

CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS FOR FOREIGN BANKS

[OMB CONTROL NUMBER 1506-0043]

The information contained in this Certification is sought pursuant to Sections 5318(j) and 5318(k) of Title 31 of the United State Code, as added by sections 313 and 319(b) of the USA PATRIOT Act of 2001 (Public Law 107-56).

This Certification should be completed by any **foreign bank** that maintains a **correspondent account** with any U.S. bank or broker-dealer in securities (a **covered financial institution** as defined in 31 CFR 1010.605(e)). An entity that is not a foreign bank is not required to complete this Certification.

A **foreign bank** is a bank organized under foreign law and located outside of the United States (see definition at 31 CFR 1010.100(u)). A **bank** includes offices, branches, and agencies of commercial banks or trust companies, private banks, national banks, thrift institutions, credit unions, and other organizations chartered under banking laws and supervised by banking supervisors of any state (see definition at 31 CFR 1010.100(d)).¹

A **correspondent account** for a foreign bank is any account to receive deposits from, make payments or other disbursements on behalf of a foreign bank, or handle other financial transactions related to the foreign bank.

Special instructions for foreign branches of U.S. banks: A branch or office of a U.S. bank outside the United State is a foreign bank. Such a branch or office is not required to complete this Certification with respect to Correspondent Accounts with U.S. branches and offices of the same U.S. bank.

Special instructions for covering multiple branches on a single Certification: A foreign bank may complete one Certification for its branches and offices outside the United States. The Certification must list all of the branches and offices that are covered and must include the information required in Part C for **each** branch or office that maintains a Correspondent Account with a Covered Financial Institution. Use attachment sheets as necessary.

¹ A "foreign bank" does not include any foreign central bank or monetary authority that functions as a central bank, or any international financial institution or regional development bank formed by treaty or international agreement.

A. The undersigned financial institution, **Westpac Banking Corporation** hereby certifies as follows:

B. **Correspondent Accounts Covered by this Certification:** Check **one** box.

- This Certification applies to **all** accounts established for Westpac Banking Corporation by Covered Financial Institutions.
- This Certification applies to Correspondent Accounts established by _____ (name of Covered Financial Institution(s)) for Westpac Banking Corporation.

C. **Physical Presence/Regulated Affiliate Status:** Check **one** box and complete the blanks.

- Westpac Banking Corporation maintains a **physical presence** in Australia and overseas (refer attachment for a list of branches and offices). That means:
- Westpac Banking Corporation has a place of business at the following street address: **Level 20, 275 Kent Street, Sydney NSW 2000** (refer attachment for branches and offices), where Westpac Banking Corporation employs one or more individuals on a full-time basis and maintains operating records related to its banking activities.
 - The above address is in **Australia** (refer attachment for branches and offices), where Westpac Banking Corporation is authorized to conduct banking activities.
 - Westpac Banking Corporation is subject to inspection by the **Australian Prudential Regulation Authority** (refer attachment for branches and offices), the banking authority that licensed Westpac Banking Corporation to conduct banking activities.
- Foreign Bank does not have a physical presence in any country, but Foreign Bank is a **regulated affiliate**. That means:
- Foreign Bank is an affiliate of a depository institution, credit union, or a foreign bank that maintains a physical presence at the following street address:
_____,
where it employs one or more persons on a full-time basis and maintains operating records related to its banking activities.
 - The above address is in _____ (insert country), where the depository institution, credit union, or foreign bank is authorized to conduct banking activities.
 - Foreign Bank is subject to supervision by _____, (insert Banking Authority), the same banking authority that regulates the depository institution, credit union, or foreign bank.
- Foreign Bank does **not** have a physical presence in a country and is **not** a regulated affiliate.

D. Indirect Use of Correspondent Accounts: Check box to certify.

- No Correspondent Account maintained by a Covered Financial Institution may be used to indirectly provide banking services to certain foreign banks. Westpac Banking Corporation hereby certifies that it does **not** use any Correspondent Account with a Covered Financial Institution to indirectly provide banking services to any foreign bank that does not maintain a physical presence in any country and that is not a regulated affiliate.

E. Ownership Information: Check box 1 or 2 below, **if applicable.**

1. **Form FR Y-7 is on file.** Foreign Bank has filed with the Federal Reserve Board a current Form FR Y-7 and has disclosed its ownership information on Item 4 of Form FR Y-7.
2. **Westpac Banking Corporation's shares are publicly traded.** Publicly traded means that the shares are traded on an exchange or an organized over-the-counter market that is regulated by a foreign securities authority as defined in section 3(a)(50) of the Securities Exchange Act of 1934 (15 U.S.C. 78c(a)(50)).

If **neither** box 1 or 2 of Part E is checked, complete Item 3 below, **if applicable.**

3. Foreign Bank has no **owner(s)** except as set forth below. For purposes of this Certification, **owner** means any person who, directly or indirectly, (a) owns, controls, or has power to vote 25 percent or more of any class of voting securities or other voting interests of Foreign Bank; or (b) controls in any manner the election of a majority of the directors (or individuals exercising similar functions) of Foreign Bank. For purposes of this Certification, (i) **person** means any individual, bank, corporation, partnership, limited liability company or any other legal entity; (ii) **voting securities or other voting interests** means securities or other interests that entitle the holder to vote for or select directors (or individuals exercising similar functions); and (iii) members of the same family² shall be considered one **person**.

Name	Address

² The same family means parents, spouses, children, siblings, uncles, aunts, grandparents, grandchildren, first cousins, stepchildren, stepsiblings, parents-in-law and spouses of any of the foregoing. In determining the ownership interests of the same family, any voting interest of any family member shall be taken into account.

F. Process Agent:

The following individual or entity: **Yvette Adiguzel, Associate Director, Legal, Westpac Banking Corporation** is a resident of the United States at the following street address: **39th Floor, 575 Fifth Avenue, New York, NY 1 0017-2422, USA**, and is authorized to accept service of legal process on behalf of Foreign Bank from the Secretary of the Treasury or the Attorney General of the United States pursuant to Section 5318(k) of title 31, United States Code.


G. General

Westpac Banking Corporation hereby agrees to notify in writing each Covered Financial Institution at which it maintains any Correspondent Account of any change in facts or circumstances reported in this Certification. Notification shall be given within 30 calendar days of such change.

Westpac Banking Corporation understands that each Covered Financial Institution at which it maintains a Correspondent Account may provide a copy of this Certification to the Secretary of the Treasury and the Attorney General of the United States. Westpac Banking Corporation further understands that the statements contained in this Certification may be transmitted to one or more departments or agencies of the United States of America for the purpose of fulfilling such departments' and agencies' governmental functions.

I, **Scott Saunders**, certify that I have read and understand this Certification, that the statements made in this Certification are complete and correct, and that I am authorized to execute this Certification on behalf of Westpac Banking Corporation.

Westpac Banking Corporation


[Signature]

Scott Saunders

Global Head of Financial Crime Risk, Compliance

Executed on this 2nd day of September, 2019.

Received and reviewed by:

Name: _____

Title: _____

For: _____
[Name of Covered Financial Institution]

Date: _____

[67 FR 60573, Sept. 26, 2002]

**Attachment to Part C – Westpac Banking Corporation
Covered branches and offices**

Branch or Office	Street address	Country	Banking Authority
Westpac Banking Corporation – Beijing branch	Unit 9-11, 14F, West Tower, World Financial Centre, No.1 East 3 rd Ring Middle Road, Chaoyang District, Beijing 100020	China	China Banking Regulatory Commission (CBRC) People’s Bank of China (PBOC) State Administration of Foreign Exchange (SAFE)
Westpac Banking Corporation – Cayman Islands branch	103 South Church Street, P.O. Box 1034, Grand Cayman, KY1-1102	Cayman Islands	Cayman Islands Monetary Authority
Westpac Banking Corporation – Hong Kong branch	Level 16, York House The Landmark 15 Queens’s Road, Central	Hong Kong	Hong Kong Monetary Authority
Westpac Banking Corporation – London branch	Camomile Court, 23 Camomile Street, London EC3A 7LL	United Kingdom	Bank of England Financial Conduct Authority
Westpac Banking Corporation – Mumbai branch	Level 12, The Capital Building, C-70 G Block, Bandra Kurla Complex (BKC) Mumbai 400051	India	Reserve Bank of India
Westpac Banking Corporation – New York branch	39th Floor, 575 Fifth Avenue, New York, NY 10017-2422	United States of America	Office of the Comptroller of the Currency Federal Reserve
Westpac Banking Corporation – Shanghai branch	Units 2709 – 2716, 27/F Tower 2 Shanghai International Finance Centre, 8 Century Avenue, Pudong, Shanghai 200120	China	China Banking Regulatory Commission (CBRC) People’s Bank of China (PBOC) State Administration of Foreign Exchange (SAFE)
Westpac Banking Corporation – Singapore branch	12 Marina View, #27-00, Asia Square Tower 2 018961	Singapore	Monetary Authority of Singapore
Westpac Banking Corporation – Suva branch	Westpac House, Level 1 & 2, 73 Gordon Street, Suva	Fiji	Reserve Bank of Fiji
Westpac Bank (PNG)	Level 1, Burns Philip Haus,	Papua New	Bank of Papua New

Branch or Office	Street address	Country	Banking Authority
Limited	Corner of Champion Parade and Musgrave Street, Port Moresby	Guinea	Guinea Financial Analysis and Supervision Unit
Westpac Europe Limited	Camomile Court, 23 Camomile Street, London EC3A 7LL	United Kingdom	Financial Conduct Authority
Westpac New Zealand Limited	Westpac on Takutai Square, 16 Takutai Square, Auckland, 1010	New Zealand	Reserve Bank of New Zealand
Westpac Banking Corporation – New Zealand branch	Westpac on Takutai Square, 16 Takutai Square, Auckland, 1010	New Zealand	Reserve Bank of New Zealand

