



## Westpac Flexible Income Plan Buy-sell price spread

Applies to all transactions effective on or after 25 August 2009

Investment Option	Buy-sell spread
Australian Share Fund	0.50%
Australian Share Fund – NCF <sup>1</sup>	0.50%
International Share Fund	0.40%
International Share Fund – NCF	0.40%
Australian Property Securities Fund	0.50%
Australian Property Securities Fund – NCF	0.50%
Dynamic Growth Fund	0.38%
Dynamic Growth Fund – NCF	0.38%
Balanced Growth Fund	0.33%
Balanced Growth Fund – NCF	0.33%
Moderate Growth Fund	0.20%
Moderate Growth Fund – NCF	0.20%
Conservative Growth Fund	0.13%
Conservative Growth Fund – NCF	0.13%
Guaranteed Money Market Fund	0.00%
Guaranteed Money Market Fund – NCF	0.00%

Westpac Securities Administration Limited ABN 77 000 049 472 is the issuer of interests in Westpac Flexible Income Plan. You can download a [Product Disclosure Statement \(PDS\)](#) for Westpac Flexible Income Plan. Alternatively it can be obtained by calling 131 817 or visiting any Westpac branch. You should obtain and consider the PDS before deciding whether to acquire, continue to hold or dispose of interests in Westpac Flexible Income Plan.

You can download a [Financial Services Guide](#) for Westpac Flexible Income Plan. Alternatively it can be obtained by calling 131 817 or from any Westpac branch.

An investment in this product is not an investment in, deposit with or any other liability of Westpac Banking Corporation ABN 33 007 457 141 (the Bank) or any other company in the Westpac Group. It is subject to investment risk, including possible delays in repayment of withdrawal proceeds and loss of income and principal invested. The Bank is not the issuer of the product. Neither the Bank nor any other company in the Westpac Group stands behind or otherwise guarantees the capital value or investment performance of the product.

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<sup>1</sup> NCF = Nil Contribution Fee