

# 11am At Call Deposit

## Supplementary Product Disclosure Statement

### 29 September 2009

This Supplementary Product Disclosure Statement ('SPDS') is dated 29 September 2009 and is issued by Westpac Banking Corporation (ABN 33 007 457 141 AFSL No. 233714). It supplements the 11am At Call Deposit Product Disclosure Statement dated 9 February 2004 ('Original PDS'). This SPDS should be read with the Original PDS – together they make up the Product Disclosure Statement ('PDS'). In particular, terms defined in the Original PDS have the same meaning in the SPDS, unless the context requires otherwise. For further information, please contact the relevant state dealing desk using the contact details listed below or visit [www.westpac.com.au](http://www.westpac.com.au)

#### From 29 September 2009 we have made the changes set out below to the Original PDS.

This SPDS amends the Original PDS by replacing the text in certain sections of the Original PDS as set out in the table below:

Relevant page number of the Original PDS	Relevant section title of the Original PDS	Replacement text
11	<b>Dispute resolution</b>	<p>The following text replaces the text under the section titled "Dispute resolution":</p> <p><b>"Getting your complaint heard</b></p> <p>Sometimes you may want to talk about problems you are having with us. Fixing these problems is very important to us.</p> <p>We've put in place ways of dealing with your issues quickly and fairly.</p> <p><b>Please talk to us first</b></p> <p>We aim to resolve your complaint at your first point of contact with us in a timeframe agreed with you. This is our 'Ask Once' promise. So please raise your complaint with any of the people handling your banking. Alternatively, you can contact us by phone or in writing using the details listed at the back of this PDS.</p> <p><b>What to do if you are still unhappy</b></p> <p>If we haven't been able to deal with your issues to your satisfaction, there are a number of other bodies you can go to. Our external dispute resolution provider is the Financial Ombudsman Service, our membership number is 10999 and the contact details are:</p> <p>Financial Ombudsman Service  GPO Box 3  Melbourne VIC 3001  Phone 1300 780 808  Fax: (03) 9613 6399  Internet: <a href="http://www.fos.org.au">www.fos.org.au</a>  Email: <a href="mailto:info@fos.org.au">info@fos.org.au</a></p> <p>You can also contact the Australian Securities &amp; Investments Commission (ASIC) to make a complaint and to obtain further information about your rights. They have a freecall Infoline on 1300 300 630 and e-mail contact address at <a href="mailto:infoline@asic.gov.au">infoline@asic.gov.au</a></p>
13	<b>Westpac Banking Corporation contact details</b>	<p>The following text replaces the text under the section titled "Westpac Banking Corporation contact details":</p> <p><b>"Queensland and Northern Territory:</b></p> <p>Level 14, 260 Queen Street  Brisbane QLD 4000  Telephone (07) 3227 2155</p>

		<p><b>Western Australia:</b></p> <p>Level 16, 109 St Georges Terrace Perth WA 6000 Telephone (08) 9426 2522</p> <p><b>New South Wales and ACT:</b></p> <p>Level 2, 275 Kent Street Sydney NSW 2000 Telephone (02) 8204 2822</p> <p><b>Victoria, South Australia and Tasmania:</b></p> <p>Level 9, 360 Collins Street Melbourne VIC 3000 Telephone (03) 9608 3950"</p>
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This SPDS amends the Original PDS by adding a new section to the Original PDS as set out in the table below:

Relevant page number of the Original PDS	New section title added to the Original PDS	New text added to the Original PDS
12	<b>Anti-Money Laundering</b>	<p>After the section titled "Dispute resolution" a new section titled "Anti-Money Laundering" is added. The following text is added to the new "Anti-Money Laundering" section:</p> <p>"Please be advised that in order for Westpac to meet its regulatory and compliance obligations relating to anti-money laundering and counter terrorism financing, we will be increasing the levels of control and monitoring we perform.</p> <p>You should be aware that:</p> <ul style="list-style-type: none"> <li>• transactions may be delayed, blocked or refused where we have reasonable grounds to believe that they breach Australian law or the law of any other country;</li> <li>• where legally obliged to do so, we may disclose the information gathered to regulatory and/or law enforcement agencies.</li> </ul> <p>Upon entering into any 11am At Call Deposit with Westpac, you agree:</p> <ul style="list-style-type: none"> <li>• you are not and will not enter into any agreement with Westpac under an assumed name;</li> <li>• any funds used by you to enter into an agreement with Westpac have not been derived from or related to any criminal activities;</li> <li>• any payments received from Westpac will not be used in relation to any criminal activities;</li> <li>• if we ask, you will provide us with additional information we reasonably require from you; and</li> <li>• we may obtain information about you or any beneficial owner of an interest in an agreement with Westpac from third parties if we believe this is necessary to comply." </li></ul>

# 11am At Call Deposit

## **Product Disclosure Statement**

This Product Disclosure Statement relates to 11am At Call Deposits and incorporates the terms and conditions for using your account.

## **Issuer**

Westpac Banking Corporation ABN 33 007 457 141

Australian Financial Services Licence Number: 233714



Institutional Bank

A division of Westpac Banking Corporation ABN 33 007 457 141

# 11am At Call Deposit

## Product Disclosure Statement

A Product Disclosure Statement is an information document. The purpose of a Product Disclosure Statement is to provide you with enough information to allow you to make an informed decision about a product's suitability for your needs. A Product Disclosure Statement is also a tool for comparing the features of other products you may be considering. If you have any questions about this product, please contact us on any of the numbers listed at the back of this Product Disclosure Statement.

### Important information

This Product Disclosure Statement is issued by Westpac Banking Corporation and is current as at 9th February 2004. The information in it is subject to change. Westpac may vary its terms, which are also the terms of your contract with us, as set out on page 8 of this document. This document also forms the contract between you and us and, as such, its terms are legally binding on you in your dealings with us. Westpac will provide updated information by issuing a supplementary or replacement Product Disclosure Statement (if this were required, such as if the change were materially adverse to you) or by posting the information on our web site. You can get a paper copy of any updated information without charge by calling us.

This Product Disclosure Statement is intended for retail clients in Australia only. Distribution of it in jurisdictions outside Australia may be restricted by law and, persons who come into possession of it, who are not in Australia, should seek advice. If you are in Australia and have received it electronically, we will give you a paper copy on request, without charge. To obtain a copy, refer to the contact details listed on the back page of this Product Disclosure Statement.

The information set out in this document is general in nature. It has been prepared without taking into account your objectives, financial situation or needs. Because of this, you should, before acting on this information, consider its appropriateness, having regard to your objectives, financial situation and needs. By providing this Product Disclosure Statement, Westpac does not intend to provide financial advice or any financial recommendations. You should read and consider this Product Disclosure Statement, in its entirety, carefully and seek independent expert advice before making a decision about whether or not this product is suitable for you.

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Institutional Bank

# 11am At Call Deposit

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## Issuer

Westpac Banking Corporation (**Westpac, we or us**).

## Description

### Description

An 11am At Call Deposit (**11am Account**) is an Australian dollar (\$) deposit account that pays a competitive variable interest rate on the overnight balance. Funds are available on a daily basis. However, there are restrictions on your ability to access the funds and on the way those funds can be accessed.

## Minimum account balance

### Minimum account balance and minimum transaction size

The minimum opening balance for an 11am Account is \$100,000. You will need to maintain this minimum account balance of \$100,000 at all times. The minimum transaction size (for both withdrawals and deposits) is \$10,000.

## Interest

### Interest

You will earn interest on your account balance. The interest rate applying to an 11am Account is a variable rate linked to the Reserve Bank of Australia's official cash rate. The actual rate applying to your account will be set by us on a daily basis. When determining the interest rates, Westpac takes into account a variety of factors including the amount of your deposit, the official cash rate applying at the time and your relationship with Westpac. Westpac will advise you of your initial interest rate at the time you open the account. Westpac derives a financial benefit from 11am Accounts. Westpac obtains that benefit by incorporating its costs and margins into the rates we pay on these accounts.

You can obtain details of the interest rates available by contacting a Westpac dealer on the telephone numbers listed at the back of this document. Westpac cannot give you advance notice of any changes in applicable interest rates. Interest rates applying to your 11am Account will be printed on your monthly account statements and we will advise you by mail each time these interest rates change.

Interest is calculated on the daily closing balance of your 11am Account. It is paid on the first business day of each month and when your 11am Account is closed. The interest may be credited to your 11am Account or, to another transaction account (in the same name and currency), at Westpac or another bank.

Interest is calculated using the following formula:

$$\frac{\text{Daily closing balance}}{365} \times \frac{\text{Interest rate}}{100}$$

An example of how interest is calculated on an 11am Account is provided on page 9 of this document.

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## Fees and charges

### Fees and charges

There are no transaction fees or monthly service fees payable on an 11am Account. Westpac may however charge a fee for providing additional account statements. The fees are:

- \$6.00 per page for each duplicate account statement; plus
- if you request a duplicate statement more than three months after the original statement was issued, Westpac may charge a fee of \$60.00 per hour or part thereof, if it is necessary to search for or recreate statements

These fees are payable at the time the event occurs or when the service is provided.

Your 11am Account is subject to any government taxes and duties. There are currently no government taxes and duties on withdrawals and deposits to your 11am Account. However, withholding tax and non-resident withholding tax may be payable (please refer to the Tax File Numbers and Non-resident withholding tax sections for more information).

Westpac may decide not to charge a fee that it is otherwise entitled to charge. Any failure by Westpac to charge a fee does not constitute a waiver of that fee or a waiver of the right to charge that fee.

## Credit or counterparty risk

### Credit or counterparty risk

We generally have performance obligations under all the financial markets products we enter into. Customers depend on us to perform our obligations. Our ability to do so is linked to our financial wellbeing. This type of risk is commonly referred to as **credit or counterparty risk**. As we are a regulated Australian bank, the risk of us failing to perform is very low.

## Opening an account

### Opening an account

11am Accounts are available for both personal and business customers. When an 11am Account is opened, Westpac will send you a deposit confirmation notice.

You can open an 11am Account at any Westpac branch in Australia. We will need your name, the name you wish your account to be in and your address. We will also need details of the transaction account at Westpac or another bank that will be used for the payment of interest and for withdrawals from your 11am Account. Please note that deposits to your 11am Account can only be made from a Westpac transaction account and you will need to nominate an account for this purpose. These transaction accounts must be in the same name and currency as your 11am Account.

### Financial Transactions Reports Act

To satisfy Westpac's identification process you and all signatories will need to satisfy the identification requirements of the Financial Transactions Reports Act. You can meet the identification requirements by providing either:

1. certain identity documents (the 100 points identification system); or
2. a reference from an acceptable referee

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If you are an existing Westpac customer, you may have already provided the identification required. If so, you will not need to provide it again.

1. The 100 points identification system

The Commonwealth Government has allocated a “points value” to each form of identification. To open a bank account, you need to provide a total of at least 100 points of identification for you and any other signatories. The following table explains how you may supply the necessary 100 points of identification:

<b>Identification</b>	<b>Points</b>
Centrelink personalised letter.	100
Acceptable reference.	100
OR	
Passport, full birth certificate, birth card, citizenship certificate.	70
<b>PLUS any of the acceptable forms of identification listed below:</b>	
Driver's Licence/Permit (Australian) – must have your signature and/or photo.	40
Identification card issued for entitlements to a financial benefit by the Australian Government (eg Pensioner Concession Card) to a public service employee or to a student at a university or TAFE.	40
Pensioner Concession Card or Health Care Card issued by Centrelink.	40
Records held by the Bank or from another financial body that holds a mortgage over your property.	35
Driver's Licence (foreign) – must have your signature and/or photo.	25
Current credit card or ATM access card from any financial institution (more than one can be used if issued by different financial institutions).	25
Store card, Medicare Card, Keypass photo card, passbook from any financial institution containing a black light signature (more than one can be used if issued by different financial institutions).	25
The most recent account from your local council or public utility (rates, water, electricity, gas).	25

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## 2. Acceptable referees

The Commonwealth Government has an approved list of acceptable referees whom can verify your identity when opening an account. Some examples are medical doctor, Justice of the Peace, Member of Parliament, solicitor and bank manager.

Your referee must have known you for at least 12 months and sighted your passport, birth certificate or citizenship certificate. This reference must be in writing on the correct, specified form. These forms are available at Westpac branches.

Westpac also has some special identification provisions if you do not have enough identification to make 100 points. If you need help to work out what identification you will need to open an 11am Account, please ask your Westpac contact, our Telephone Banking (on 132 032), or our branch staff.

### **Opening a joint account**

You can open an 11am Account in joint names. Where you open an 11am Account in joint names, each joint account holder can give instructions in respect of the 11am Account. You can also permit another person to operate your 11am Account by completing the appropriate form. You can withdraw this authority at any time.

It is important to understand what your responsibilities are prior to undertaking any joint financial commitment. Always consider that:

- if, for any reason, one (or more) of the joint account holders overdraws the account, each joint account holder may be liable for payment of all or any part of the amount overdrawn
- if an 11am Account is held in joint names and an account holder dies, we may treat the credit balance in the 11am Account as owing to the surviving account holder(s)

### **Opening an account held in trust**

Westpac can open trust accounts, on request, for a variety of situations that include:

- where an individual, partnership, firm or company is required by law to conduct a trust account, e.g. a solicitor or real estate agent
- for Trustees under a bankruptcy or liquidation order
- for Trustees under a deed of family arrangement

## **Operating your account**

### **Operating your account**

You can get up-to-date information on your 11am Account at any time by calling your Westpac representative, Telephone Banking (on 132 032) or by visiting any Westpac branch.

Transaction instructions on an 11am Account are generally given by telephone. However, with Westpac's approval, you may give instructions by facsimile. We will provide you with telephone numbers for this when you open the account.

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Deposits to an 11am Account must be made directly from an existing Westpac bank account. Westpac does not accept any other form of deposit, for example cash or cheques. There is currently no maximum amount that can be deposited into an 11am Account. However, Westpac reserves the right to set a maximum amount at any time with immediate effect. Each deposit must be at least \$10,000.

Funds withdrawn from an 11am Account must be credited to another transaction account (either with Westpac or another bank), in the same name and currency as your 11am Account. Funds cannot be withdrawn in any other way (for example, cash). You can give transaction instructions on any business day, that is any day when Westpac is open for general business in the state where your account is held. We will act on instructions on the day we receive them, provided they are received by 2.00pm local time in the state where the 11am Account is held. Westpac may process instructions received after this time but we are not obliged to do so. If we do not process instructions received after 2.00pm, we will process them on the next business day.

## **Account statements**

### **Account statements**

Westpac will mail you a statement every month unless we are unable, after taking reasonable steps, to locate you. The statement is designed to clearly show the transactions you have made. We will also mail you confirmation of every transaction performed on your 11am account and details of interest rate changes.

Some transactions may not appear on the statement you receive in the mail, because the statement may have been issued before the transaction was processed. These are called unstatemented transactions and you can find up-to-date details about them by calling Westpac on the telephone number provided for your 11am Account.

Please check all entries on statements carefully. If you believe there has been any error or unauthorised transaction, or have any other query, please contact Westpac immediately.

If you believe there has been any error in relation to your account, you must notify Westpac within three months of receiving your statement. If you do not notify us within this period, you lose the right to make a claim against us regarding any forgery in relation to a cheque or any other discrepancy.

If you need additional copies of your statement or would like access to information on your transactions, contact your Westpac representative, Telephone Banking (on 132 032), or visit your local branch. Westpac may charge a fee for providing additional account statements.

If, for any reason, your contact details or the account signatories change, you must notify your Westpac representative as soon as possible. Unless you have given us adequate prior notification of changes to contact details or other account information, Westpac cannot be held responsible for any resulting errors or losses.

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## Tax File Numbers

### Tax File Numbers

When you open an 11am Account, we will ask you if you wish to provide your Tax File Number (TFN) or your Australian Business Number (ABN). This is because accounts that earn interest are subject to the Pay-As-You-Go (PAYG) withholding rules.

You can provide your TFN when you open the account or at any other time. If the investment is made in the course of an enterprise (that is, business activities), you may provide an ABN as an alternative to your TFN.

For joint accounts, the Australian Taxation Office (ATO) requires a minimum of two TFNs or ABNs (one each) from the account holders. If a formal trust is established and a trustee makes the investment, the trustee may quote the TFN of the trust.

Provision of a TFN is not compulsory. However, if you choose not to provide a TFN, we are required to deduct withholding tax at the highest marginal tax rate, plus the Medicare Levy, when you earn interest income of \$120 or more a year.

### Exemptions

If you fall within one of the following categories you can claim an exemption from quoting your TFN so that withholding tax will not be deducted. You will need to tell us the type of exemption you are claiming. Those eligible include:

- most pensioners
- companies or unincorporated associations that are exempt from lodging tax returns and do not have TFNs (for example, charitable, social and non-profit organisations)
- children under 16 where the investment income is less than \$420 per annum

The collection of TFNs and their use and disclosure are strictly regulated by the Privacy Act (1988).

## Non-resident withholding tax

### Non-resident withholding tax

Where the account holder is a non-resident, withholding tax will be collected and deducted from the interest paid on the 11am Account. The amount of tax withheld is 10% of the interest income.

## Reporting

### Reporting

Westpac is required to report details of interest/dividend income earned, withholding tax deducted and Tax File Numbers quoted on an account to the Australian Taxation Office annually.

## Closing an account

### Closing an account

You can close your 11am Account at any time by calling your Westpac representative, Telephone Banking (on 132 032) or by visiting your local branch. When we close your 11am Account, we will pay you the net credit balance of your account. The net credit balance is the credit balance plus any deposit interest, less any accrued fees and government charges up to the closing date.

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Westpac may close your account due to unsatisfactory conduct or for any other reason we deem appropriate, such as an account being used for an illegal purpose. Westpac may also close an account if the account becomes inactive. An account becomes inactive if you do not make any deposits and/or withdrawals during a continuous six-month period. If we close your account, we will notify you in writing at the address shown on our records and, if appropriate, will send you the net credit balance of your account.

The Commonwealth Government has legislation that governs unclaimed monies. It states that accounts where there have been no deposits or withdrawals (excluding any bank charges or interest paid) for seven years or more, are to be treated as unclaimed monies. In this situation, accounts will be closed and credit balances may be transferred to the Commonwealth Government under the terms of the legislation.

We will assist account holders in making a claim to recover money that has been transferred to the Commonwealth Government. You can make a claim by visiting any branch. You will need to verify your identity by providing your account documents. You must also fill out a form that will need to be processed. This can take up to three months.

## **Account combination**

### **Account combination**

Westpac has the right to combine your 11am Account with any other Westpac account you hold, such as a loan or credit account upon which your repayments are in default. That is, we can transfer sufficient money from your 11am Account to clear any debt you owe us in other loan or deposit accounts. If we do this, the balance of your 11am Account will reduce by the amount used for this purpose. You agree that you may not set off any amounts we owe you (for example credit balances in your accounts) against amounts you owe us.

If we exercise our right to combine accounts, we will notify you promptly in writing at the address shown in our records.

## **Changes to terms and conditions**

### **Changes to terms and conditions**

We may change the terms and conditions of your account. We will always let you know if, for any reason, the terms and conditions of your account change.

We will notify you in writing about most changes, including the introduction of a new fee or charge (other than a government fee or charge), variations in the minimum balance, or the method by which interest is calculated. The notice will be sent to your address, as shown on our records, at least 30 days before the change takes effect. However such notice will not be given where you cannot be located.

As interest rates on your 11am Account are set on a daily basis, Westpac cannot give you advance notice of changes in applicable interest rates. Notice will be given after the change has occurred by placing a notice in major newspapers or by writing to you.

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Other changes, including changes in government fees and charges or the variation of an existing fee, may be notified to you by advertisement in the national or local media or in writing, before the day on which the change becomes effective.

However, advance notice may not be given when a change is due to an immediate need to restore or maintain the security of our systems or of individual accounts. In certain circumstances, notice may also be given after the change has occurred.

Provided you agree, we may notify you of any of the above types of changes either by electronic device or communication (such as email), or by making particulars of changes available at our web site – [www.westpac.com.au](http://www.westpac.com.au). You may, at any time, vary the electronic device or communication method you have nominated or terminate your agreement to allow us to notify you through any electronic method.

## Example of interest calculation

### Example of interest calculation

The example below is indicative only and uses rates and figures selected by us to demonstrate how the product works. Actual interest rates vary from time to time. Note that the calculations below include rounding of decimal places.

#### Scenario

On the 5<sup>th</sup> of May, (a business day for the purposes of this example), \$100,000 is deposited into an 11am Account for a period of 5 (five) days at an Interest Rate of 4.50%.

The calculation used to determine the interest payable is a Simple Interest Calculation as follows.

$$\$100,000 \times 0.045 = \$4,500$$

$$\$4,500 / 365 = \$12.33$$

Therefore:

Day one	\$12.33 in interest will accrue
Day two	\$12.33 in interest will accrue
Day three	\$12.33 in interest will accrue
Day four	\$12.33 in interest will accrue
Day five	\$12.33 in interest will accrue

On the first business day of June, Westpac will pay interest totalling \$61.64.

## Taxation

### Taxation

Taxation law is complex and its application will depend on a person's individual circumstances. When determining whether or not this product is suitable for you, you should consider the impact it will have on your own taxation position and seek professional advice on the tax implications it may have for you.

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## Telephone conversations

### Telephone conversations

The terms of an 11am Account are usually agreed verbally over the telephone. Once we have reached an agreement, both you and Westpac are bound by the terms of the 11am Account.

Conversations with our dealing room and settlement departments are taped. This is standard market practice. We do this to make sure that we have complete records of the details of all transactions. Taped conversations are retained for a limited period and are usually used where there is a dispute and for staff monitoring purposes.

You will need to advise our dealer if you do not wish to be recorded. However, we will not enter into any transaction over the telephone unless the conversation is recorded.

## Factors that may influence our advice

### Factors that may influence our advice

This document has been designed to help you choose the right product for your needs. When you ask for a recommendation, please be assured that our staff members will always explain your choices and suggest a suitable product.

Sometimes our staff may be eligible for incentives, including cash incentives, for achieving or exceeding a sales target.

## Code of Banking Practice compliance

### Code of Banking Practice compliance

The Code of Banking Practice is a voluntary code for banks dealing with individuals and small businesses. Its purpose is to set standards of good banking practice for banks to follow when dealing with these customers. Copies of the Code are available on request.

If you are a retail client, each relevant provision of the Code will apply to this product from the date we adopt that provision. If you would like to discuss whether or not the Code will apply to you, please contact Westpac on the numbers set out at the back of this document.

## The Electronic Funds Transfer Code of Conduct

### The Electronic Funds Transfer Code of Conduct

The Electronic Funds Transfer Code of Conduct governs all electronic funds transfer transactions to or from your account, which are initiated by you through electronic equipment using an access method. We will actively comply with this code and this is our obligation to you.

## Privacy and confidentiality compliance

### Privacy and confidentiality compliance

Westpac's Privacy Policy explains our commitment to the protection of your personal information. You may obtain a copy of our Privacy Policy by:

- calling Telephone Banking (on 132 032).
- contacting any of our branches
- visiting our web site at [www.westpac.com.au](http://www.westpac.com.au)

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In addition to Westpac's duties under legislation, it has a general duty of confidentiality towards you, except:

- where disclosure is compelled by law
- where there is a duty to the public to disclose
- where the interests of Westpac require disclosure
- where disclosure is made with your express or implied consent

## **Labour standards**

### **Labour standards**

When selecting, retaining or realising investments relating to our 11am Accounts, we do not take into account labour standards or environmental, social or ethical considerations.

## **Dispute resolution**

### **Dispute resolution**

Problem resolution is a priority for us. We have established complaint resolution procedures that aim to deal with complaints quickly and fairly. Our complaint handling procedures are in accordance with the Australian Standard on Complaints Handling. This service is free and covers verbal and written complaints.

If you have a complaint about this product, its operation or the service that we are providing, please contact us. Your first point of contact should be your Westpac representative.

We will aim to resolve the matter when you first contact us. If we cannot resolve your issue there and then, we will commit to taking the following steps:

- Step 1 - Let you know who is handling the complaint.
- Step 2 - Keep you informed of what is happening.
- Step 3 - Aim to resolve your complaint within 5 working days.

Once your complaint has been resolved, we will check with you to make sure you are satisfied with how your complaint was handled.

If you feel your complaint has not been properly handled or resolved, we invite you to contact our Customer Advocate on 1300 301 977 for a further review. The Customer Advocate's role is to understand and represent your interests within Westpac and help us ensure you have the best possible experience.

If you remain dissatisfied with the outcome, you can refer your complaint to either of the external organisations listed below.

The Finance Industry Complaints Service Limited  
PO Box 579  
Collins Street West  
Melbourne VIC 8007  
Phone 1300 780 808  
Fax: +61 3 9621 2291  
Internet: <http://www.fics.asn.au/>

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Australian Banking and Financial Services Ombudsman Ltd  
GPO Box 3A  
Melbourne VIC 3001  
Phone 1300 780 808  
Fax: +61 3 9613 7345  
Internet: <http://www.abio.org.au>

The Australian Securities and Investments Commission also has a free call Infoline on 1300 300 630. You can use this number to make a complaint and to obtain further information about your rights.

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**Westpac Banking  
Corporation contact  
details**

Queensland and Northern Territory:

Financial Markets  
Queensland  
Level 15 260 Queen Street  
Brisbane QLD 4000  
Telephone (07) 3227 2155

Western Australia:

Financial Markets  
Western Australia  
Level 14 109 St Georges Terrace  
Perth WA 6000  
Telephone (08) 9426 2522

New South Wales and ACT:

Financial Markets  
New South Wales  
Level 5 255 Elizabeth Street  
Sydney NSW 2000  
Telephone (02) 9284 8422

Victoria, South Australia and Tasmania:

Financial Markets  
Victoria  
Level 9 360 Collins Street  
Melbourne VIC 3000  
Telephone (03) 9608 3950