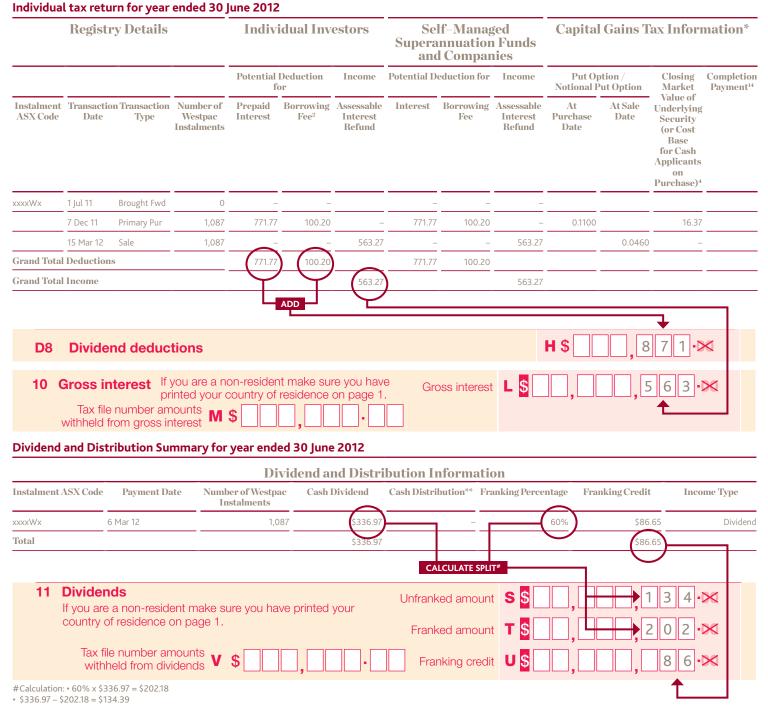
Guide to Disclosing Income and Expenses for Westpac Self-Funding Instalments on your Tax Return 2012

(excluding capital gains or losses)



Notes

* Instalment investors who have disposed of their instalments during the June 2012 financial year: This guide does not address a disposal of your securities and you should refer to the "Disposal" section of the 'Guide to the Taxation of Westpac Instalments' and/or consult your professional tax adviser.

** Distributions: If the Underlying Securities are, or include units in a listed trust (e.g. STW), distributions from the trust should have the same character as the amounts derived by the trust (e.g. they may include capital gains, foreign tax credits or franked dividends). The tax composition of distributions from trusts are generally available from the relevant entities or their websites. You should refer to the Tax section of the relevant PDS for further details on the tax treatment of these distributions.

Footnotes 2, 4 and 14 refer to the assumptions set out in your Instalment Tax Statement.

Important

This guide is provided for information purposes only and does not constitute tax advice. Westpac does not provide taxation advice and we recommend that you speak to your professional taxation adviser for assistance when preparing your return. We have not considered your particular investment needs, objectives, or your financial or taxation circumstances. Extracts from the Australian Taxation Office Individual Tax Return – 2012 are copyright Commonwealth of Australia, reproduced by permission.

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