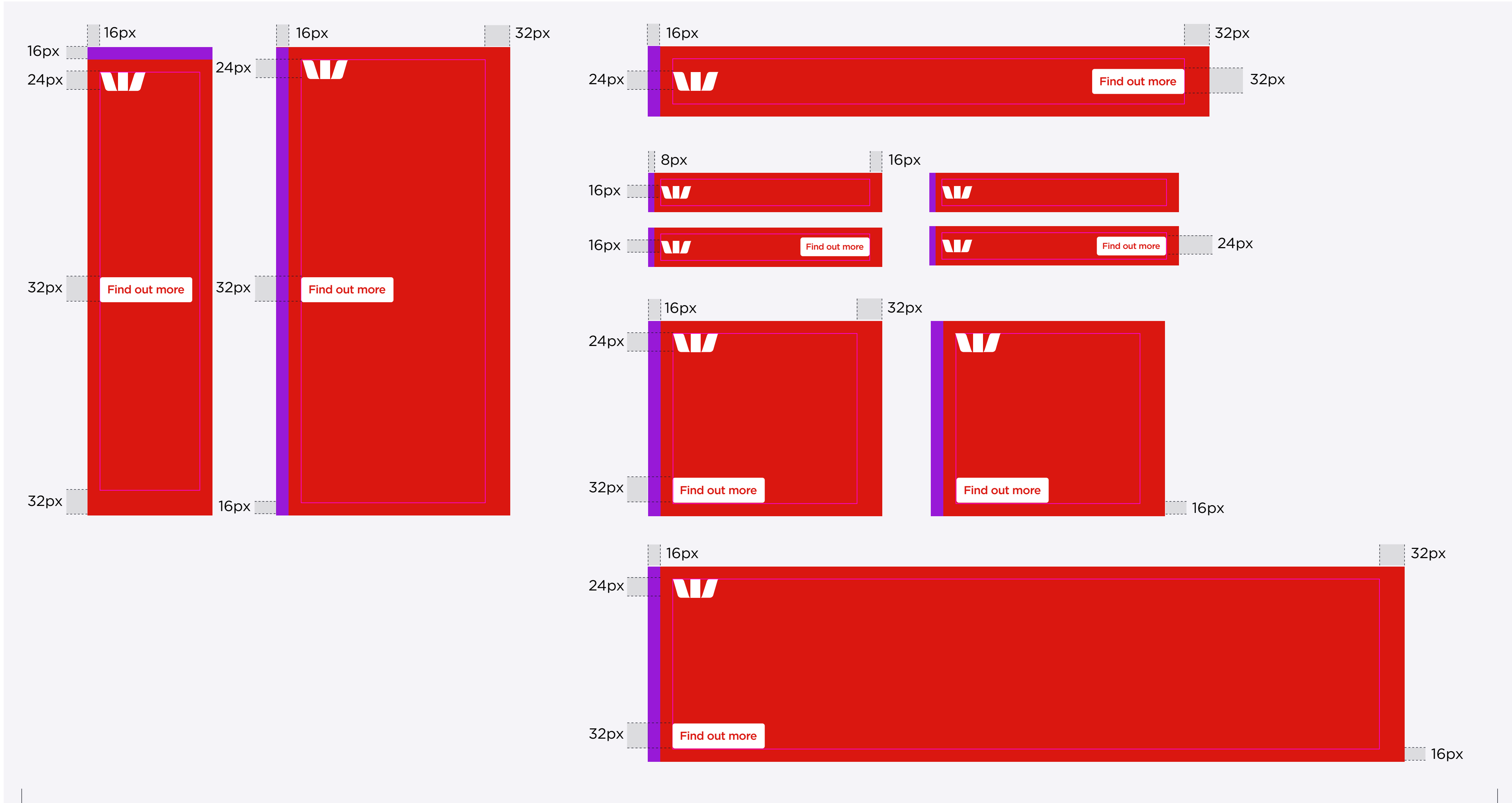


Helpful Tips

View examples here: <https://spaces.hightail.com/space/yfbhrUxDMA>

DIGITAL: BUILD

As our digital banners are pixel-based and built within HTML code, they do not follow the same grid system as non-web based applications. They follow a defined set of digital dimensions.



1

Content Accessibility Guidelines

As part of our commitment to the Web Content Accessibility Guidelines (WCAG) AA standard, all web based content must pass key accessibility measures. Check out this link for more info: <https://www.w3.org/TR/WCAG21/>

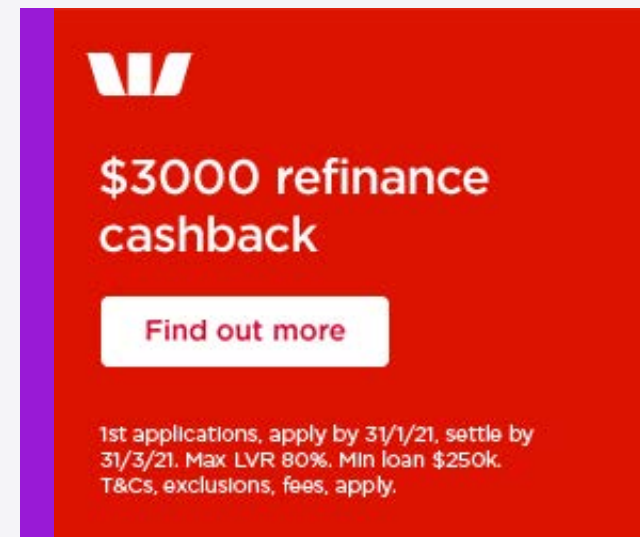
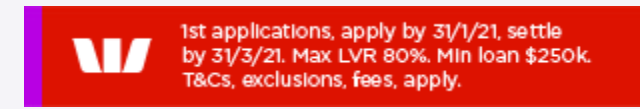


Helpful Tips

While we can't anticipate the content of these banners, sometimes we might have to break the rules. Use this as a guide and apply discretion.

DIGITAL: EXAMPLE

As our digital banners are pixel-based and built within HTML code, they do not follow the same grid system as non-web based applications. They follow a defined set of digital dimensions.



1

Content Accessibility Guidelines

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Helpful Tips

Whilst we cannot anticipate the content of these banners, sometimes it may be necessary to break some of the rules. Use this as a guide and apply discretion.

CONTACTS AND SIGN-OFFS

There are two styles of contacts: Icons and Paragraph. Icons are preferred in most instances. When there are multiple contact options, please vertically list the icons with 'We're here to help' as a sub-heading.

Who you are speaking to and the tone of the content will influence how you sign off. The following explains the difference.

2

1

We're here to help.

- 1800 067 497
- westpac.com.au
- Visit us in branch

Thanks for choosing us,
The Westpac team

We're here to help.

If you have any further questions you can call us on <phone number> or drop into your nearest branch to talk to us today.

2

Regards,

John Citizen
Relationship Manager
Consumer Bank

3

4

We're here to help.

- 1800 067 497
- westpac.com.au
- Visit us in branch

Thanks for choosing us,
The Westpac team

We're here to help.

If you have any further questions you can call us on <phone number> or drop into your nearest branch to talk to us today.

3

4

Regards,

John Citizen
Relationship Manager
Consumer Bank

- 1**
- Our most frequently used contact options include phone numbers, websites or branch visits. Below are some helpful things to know:
- Use personal, direct or specific contact options whenever possible and list these first. Note: Use 'Talk to' instead of 'Speak to' where applicable e.g. 'Talk to your Relationship Manager today.'
 - Use the 'phone icon' for landline numbers and use the 'mobile icon' for mobile numbers.
 - Always use the 'map-pin' icon for branch visits.

2

Use our expression bar to frame the signatory. The height of the line is determined by the amount of copy.

3

Sign-Off Message

Use 'Thanks for choosing us,' or 'Regards,' for your sign-off message. Only use 'Thanks for choosing us' with existing customers and always consider the context it's in.

4

Team Vs Personal

When you're writing from the Westpac Bank as a whole, use 'The Westpac team'. If it's from specific Westpac division, use 'The Westpac <division> team'. From a personal banker, use <Banker's Name> <Job Title> <Division>.

 **Helpful Tips**

Do not add 'We're here to help' as a sub-heading if the message is not delivering good news.

5

TONE OF VOICE

TOV

No matter who you are or what you're writing for Westpac, it's important our customers and our team feel like what we're saying is coming from the one brand.

What follows are voice principles, which are designed to help us connect with our various audiences and stay consistent. But they're a foundation, not hard rules. So take them, build upon them, and let the Westpac personality shine through.



*Images are for reference and used as a guide for illustrative purposes only.

OUR TONE OF VOICE IS NOT ONLY FOR EXTERNAL AUDIENCES.

IT ALSO HELPS SHIFT BEHAVIOURS WITHIN OUR ORGANISATION.

BEFORE

AFTER

WHY

CORPORATE

RELATABLE

From a legacy that speaks in intimidating banking terms, to using everyday, grounded language.

TELL

SHOW

From spelling out why you should bank with us to confidently letting the experience (and products and services) do the talking.

COMPLEX

SIMPLE

From convoluted and lengthy, to succinct and effortless to read, process, and decide.

LIFE STAGES

EVERYDAY

From focusing on major milestones, to leaning into the everyday life moments

FORMAL

PERSONAL

From being formal and one-size-fits-all, to dynamic and adaptive language that makes it feel personal.

EVERYTHING AT ONCE

STRAIGHT TO WHAT MATTERS

From trying to fit everything into one piece of communications, to elevating what matters most and inviting people to read on.

OUR VOICE PRINCIPLES

1

EVERYDAY RELEVANT

We know banking leads to better things — from tangible, straightforward benefits to experiences and new possibilities. What's relevant is what's important to our customers in their daily lives.

- Put yourself in their shoes
- Feature it in a fresh way
- Keep it grounded
- Friendly, not 'feisty'
- Don't say it, feel it

2

SIMPLER IS SMARTER

Banking can be complex, but it doesn't have to feel that way. Because the best way to navigate something complex is one step at a time. So we work hard to ensure that information doesn't feel overwhelming.

- Highlight what's important
- Break it down
- Hero the call to action
- Balance the details
- Avoid the usual jargon

3

PUT PEOPLE FIRST

Some brands tell. Great brands show. We understand that leadership is sometimes being ahead, and sometimes it's being behind people all the way — but that everything starts with our customers.

- Show the way
- Ask them
- The customer comes first
- Let them complete the story
- Legacy is a proof-point

4

KEEP IT REAL

Our customers are real people, dealing with real life. They have worries to address, dreams to achieve, and things to do. They know banking can be serious, but they have no interest in it being stuffy.

- Write like you speak
- Avoid \$20 words
- Share the realities
- Talk mindset, not age
- Use colloquialisms wisely

PRINCIPLE 1

EVERYDAY RELEVANT

DO

- Do keep it short and punchy. See how many words you can remove without your message losing its meaning.
- Do ask why people might want a product or a service.
- Do find contrasts. Does this small business have a big dream? Does your 80-year-old grandma use the latest tech? It all makes our writing naturally more interesting.
- Do include the details. How can you make what you're writing about more specific?

DON'T

- Don't come across as blunt. We can be short, but you still want to keep the warmth.
- Don't overdo the puns. They work well if we keep it to the headline, but a little goes a long way.
- Don't get bogged down in storytelling. A lot of our writing has to be short and sharp, so choose how we want to fill in the details wisely.
- Don't simply list the specifications. One or two features you want to highlight is fine, then get to what they mean for the customer.

PRINCIPLE 2

SIMPLER IS SMARTER

DO

- Do keep it to one idea per sentence. If it's getting too long, simply break it up.
- Do use headings and lists. It helps break up information and it also give us another chance to inject a little more personality into our voice.
- Do think about the function. If we're asking people to find out more, make sure we include ways to get in touch. For digital applications, think about where people are going to interact with your copy.
- Do use the right punctuation. It's a good idea to break up our longer sentences with commas and dashes (and even the occasional aside). It gives structure within the sentence.

DON'T

- Don't only write short sentences. Some can be short. But it gives our writing more pace and interest if we vary the length of our sentences.
- Don't lean into nominalisation. A common, 'businesslike' way of writing is to turn verbs into nouns. For example, instead of saying 'upon completion' try 'when it's completed' (or even better, 'when it's done').
- Don't be inconsistent. For example, if you're using bullet points, remember to use the same style throughout the document. And if we're capitalising product names or services, make sure we always do.

PRINCIPLE 3

PUT PEOPLE FIRST

DO

- Do try asking rhetorical questions. They're used to get the readers thinking about a topic, rather than needing to give us an answer.
- Do make an observation. One way to engage the reader is to start by saying something true, then giving our point of view on it.
- Do start with the best bits. Or the worst ones. If we've got good news, celebrate it. If it's bad news, rip the band-aid off quickly.
- Do give them something to do next — if people can't do something with your message, we have to rethink why we're saying it.

DON'T

- Don't place words into their mouth. We put people first, but we don't assume what they're thinking or going to do next.
- Don't speculate. Make sure that we're not attributing words or thoughts to people when we don't know that's the case.
- Don't fail to offer solutions. The message doesn't always need to be positive, but it should be proactive.
- Don't make it seem too big a task. Banking's complicated. Show we value them by giving them one thing at a time.

PRINCIPLE 4

KEEP IT REAL

DO

- Do keep it friendly by using contractions i.e. 'it's a nice day' rather than 'it is a nice day'.
- Do start sentences with a conjunction (like 'and', 'but', or 'so' — these usually connect two sentences). It's closer to the way people actually speak.
- Do simplify your vocabulary. For example, 'use' is usually better than 'utilise', 'get' rather than 'acquire', or 'starting' rather than 'commencing'.
- Do write in first person — that's speaking directly to the reader by using 'you', 'we', and 'us'.

DON'T

- Don't use slang to shorten words. For example, we'd still write 'afternoon' rather than 'arvo' (unless it's relevant to our message).
- Don't make our ideas disconnected. We can start sentences with a conjunction but they still need to flow logically.
- Don't oversimplify. We want to come across as approachable, but not childish.
- Don't only use 'we' as a chance to speak about ourselves — the conversation should involve the reader as well.

5.0

Tone of Voice

Humour. The funny thing about it is that it's hard to put your finger on. But done right, it's something that creates a connection, makes what we're saying more engaging, and certainly feels more relevant to our audiences.

Throughout our principles, we reference humour, so it's important that we define it quite clearly for ourselves and our customers. While our humour's not quite laugh-out-loud funny, we're looking for that 'a-ha moment'. So we play with our words, make a unique observation, and we're clever without being cold.

We call it our...

WESTPAC

WIT



WAYS WE CAN USE

WESTPAC
WIT

MAKE AN INTERESTING CONNECTION WITH OUR WORDS

There are endless ways to do this but here are a few examples:

Renovation motivation is a connection between the sounds of our words.

Account fees are accounted for is a connection between two different meanings of the word 'account'.

Big dreams for small business is a connection between the contrast of big and small.

OPPOSITES ATTRACT

Think about what the reader might expect us to say — and do the opposite (when it's appropriate). For banking it might be as simple as saying something like **Go on, spend it.**

USE A SURPRISING OR ASTUTE OBSERVATION

These can often be about human behaviour. So instead of simply saying: **Have you been saving for a renovation?**

Try:

Got a project that's been waiting for 'some day'?

It's a way of honing in on our audience's desires in our storytelling, while still tapping into a broader human truth.

MAKE A PUN

Think about common sayings or familiar turns of phrase and give them a twist — either by changing the phrase slightly or putting it in a different context.

Bank on it can mean expecting something to happen, or we could change it to be literal and talk about one of our products.

THINGS THAT ARE NOT**WESTPAC
WIT**

We're not crude, crass, or childish. If it feels like 'toilet' humour it's definitely something to avoid.

We never put people down, make fun of them or the situations they're in.

There's no formula for funny. Most things are if they feel a little surprising, so make sure we're not making the same joke over and over.

Avoid references to anything too obscure. It will only serve to alienate our audience.

We're not making jokes for shock-value. Our humour shouldn't aim to be controversial.

If we're speaking about a serious topic, we don't take it lightly, or make jokes about it.

THE LAST WORD ON FULL STOPS

We all got taught where to put the full stops in primary school. But it's a little different when it comes to writing headlines. Depending on whether you're writing a headline, a sub-heading or body copy, we've got a few different punctuation rules.

HEADLINES

We don't use full stops in headlines, unless we're using another comma or full stop. i.e. "Best deal ever" doesn't need a full stop but "Best. Deal. Ever." would.

We can use parentheses (brackets) in a headline. But we follow the above rules concerning full stops—only use one if we've got a comma or there's more than one sentence.

We can certainly end a headline with a question mark, that can be a great way to get the reader involved. We can also use ellipses (...those three little dots) and exclamation marks to end a headline—just remember we use them sparingly and only when they're adding extra meaning to a headline.

SUBHEADINGS AND BODY COPY

We're often looking for short and sharp sentences when we write. That means it won't be uncommon to find more than one sentence in a subheading. For that reason, we **always put a full stop** (or an appropriate punctuation mark) **at the end of a subheading.**

The same goes for body copy, punctuate it fully and remember to keep it consistent.

A FRAMEWORK FOR SPEAKING TO MANY DIFFERENT PEOPLE

OUR VOICE QUADRANT

If our starting place is to think carefully about what's relevant to our audiences and how we can express that in a way that resonates with them, we know it will change depending on who we're speaking to and what we want to say.

Thinking about what we want to get out of each piece of communication, we can begin to create a framework that helps us make decisions about how to approach our writing.

The horizontal axis helps us decide between being engaging, or informing.

I WANT TO ENGAGE

We use this end of the framework when we want to get the attention of our audience. It might be for awareness of our brand, creating a connection, or simply offering help. Often this is the first step, where the next is to find out more from our informative communications.

I WANT TO INFORM

This is the quadrant where we communicate the details. It involves numbers, data, and the more detailed information which we need to put into the right context. And of course while our first goal is to be informative, we make sure we're still engaging to the audience.

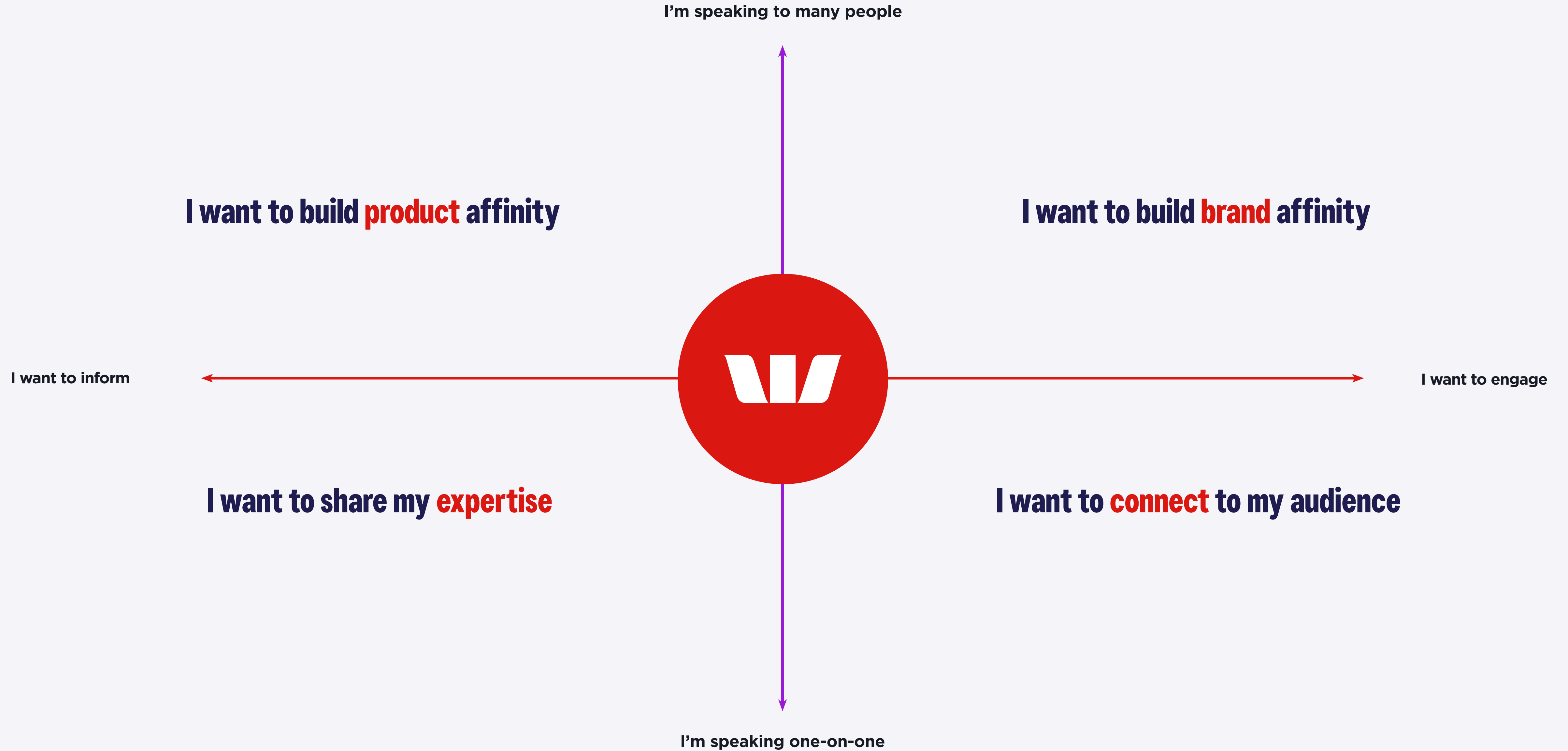
The vertical axis helps us decide between speaking to many people or one-on-one.

I'M SPEAKING TO MANY PEOPLE

These are communications where we cast a broader net. We're looking to show the appeal of the brand and how it impacts the audience in big ways and small. This means dialling up the personality in our voice, and leaning into our unique point of view.

I'M SPEAKING ONE-ON-ONE

This is where we want to have a more intimate conversation. We might be communicating to a single person, or we might simply be speaking to them on a more personal level. Because we have a better idea of who we're speaking to and where they will hear us, we can get more specific and modulate our voice to suit them and their point of view.



6

LITERATURE SYSTEM

LITERATURE SYSTEM

This is how we apply the Westpac brand experience to printed publication formats. This system will bring our new brand to life in all printed brochures and DL’s.

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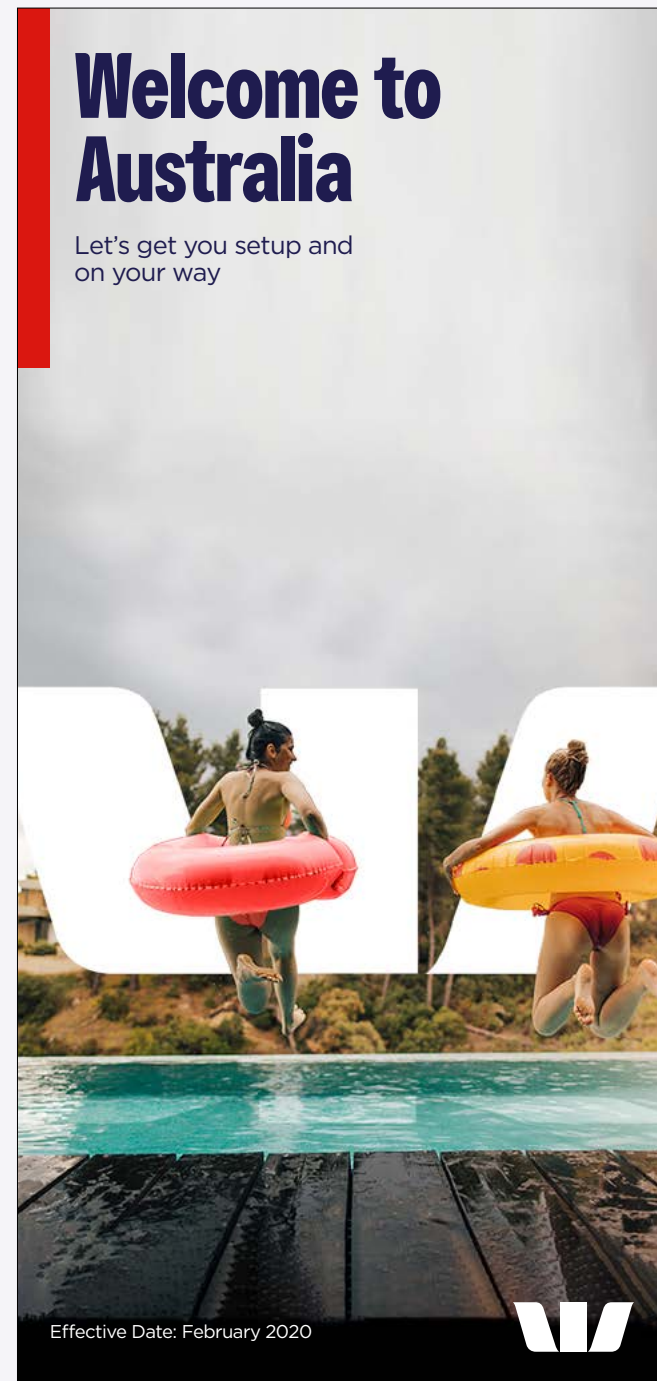
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*Images are for reference and used as a guide for illustrative purposes only.

OVERVIEW

Our literature system is where all of our brand assets come together. It's the intersection of colour, typography, imagery, grids and more. It's all about knowing what to say, and when to say it.

That's why our journey is divided into 3 levels: Engage, Inform and Explain.



Engage



Inform



Explain

LITERATURE CONSIDERATIONS

Visual Tension

Create bold and visually expressive layouts that draw attention and let our true personality shine, from cover-to-cover.

Concise Hierarchy

Establishes an order of importance, and creates content that's easy to navigate and digest.

Clarity and Balance

Clear, concise and straight to the point. Our literature needs to have the right balance of ingredients in order to be digestible.

Tonal Flexibility

Know when and where to be expressive or reserved.

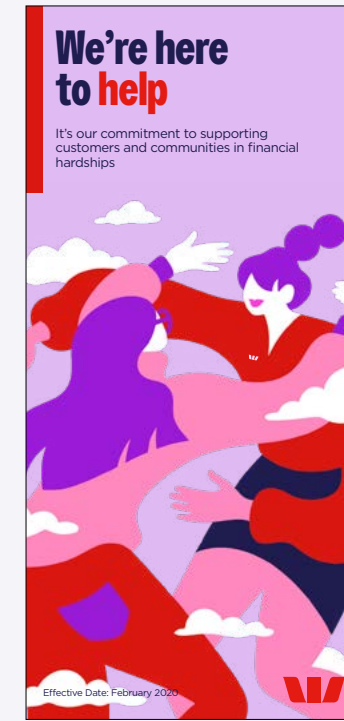
ENGAGE

Engage is designed to have maximum visual impact and entice the customer. It can be playful and expressive, demonstrating the most captivating aspects of the brand.

From full-bleed imagery to high-tension layouts, the aim is to hook our audience, giving them reasons to start reading, then keep reading.



1



2



3

1

Welcome

Big, bright and expressive full-bleed imagery to grab attention and make a connection.

2

Financial Help Brochure

Emotive illustrations can help with abstract and difficult messages.

3

Brochure

Big, bold, high-tension spreads that create intrigue and leave the reader wanting more.



Helpful Tips

It's all about getting the right balance of colour, typography and TOV. Use engaging pages appropriately and sparingly across literature. Less is more.

INFORM

Once our customers are engaged, these are bigger bites of information for them to consume. The role of collateral at this level is to share all the offers, products, initiatives and services that can help our

customers. Here we can add pictograms, illustrations and photography to bring both expression and key details to life.

PROPERTY GROWTH

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- Lam labo. Ugit laboreem volorum doloriamus.
- Iliaquat esequae aut et dis pedis esequod ut vendit arum velique dolupic to int pratoritas dolorio. Uga.
- At anto dessusam quae reicias pellant volut dolupta
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ANNUAL GROWTH

1

Welcome to Australia

New South Wales
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Victoria
Pudiae. Re, seque sequi ut et que lantinu illupisi minctur, officium laut aut eos andae dididenima pa que cus dolum in cus, undae voles ent

Northern Territory
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Queensland
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Tasmania
Pudiae. Re, seque sequi ut et que lantinu illupisi minctur, officium laut aut eos andae dididenima pa que cus dolum in cus, undae voles ent

We have 200 years' experience helping customers create a new life in Australia.

Have access to migrant branches across Australia and our bilingual bankers who will work with you to understand your needs.

Pay no withdrawal fee at most major bank ATM in Australia (including Westpac, Commonwealth Bank, ANZ, St.George, Bank of Melbourne and BankSA) and at over 50,000 ATMs globally via the Global ATM Alliacen and partner ATMs.

Should you be setting up a business in Australia, we have a range of solutions that can help get your business banking sorted.

Everyday banking account for migrants.
A everyday bank account with features designed for people moving to Australia, or for those who have recently arrived.

- Pay no account service fee for your first 12 months in Australia or while you are a full-time student on your Westpac Choice account.¹
- Pay no withdrawal fee at most major bank ATMs in Australia.¹

Savings account
A flexible savings account that supports your savings goals.

- Enjoy bonus interest each month you grow your balance.²
- unlimited and instant access to your money online through your Westpac everyday account.³ If you don't have one, we can open a Westpac Choice account for you.

Home loans
Take our a premier Advantage Package and save.

When you package your home lan and bank account, you could enjoy the benefits of Premier Advantage Package, including interest rate discounts.⁵

Foreign currency
An account maintenance fee free acount with enables you to send and receive foreign currency.⁶

- Manage your foreign currency online - whether in Australia or offshore.
- Most major currencies available.
- Discounted FX rates.

Here to help

- 1800 067 497
- westpac.com.au
- Visit us in branch

2

1

Suburb Report

Numbered annotations and infographics are used to help balance and inform correlating information on the layout.

2

Welcome to Australia Brochure

Photography, Illustrations, and GEL icons are used in combination to help break down and identify key information on the page.



Helpful Tips

This level is about measured expression. It's all about making heavier content easier to absorb, by balancing visually engaging content with information.

EXPLAIN

Explain is where we're at our most reserved. It's all about detail and functionality. It's clear, concise and direct. Explain will include complex information architecture and require a system to break down finer details, from numerical tables to graph annotations.



1



2

1

Feedback & Complaints Brochure

Simple yet refined cover page. Use our dynamic bar to draw attention, and always have Westpac at the heart of our informative content.

2

Credit Guide Spread

All the finer details have been formatted in a clear and detailed manner. Key information has been highlighted in our breakout box, and key matters have been aligned in a table chart.

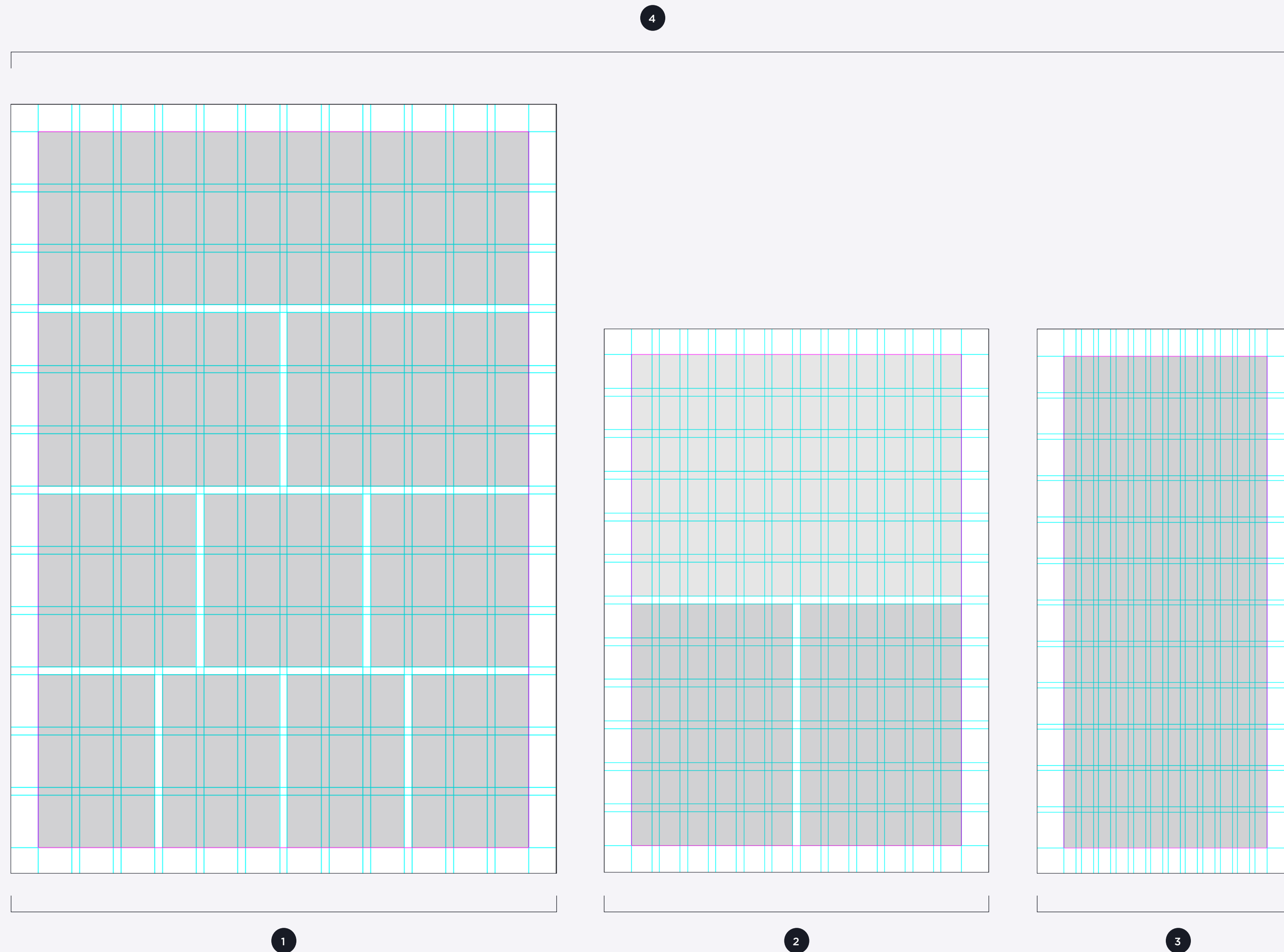


Helpful Tips

Break it down into bite-size chunks, using bullet points or by neatly visualising information in a table chart. Simplicity is key.

12 COLUMN GRID

We use a 12 column grid for our literature system. It has flexibility across different communications and content subjects.



1

A4

The 12 column grid can be split into different layout formats.

2

A5

This layout option splits the communication into two halves or can utilise the full width of the page.

3

DL

This simple layout option utilises the entire, full width column.

4

Margin Size

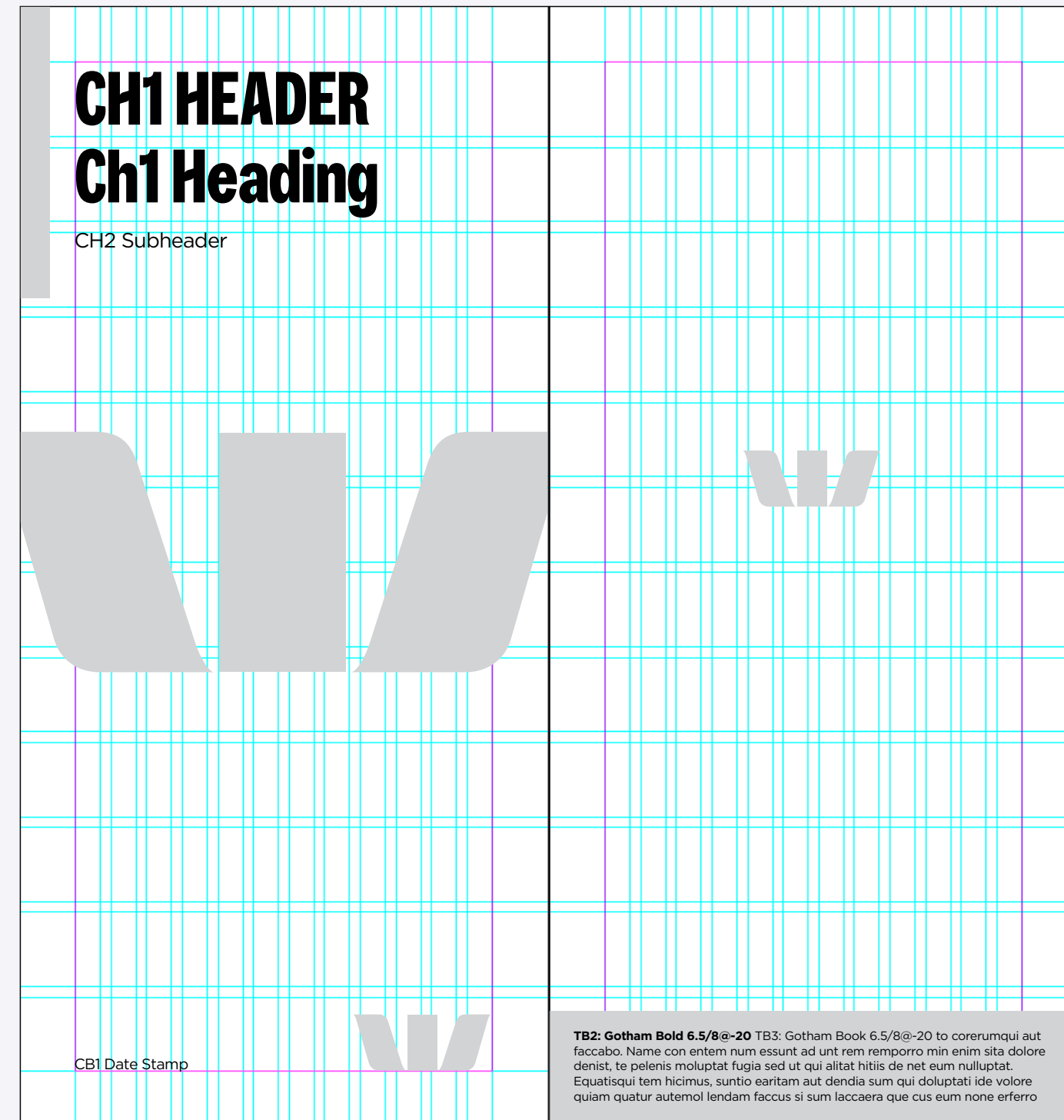
This is set to 10.5mm across DL and A sizes up to A4. For sizes bigger than A4, use creative discretion.



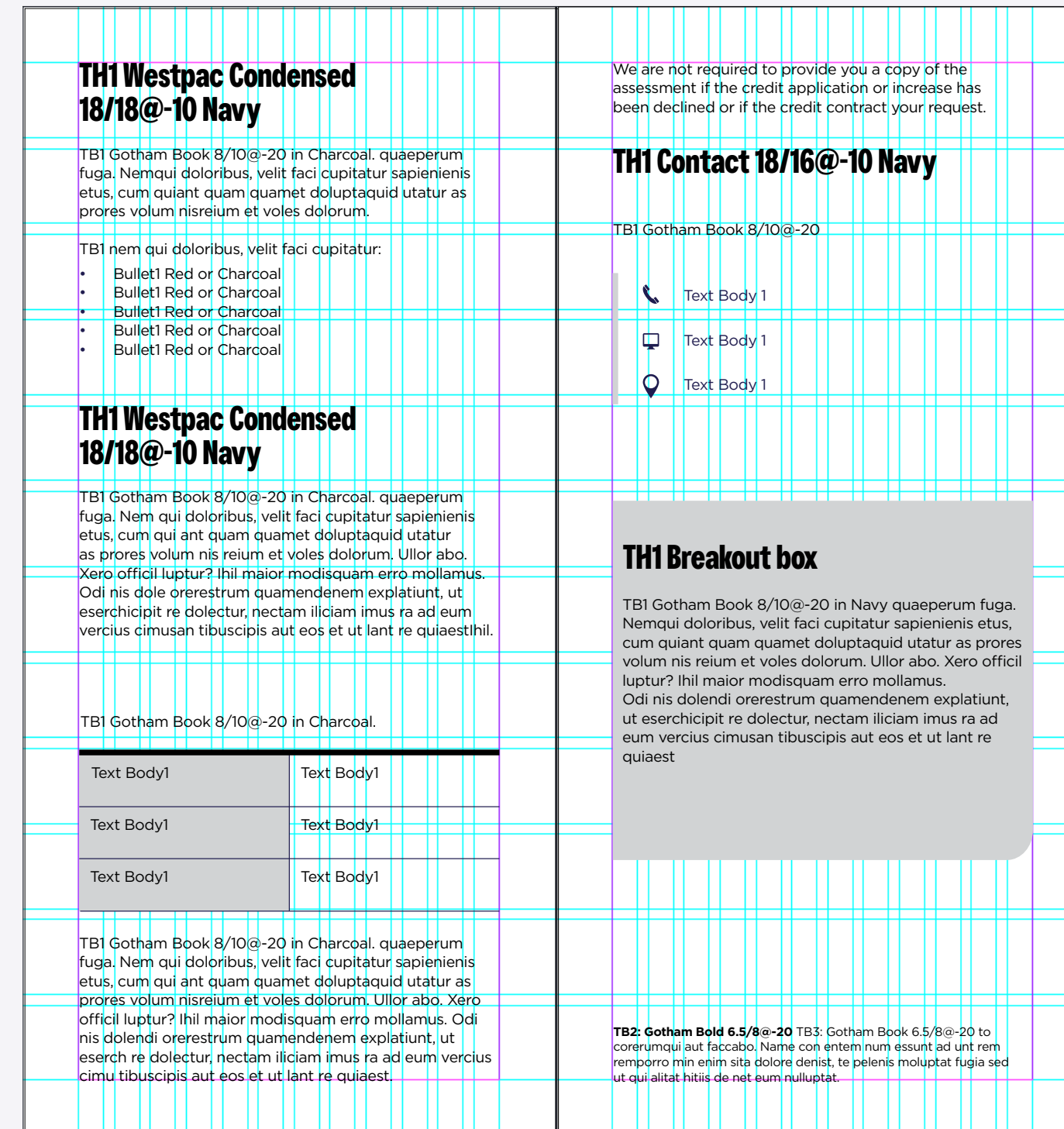
Helpful Tips

The 12 column grid can be split into different layout formats. It has flexibility across different communications and content subjects.

GRID LAYOUT: DL PAMPHLETS



Covers



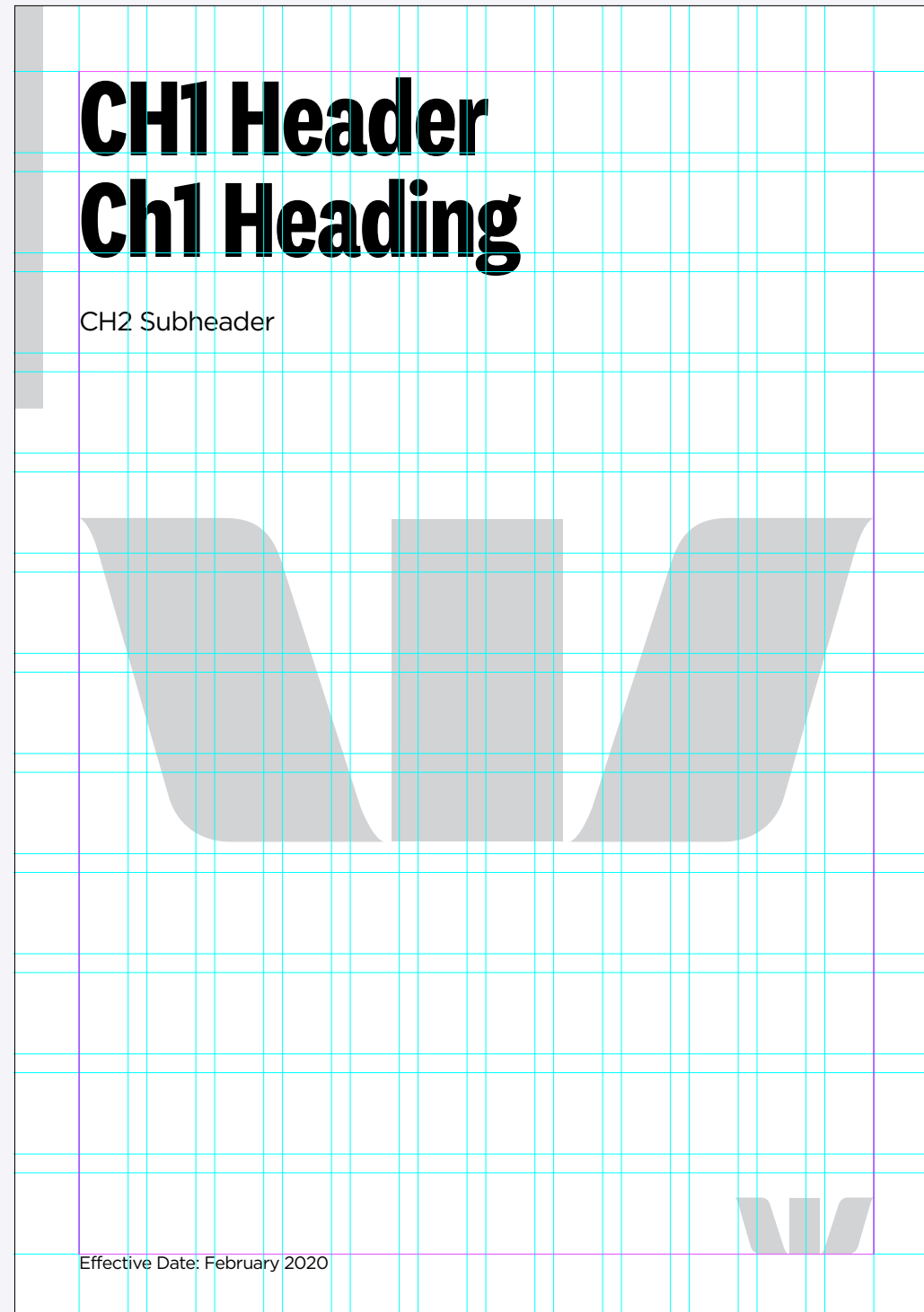
Spreads



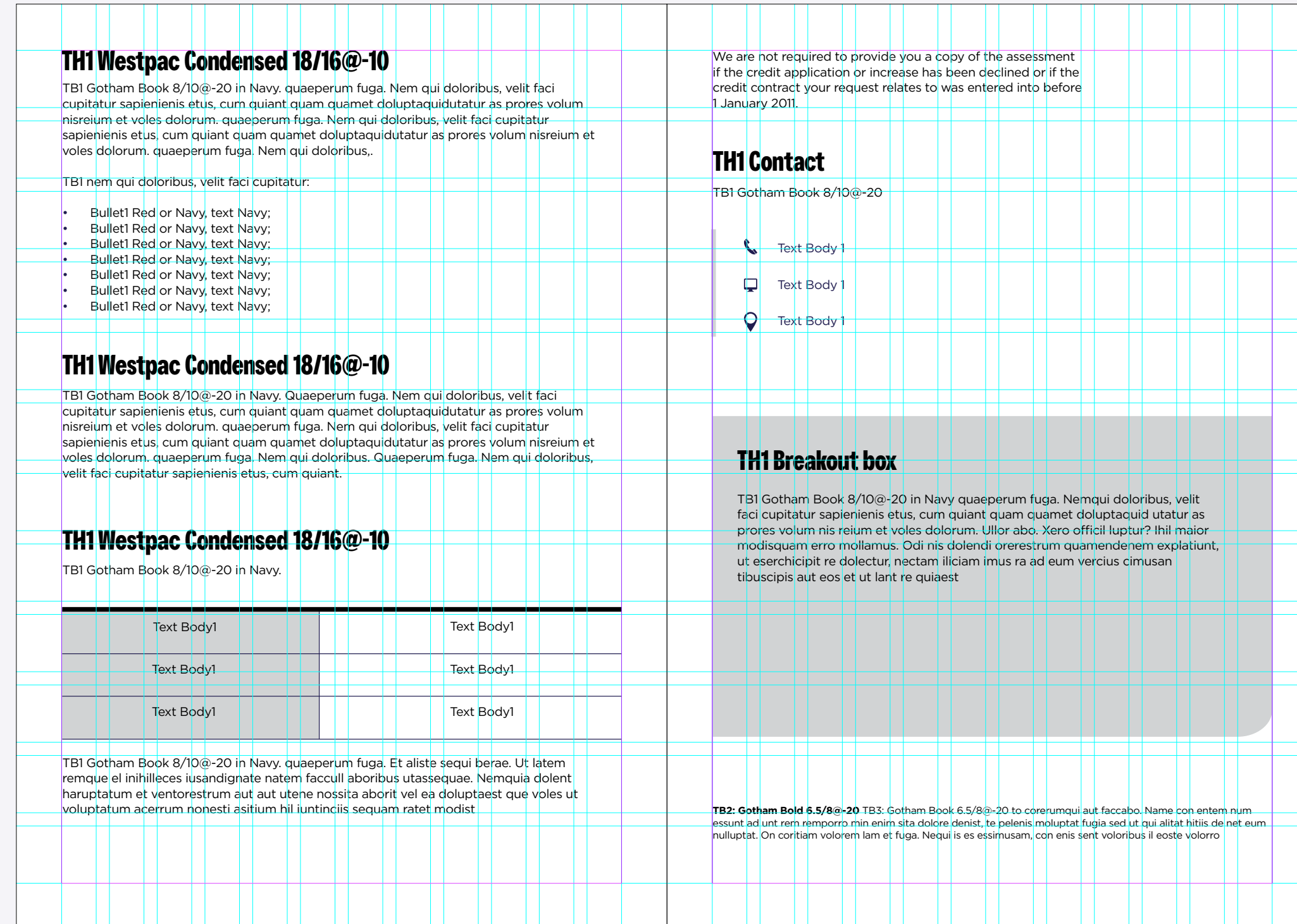
Helpful Tips

The 12 column grid can be split into different layout formats. It has flexibility across different communications and content subjects.

GRID LAYOUT: A5 SIZE



Covers



Spreads



Helpful Tips

Use the grid system as a base for your design elements. Not everything needs to align to the horizontal grid, though e.g. there are times when an interesting layout won't abide by it.

TYPE STYLES

CH1: Westpac Font

Headline

CH2: Gotham Book

Subheader

TH1: Westpac Font

Header

TB2: Gotham Book

Body Copy

TB3: Gotham Book

T&Cs Copy

1

Body Copy

Body Copy

Body Copy

Body Copy

3px

• Body Copy

1. Body Copy

• Body Copy

2. Body Copy

• Body Copy

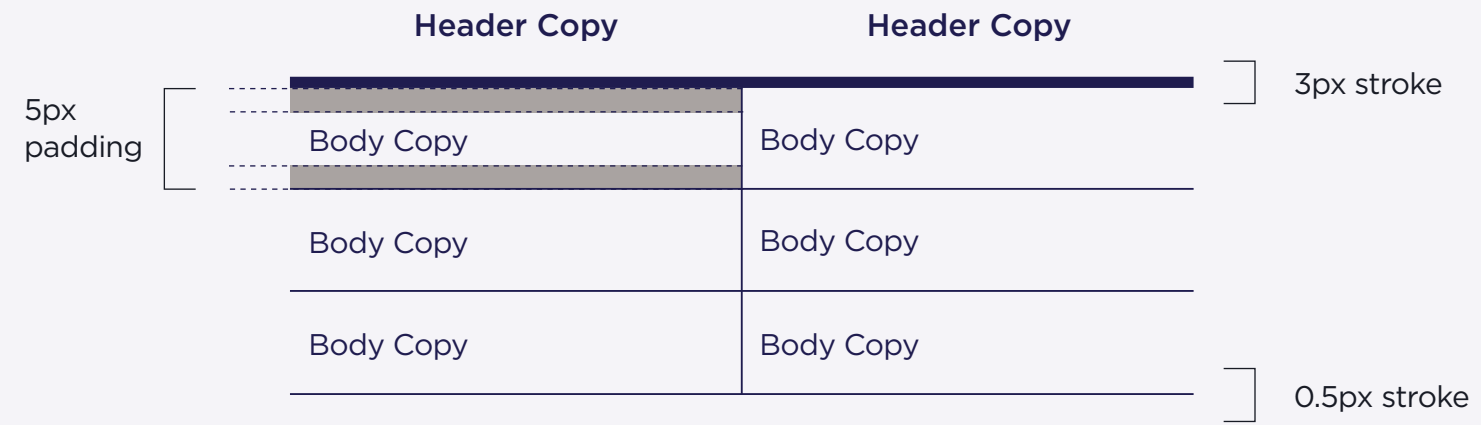
3. Body Copy

• Body Copy

4. Body Copy

2

We have set distinct type styles for our literature system. Type styles create concise hierarchy and graphic balance.



Header Copy	Header Copy
Body Copy	Body Copy
Body Copy	Body Copy
Body Copy	Body Copy

Cell: Red Head Left Text: Table Head White	Cell: Red Head Right Text: Table Head White	Cell: Red Head Right Text: Table Head White
Grey Left Cell Table Bold	Body Cell Right Table Body	Body Cell Right Table Body
Grey Left Cell Table Bold	Body Cell Right Table Body	Body Cell Right Table Body

3

1

Typography

Use the grid system as a base for your design elements. Not everything needs to align to the horizontal grid, though e.g. there are times when an interesting layout won't abide by it.

2

Bullets and Numbers

Bullet points and numbers are used to draw attention to important information within a document, so that a reader can identify the key issues and facts quickly. But try to use them sparingly, or they lose their impact.

3

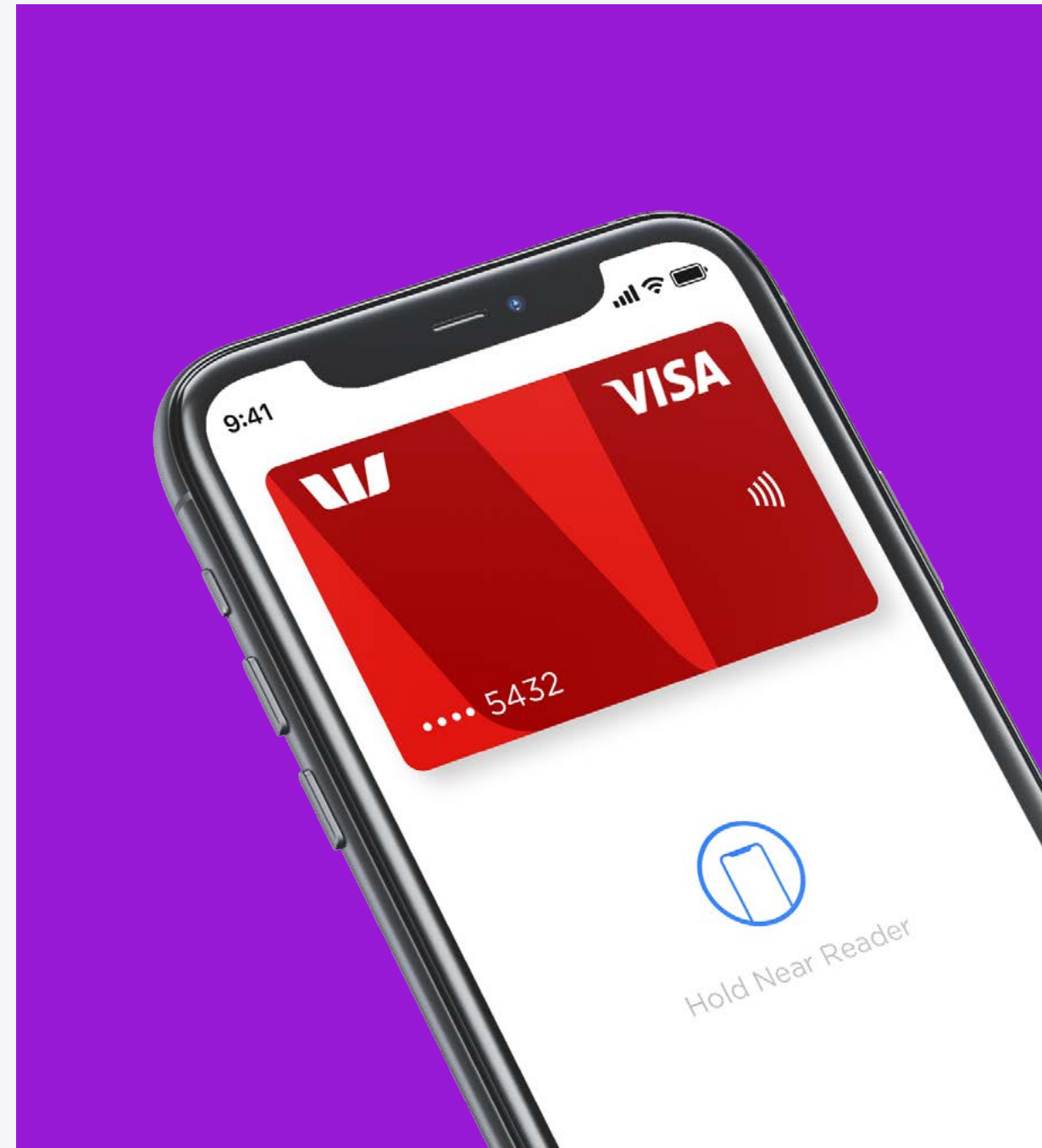
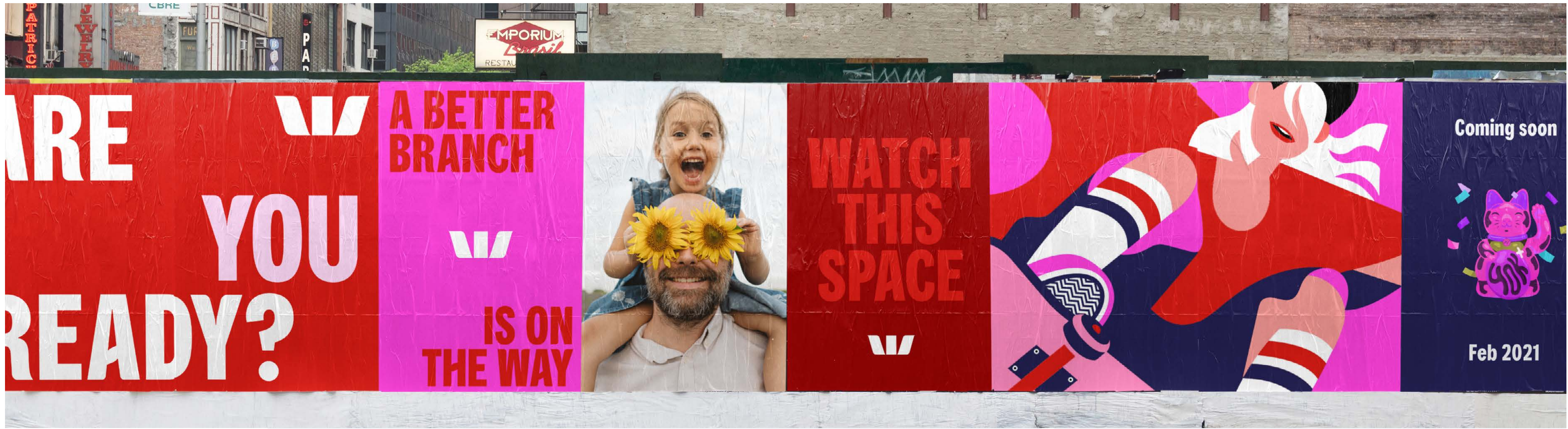
Table Charts

A table chart is the easiest and most efficient way for the reader to consume abstract and/or complex information. We have 3 options (see left) for drawing attention to key content or information. Where possible, use Westpac red for table headers and/or tertiary colours to highlight information.

7

APPLICATIONS

*Images are for reference and used as a guide for illustrative purposes only.



CONTACT

Our brand team are always happy to listen and help, so if you have any thoughts, ideas, or suggestions regarding these guidelines, please get in touch.

brand@westpac.com.au

You can also find all our assets and templates here:

<https://bit.ly/3inmR4O>

We're here to help.

