Transparent.

Financial Services Guide.
Westpac Financial Planning.

Westpac Financial Planning Financial Services Guide (FSG)
Authorised for distribution by: Westpac Banking Corporation (Westpac) ABN 33 007 457 141
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Westpac Financial Planning Financial Services Guide Overview

Westpac Banking Corporation (ABN 33 007 457 141) trading as Westpac Financial Planning ('Westpac', 'we', 'us', 'our') provides financial services through its Australian Financial Services Licence (AFSL No. 233714).

The value of this Financial Services Guide

Our Financial Services Guide (FSG) is an important document which provides you with information about the advice and services Westpac Financial Planning can offer you.

Our aim is simple - to provide advice and financial services which meet your needs. We want to provide you with the security of knowing that you have a plan in place for your future. The information in this FSG will assist you in deciding whether to take advantage of the advice and financial services offered by Westpac Financial Planning.

Our FSG also contains other important information about Westpac Financial Planning, how you can contact us and an outline of the services provided by the broader Westpac Group. In particular, this FSG contains information about:

- the fees, commissions, charges and other benefits that may be paid to Westpac Banking Corporation, our employees, officers, related entities and associates;
- associations and relationships that might influence the advice provided to you;
- the collection and handling of your personal information; and
- the receipt and handling of complaints and concerns.

The strength of Westpac

The Westpac Group

The Westpac Group includes a number of companies that provide financial services, funds management, insurance, superannuation, credit services, investment and administrative services. The Westpac Group includes companies that bear the 'Westpac', 'St.George', 'Bank of Melbourne', 'BankSA', 'Asgard', and 'BT' names.

At Westpac we have some 37,000 employees and 10 million customers choosing to do business with us, which for many Australians makes us first choice as a provider of advice and financial services.

Our aims are quite simple:

- Sustainable business within a sustainable society – a society where we can adequately pursue our financial aims and a business that enjoys the trust and respect of our owners, our customers and our employees.
- Delighting our customers - meeting their need for the provision of financial products and services that allow them to borrow money, transact, create and manage wealth, manage risk and receive advice tailored to their needs.
- Simple to deal with.

Westpac acts on its own behalf when financial services are provided to you.

Westpac financial planners are representatives of Westpac Banking Corporation and are employed by Westpac Financial Consultants Ltd (ABN 96 052 952 753). Westpac Banking Corporation is a publicly listed company.

Our Financial Planners

Financial Planning with Westpac

Westpac has been helping Australians with their finances for nearly 200 years and we have over 40 years of financial planning experience.

Whether you are just starting your financial planning journey, or require advice on a complex portfolio, Westpac Financial Planning can offer solutions that will help you achieve your financial goals. Based on the complexity of your situation and needs, you will be partnered with one of our 400 Westpac Financial Planners.

Westpac Financial Planning focuses on putting your objectives first. Developing sound financial strategies to achieve your goals is the first step to long-term financial security. We have sophisticated tools and software to illustrate various financial scenarios tailored to your personal circumstances, and demonstrate solutions to assist you to meet your goals. Our planners can offer you a wide choice of well researched investment options, from a range of Australian and international financial institutions.

While you retain the freedom to make decisions that you feel most comfortable with, you can rely on your Westpac Financial Planner to present strategies to you and provide professional advice to guide you in making sound decisions.

Westpac Financial Planners

When you come to Westpac for financial planning advice you can be assured that our financial planners are skilled in the provision of financial advice and services. Our planners all meet minimum education, training and skill standards and they have access to teams of specialists in legislation, investment research and product solutions.

The strength of the specialist teams upon which our planners can call at any time means you have access to the latest strategies and a diverse range of quality investment products.

Depending on the advice service you decide on, not only can our planners review your personal situation, but our research and technical support teams regularly review opportunities for new strategies and investment products that our planners may offer to you. As circumstances change, it is important to review your long-term plan.

Financial Planning Services at Westpac

Our approach is easy for you to understand:

- Your Westpac Financial Planner is appropriately trained and skilled to ensure you receive advice which is appropriate to your situation.
- We offer you advice on financial strategies and a wide range of investment options.
- We provide you with advice that is easy to understand with fees explained clearly.
- Your financial plan (known as a Statement of Advice) is tailored to your financial situation, needs and goals.
- You have the option of receiving ongoing advice and services from your Westpac Financial Planner to review your financial strategies and investments.
- At your request, our planners will work with your other professional advisers, such as your accountant or solicitor, to ensure an integrated solution is developed for you.

Other documents you may receive

Advice documents

Whenever we provide you with financial advice that is specific to your personal circumstances, or recommend a product, we will document the advice.

The first advice we provide, which creates your financial plan, is documented in a Statement of Advice (SOA).

An SOA is designed to:

- confirm the areas you are seeking advice on;
- confirm your current personal and financial circumstances (including your goals);
- present recommendations on how to meet your goals (the advice);
- explain the strategy and risks;
- outline how you can implement the advice;
- explain our fees, commissions and charges and any benefits that your financial planner and other relevant parties will receive; and
- explain other interests, associations or relationships that may influence the advice.

If we provide further personal advice, this may be documented in an SOA or a Record of Advice (ROA). We will provide you a copy, however, in some circumstances, we may not need to provide you with a document containing the further personal advice. You may request a copy by contacting us (on any of the contact details set out on this page) and can do so for a period of seven years from the date when the further advice was first provided to you.

Financial product documents

When your planner recommends a particular financial product, your Westpac Financial Planner will provide you with the relevant disclosure statement which will generally be called a Product Disclosure Statement (PDS).

The PDS contains information about the recommended financial product including the features, fees, benefits and risks associated with the financial product. The PDS is an important document which will help you make an informed decision on whether to acquire the relevant financial product.

Your options for contacting Westpac

You can contact your Westpac Financial Planner at any time regarding this FSG, our services, or to provide instructions on implementing your strategies using the phone number or email address your planner provided. Alternatively, you can contact Westpac by:

- visiting one of our branches;
- calling us on 132 032;
- writing to us at GPO Box 3433, Sydney NSW
- 2001; or
- visiting our website at www.westpac.com.au.

What happens when you see a Westpac Financial Planner

Understanding what you want to achieve

Financial planning is about developing appropriate strategies to achieve your financial and life goals. By starting with an understanding of where you are and how we can help you, your planner will work with you to develop a financial plan that will help you get to where you want to be.

A financial plan is the key

A good financial plan is critical to your financial success. Developed specifically for your individual situation and taking into account your needs, circumstances and attitudes towards investing and risk, it can take a long term view of your needs, covering your working life through to your retirement years. Your financial planner can even consider the needs of your subsequent generations.

The following four steps outline the financial planning process that occurs when you meet with a Westpac Financial Planner:

Taking care of your financial world.

1. Understanding each other

Helping you understand where you are and how we can help you.

About you and your world

- What's important to you and your family?
- Where are you now, and what are your most urgent needs?
- Where do you want to be and what would you like to achieve in the future?
- Who else do we need to consider in creating your plan? (ie spouse, family members, business partners, etc)
- What other issues do we need to consider in creating your plan?
- What's your current investment experience and attitude?

To get a clear picture of your situation, we may also connect with organisations such as your accountant, solicitor, insurers, superannuation funds, Centrelink and the ATO (with your permission of course).

About our team

How we can help you, which includes:

- Our expertise
- The scope of advice
- Potential fees

2. Bringing your plan to life

Helping you understand how a plan can get you to where you want to be.

Exploring your options

We will assess your situation and investigate the options that may be appropriate. Our analysis may include:

- Superannuation and retirement planning
- Insurance need analysis
- Estate planning needs
- Growth and/or income needs
- Cash flow management
- Debt management
- Business succession planning

Creating your plan

In creating your plan we may recommend suitable strategies that could include:

- Salary sacrifice
- Super & investment solutions
- Transition to retirement
- Centrelink strategies
- Business succession plan
- Gearing
- Self managed super
- Tax effective protection
- Estate planning solutions

Explaining your plan

We will meet with you to present your plan and help you understand our recommended strategies and any associated risks.

We will also discuss how you would like to move forward and how we can help make this happen, including how often we will meet and how we should communicate.

3. Putting your plan into action

Helping you understand how and when everything will happen.

Implementing your plan

Once you have approved our advice, we will begin implementing the recommendations.
This may include:

- Setting up new investments or transferring existing ones
- Establishing margin loan facilities
- Consolidating or rolling over your superannuation accounts
- Establishing regular investment or superannuation contributions
- Establishing insurance policies and arranging medical appointments where required
- Discussing your estate planning requirements
- Working with you on your business succession plans

Keeping you informed

Implementation may take anywhere from a few days to months, depending on the complexity of your situation. During this time we will keep you informed on our progress.

To ensure implementing your plan goes as smoothly as possible, we may also work with organisations such as your accountant, solicitor, insurers, superannuation funds, Centrelink and the ATO (with your permission of course).

4. Keeping you on track

Giving you confidence your plan can change with you.

Where you choose an appropriate ongoing advice service, it will include:

Personal financial coaching

Our team will ensure that you stay focused and keep on track with your agreed plan. Your personal finance coach will ensure you remain focused on the big picture to help you achieve your personal financial goals.

Reviewing your plan

Your planner will have regular meetings with you to continue to understand your world and to review your plan based on changes to your situation, the market, and legislation. This may also involve working with your other trusted advisors such as accountant or solicitor.

Identifying opportunities

Your planner may identify new solutions and opportunities appropriate for your situation, based on access to in-house research and analysis of managed funds and shares and changes in legislation, taxation and financial markets.

Ongoing communication

Our team will keep you up to date throughout the year with relevant information and events.

The areas of advice Westpac Financial Planners can offer you

Westpac's Australian Financial Services Licence (AFSL) authorises the provision of a wide range of financial services. Your planner can provide advice to assist you in the following areas:

- managing your cash flow and savings;
- saving for the future and creating wealth;
- providing you and your family with financial protection against unforseen events;
- planning in the event of redundancy or changes to your earning capacity;
- saving through superannuation; and
- planning for and managing retirement.

Your plan will depend on your specific objectives, financial situation and needs and could cover one or more of these areas. In developing your plan with you, your planner will consider whether any of the financial products you may already hold are suitable for you, depending on your circumstances. If another product is more appropriate for you and better serves your needs your planner may recommend that you replace your existing product.

The benefits of replacing your existing product will be outlined in your plan. This also highlights the charges you will incur and any other significant consequences that may result from the replacement.

If your planner identifies that you need help establishing a Self Managed Super Fund, or you require estate or taxation planning advice, they can connect you with a specialist who can assist you in those areas.

The type of investments Westpac Financial Planners can recommend

The types of investments that Westpac Financial Planners are able to provide advice on include:

- deposit products;
- managed investments;
- superannuation;
- life insurance;
- securities (including shares);
- warrants;
- margin loans; and
- structured and alternative investments.

We have a selection of platforms and products to provide access to the expertise of investment specialists. We offer platforms and/or products issued by Westpac or other Westpac Group companies, as well as companies external to Westpac. Within the Westpac platforms and products, you can gain access to BT's investment specialists as well as other leading fund managers, providing you with investment diversification and choice. The right platform or product will depend on your goals and our recommended strategies will be based on those goals.

BT and Westpac are the preferred investment, insurance and margin loan product providers for your planner.

Your planner may also recommend financial products from other companies where they appear on the Approved Product List for Westpac Financial Planners and are considered more suitable for your personal circumstances. Internal and external experts provide financial product research, which is used to carefully select and maintain an extensive list of Approved Products for your planner to select from.

How Westpac Financial Planners are paid

As an employee, your planner is paid a salary and superannuation. Your planner may also receive additional benefits if they satisfy certain sales and other performance targets. These additional benefits may be in the form of further incentive or bonus payments, and are calculated based on their performance against both financial and non-financial objectives, as well as compliance standards.

Where your planner is entitled to an additional incentive payment, this may be up to a maximum of 55% of the fee revenue received by Westpac as a result of advice provided.

When we provide you with an SOA containing your advice and recommendations, we will calculate for you the maximum amount of the Westpac fee revenue your planner may receive as an additional incentive payment.

Your planner may also receive other non-financial benefits by meeting sales and other performance targets. Westpac and your planner maintain a register of any benefits received that exceed $300 in value. Please let your planner know if you would like to see this register.

Details of any fees, commissions or other benefits that we, your Westpac Financial Planner, or other associated persons are entitled to receive if you implement our recommendations in relation to a specific financial product, will be disclosed to you in your SOA or ROA when personal advice is given if the fees, commissions or other benefits are reasonably capable of influencing us in providing the advice. This disclosure will be in dollar terms, or where this is not possible, in percentage terms.

Fees that may be applicable to you

At your initial meeting with your planner, you will decide if you wish to proceed to the next stage, which is the preparation of a financial plan. The fee for preparing a financial plan generally ranges from $300 to $20,000, according to the time and resources required. In some cases, the fee may be more.

Your financial plan will outline other fees that are applicable to you if you proceed with the implementation of the advice that is provided in the plan. The fees payable upon implementation relate to the costs of formulating the advice, as well as costs for the administration and implementation of your financial plan. These are payable when the advice is implemented and are generally taken out of your investment proceeds or included in the fees you pay to the product manufacturer for your investment or insurance policy. The fees will include:

- An up-front fee, also known as an implementation fee. This is either a flat fee or is based on a percentage of the value of the product you are investing in. It is usually paid when the product is issued, or may be paid over the life of the product.
- Ongoing fees. These are either flat fees or percentage based fees on the value of the product you hold and may include management, account-keeping or performance-based fees.

If you elect to receive ongoing advice and services from your Westpac Financial Planner, fees apply based on the desired frequency of contact with your planner and complexity of your circumstances. These fees may be calculated on an hourly basis (from $100 to $600 per hour) although it may be higher in some circumstances, as a fixed dollar amount (from $300 to more than $10,000 p.a.), or as a percentage of the funds under administration (generally up to 1.5% p.a.).

If you decide to proceed with a financial plan, the SOA and the relevant PDS will outline all fees and remuneration that are applicable to the advice and products recommended.

Fees we pay to referrers

If you have been referred to us by a person or company within or outside the Westpac Group, we may pay the referrer a fee.

This fee may be up to 100% of our fees (in the case of other companies within the Westpac Group), a percentage of the total amount invested or paid through the referrer, or a flat fee.

When we provide you with an SOA containing our advice and recommendations, any relevant referral fees will be disclosed to you.

Fees and commissions received by Westpac and its related companies

Westpac Financial Planners are representatives of Westpac, which forms part of the Westpac Group. The Westpac Group includes Advance Asset Management Ltd, Asgard Capital Management Ltd, Ascalon Capital Managers Ltd, St.George Life Ltd, BT Funds Management Ltd, BT Funds Management No.2 Ltd, BT Portfolio Services Ltd, BT Securities Ltd, BT (Queensland) Pty Ltd, BT Life Ltd, Westpac, Westpac Life Insurance Services Ltd, Westpac Securities Administration Ltd, Westpac General Insurance Ltd, Westpac Securities Ltd, Westpac Financial Services Ltd, Westpac Funds Management Ltd, Hastings Fund Management Ltd and other entities bearing the 'Westpac', 'St.George', 'Bank of Melbourne,' 'BankSA', 'BT', and 'Asgard' names.

Companies within the Westpac Group manage, market, issue and provide financial products and services that your financial planner may recommend. When you invest in any product or service offered by a company within the Westpac Group or an external provider, that company may receive fees in relation to your investment in that product or the provision of that service. These fees may include entry fees, management fees, transaction fees, exit fees and any other fees specified in the PDS or other disclosure documents for the particular product or service.

When you invest in any product or service issued by other companies through Westpac Financial Planning, we may receive an upfront commission and/or ongoing commission from the product issuers. This may happen when you buy insurance, superannuation or managed investments, and also includes products issued by other Westpac Group Companies.

These commissions are paid to us by the company that issues the product that we have recommended and they are included in the fees and premiums you pay for the product or the interest rate charged (in the case of a margin loan). The commissions we receive vary and are based on the amount of funds you invest, the premium that you pay or the size of the margin loan you take out.

An upfront commission is a one-off payment paid by the product issuer to us. Ongoing commissions are generally monthly payments paid by product issuers to us each month for as long as you hold the product and while we continue to act for you.

If your Westpac Financial Planner refers you to a stockbroker, the stockbroker will pay us a fee when your trade successfully completes. When you purchase direct shares, the fee we receive will depend on the value of the share trade you make and is a percentage of the brokerage fee that you pay to the stockbroker.

If you receive an SOA, these fees and commissions will be detailed in the SOA. If you do not receive an SOA, you may request details of our fees and commissions within a reasonable time (up to seven years) after the financial service and associated advice document is provided to you.

For platforms or products we recommend that result in a direct benefit to the Westpac Group, we have explained further below.

Advantage Investment Series

Where you invest through BT Portfolio Wrap, BT Portfolio Super Wrap, BT Private Wrap, BT Private Super Wrap or other approved portfolio administration services (Wrap Products), certain investment funds (known as the 'Advantage Investment Series') may qualify for a Fund Manager Payment. The total Fund Manager Payment is up to 41% of the Management Expense Ratio applicable to the relevant funds, multiplied by the amount you have invested in those funds. The Fund Manager Payment is calculated monthly on the average opening and closing balances in the Advantage Investment Series fund held by you. Your planner can tell you which funds qualify for the Fund Manager Payment.

A portion of the Fund Manager Payment is rebated to you, and a portion is retained as commission by Westpac and by the platform provider of the Wrap Products.

You will receive a monthly rebate of 0.0083% of the average balance you have invested in the Advantage Investment Series for the month. Your rebate will be paid monthly into your Cash Account, identified as the 'Wrap Advantage fee rebate'.

Westpac may receive a monthly commission of up to 0.014% of the average balance you have invested in the Advantage Investment Series for the month. BT Portfolio Services Ltd will receive a monthly commission of the balance of the total Fund Manager Payment.

For example:
Where the average balance you have invested in the Advantage Investment Series via a Wrap Product is $100,000, you will receive a monthly rebate of $8.30 and Westpac may receive a monthly commission of up to $14.

Wrap Provider Payments

Where you invest through BT Portfolio Wrap, BT Portfolio SuperWrap, BT Private Wrap, BT Private SuperWrap, BT Foundation Portfolio Wrap, BT Foundation Portfolio SuperWrap, BT Wrap Essentials or BT SuperWrap Essentials, or other approved portfolio administration services, the platform provider of the service may pay Westpac certain commission payments. This commission amount is included in the fees you pay for the portfolio administration service. The actual amount of the commission paid to Westpac will vary depending on the total funds of all our clients invested through the portfolio administration services.

Where you invest through BT Foundation Portfolio Wrap, BT Foundation Portfolio SuperWrap, BT Wrap Essentials or BT SuperWrap Essentials, BT Portfolio Services Ltd (the 'platform provider') may pay Westpac a commission of up to 0.22% of the funds invested in the portfolio administration service (excluding amounts in the wrap platform cash account) that are referable to Westpac, calculated as at the end of each month.

For example:
If, at the end of a month, the amount of $100,000 has been invested in the portfolio administration service known as BT Wrap Essentials as a result of financial services provided by Westpac, Westpac may receive up to $220.

Where you invest through BT Portfolio Wrap, BT Portfolio SuperWrap, BT Private Wrap or BT Private SuperWrap, the platform provider may pay Westpac a commission of up to 0.57% of the funds invested in the portfolio administration service (excluding amounts in the wrap platform cash account) that are referable to Westpac, calculated as at the end of each month.

In addition, where you invest through BT Portfolio Wrap, BT Portfolio SuperWrap, BT Private Wrap or BT Private SuperWrap the platform provider will pay an additional commission to Westpac of an amount equal to 0.25% of the balance of your wrap platform cash account, calculated as at the end of each month. This amount is paid by the platform provider out of the cash account fee you pay to the platform provider.

For example:
If, at the end of a month, as a result of financial services provided by Westpac, the amount of $100,000 has been invested in the portfolio administration service known as BT Portfolio Wrap and a further $10,000 is in the wrap platform cash account, Westpac may receive up to $570 as a commission payment (0.57% of the $100,000 invested), as well as an additional commission from the platform provider of $25 (0.25% of the balance of the cash account).

Our planners do not receive any part of these payments.

The areas of credit advice Westpac Financial Planners can offer you

Westpac has an Australian Credit Licence which authorises us to provide credit, and/or credit assistance in relation to consumer lending products, regulated by the National Credit Code ('Consumer Lending Products').

Our Consumer Lending Products include:

- credit cards;
- home loans, including lines of credit;
- residential property investment loans; and
- personal loans.

Please note that Westpac Financial Planners are limited to providing strategic credit advice without referring to particular credit products. Where specific advice about particular credit products is necessary, you will be referred to a Westpac banker for advice on these credit products.

Other services Westpac offers you

Westpac can also offer you a range of other products and services, including:

Banking

- deposit products;
- transaction accounts;
- electronic banking facilities, including automatic teller machines and telephone and internet banking;
- non-cash payment facilities (including direct debits and cheque facilities);
- travellers cheques;
- lending; and
- specialised banking.

Insurance

- general insurance products;

Financial markets and international products

- derivatives (for interest rates, commodities and foreign exchange);
- foreign currency accounts; and
- foreign exchange contracts.

A Westpac FSG is available in respect of the financial products and services provided by other parts of Westpac Group. The Westpac FSG can be obtained using the contact details in this document or by visiting www.westpac.com.au

Privacy Policy

At Westpac we aim to protect and maintain the privacy, accuracy and security of the personal and financial information you give us. Keeping this information private is very important to us. If you want to access your personal information at any time, please let your planner know. Our Privacy Policy explains the main ways we protect your privacy and how we comply with the National Privacy Principles. You may obtain a copy of our Privacy Policy by:

- calling us on 132 032;
- visit our website www.westpac.com.au; or
- asking at any of our branches.

Westpac Financial Planning is required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF) and its corresponding rules and regulations to implement certain customer identification processes. We may be required to obtain information about you at the time of providing financial services to you and from time to time in order to meet our legal obligations. We have certain reporting obligations pursuant to the AML/CTF Act, and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

Professional Indemnity Insurance

As an authorised deposit-taking institution, ASIC does not require us to obtain professional indemnity insurance.

Satisfied with Westpac Financial Planning advice and service?

If you have a complaint or concern about the service provided to you, we encourage you to take the following steps:

1. Contact your financial planner first about your concern.
2. If your concern is not resolved to your satisfaction, you may contact us by:

   Writing:
   National Manager
   Wealth Manager Complaints
   Westpac Financial Planning
   GPO Box 5265
   Sydney NSW 2001

   Email us:
   via our website www.westpac.com.au and click 'Contact Us'

   Phone:
   1300 130 206

   Fax:
   +61 2 8253 3727

   We aim to resolve your concern quickly and fairly.

3. If your concern is not resolved, or if you are not satisfied with the decision, you may contact the Financial Ombudsman Service (FOS).

   The FOS resolves disputes between consumers, including some small businesses and participating financial services providers. The FOS provides an independent dispute resolution process covering complaints about financial services including banking, credit, loans, general insurance, life insurance, financial planning, investments, stock broking, managed funds and pooled superannuation trusts. You may contact the FOS by:

   Writing:
   GPO Box 3
   Melbourne VIC 3001

   Email:
   info@fos.org.au

   Website:
   www.fos.org.au

   Phone:
   1300 780 808

4. The Australian Securities and Investments Commission (ASIC) is Australia's corporate, markets and financial services regulator. ASIC contributes to maintaining Australia's economic reputation by ensuring that Australia's financial markets are fair and transparent, and is supported by informed investors and consumers alike. ASIC seeks to protect consumers against misleading or deceptive and unconscionable conduct affecting all financial products and services. You may contact ASIC by:

   Writing:
   ASIC Complaints
   Australian Securities and Investments Commission
   GPO Box 9827
   Your Capital City

   Email:
   infoline@asic.gov.au

   Website:
   www.asic.gov.au

   Phone:
   1300 300 630

5. The Financial Planning Association of Australia Limited (FPA) is the peak professional body for financial planning in Australia. The FPA provides the leadership and professional framework that enables members to deliver quality financial advice to their clients. All FPA members are bound by professional, technical and ethical standards as provided in the FPA Code of Professional Practice. The FPA has policies and procedures in place to assist you with your complaint. You may contact the FPA by:

   Writing:
   The Investigations Manager
   Financial Planning Association of Australia Ltd
   GPO Box 4285
   Sydney 2001

   Website:
   www.fpa.asn.au

   Phone:
   1300 626 393

   Before you send your concern to any of these respective bodies, please contact them first to understand the process of lodging your concern with them.

Access to translation and interpretation services

The services provided through Westpac Financial Planning require us to provide you with a number of documents explaining our services and advice. If English is not your first language and you do not feel comfortable using English to do business with us, you can call 131 450 from anywhere in Australia, 24 hours a day, 7 days a week to speak to a translator who can be provided by the Department of Immigration and Multicultural and Indigenous Affairs.

Please advise us if you require this service so we can provide any assistance to support you in understanding our services and advice.

There is a fee for this government service. Refer to the translating and interpreting service (TIS) website: http://www.immi.gov.au/living-in- australia/help-with.english/help_with_translating

Next steps

Please confirm with your planner if you wish to proceed to the next step of us formulating advice tailored to your personal needs and goals. We look forward to an ongoing relationship.

Customer Acknowledgement.

I confirm that I have been provided with a copy of Westpac's Financial Planning Financial Services Guide dated 1 October 2011.

Print customer name	Customer signature
Print customer name	Customer signature
Date	Westpac Financial Planner signature

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