

Wellbeing Policy

Our Wellbeing is fundamental to the Westpac Group's culture and vision of helping our people (and customers and communities) to prosper and grow. At the Westpac Group we take a "whole of life" approach, where we believe that work is what we do and individuality is key.

Our approach to supporting wellbeing spans five wellbeing factors:

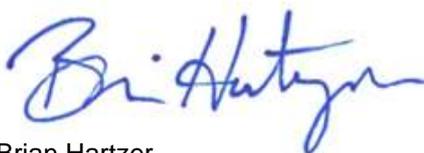
1. *Family & Community* – Everyone wants to feel like they belong. Family & Community is about connecting with the people around you and being part of something greater, something special. It is about having close bonds with the people who matter most to you.
2. *Finances* – No matter what your life stage, your financial security is about taking control of your finances to ensure security now and into the future.
3. *Health* – Taking care of both the body and mind, or both your physical and psychological health, is critical to your quality of life and longevity.
4. *Values* – Understanding what motivates you to perform at your best and how your values align to those of your employer.
5. *Work* – Work helps you build independence and confidence and allows you to support your lifestyle.

Our wellbeing depends on managing the balance between work and personal factors with each factor shifting in priority and focus as we move through our life and career. Ultimately, when these factors are balanced, we are more productive, our workplace is a better place to be and our wellbeing is improved.

We will fulfil our commitment to supporting our employee's wellbeing across these five factors by:

- Setting measurable objectives and targets to support programs to improve our wellbeing.
- Undertaking effective consultation regarding wellbeing.
- Assisting our people in understanding their needs.
- Providing appropriate support and feedback through our People Leaders.
- Responding to information regarding health and wellbeing issues, hazards and risks.
- Identifying, assessing and responding to mitigate or control risks as far as reasonably practicable.
- Providing appropriate resources and tools to support the wellbeing of our employees.

Wellbeing is integrated in all of the Westpac Group's people practices and we are empowered to take action to enrich the safety, health and wellbeing for the whole of our lives.



Brian Hartzler
Chief Executive Officer
Westpac Group