

International products & services fees

Standard fees.



Effective date: 1 August 2025



Accessibility support.

If you are deaf, hard of hearing, or have speech/communication difficulty, you can message us within the Westpac App or communicate with us using the National Relay Service accesshub.gov.au/about-the-nrs.

If English is not your preferred language, contact us and a banker can arrange a language interpreter.

Visit westpac.com.au/web-accessibility for further information on our more accessible products and services for people with disability, who are neurodivergent or where English is not your preferred language.

The following schedule outlines the standard fees applicable to our range of international services.

Documentary Credits

Documentary Import Letters of Credit.

(includes Surrendered Bills of Lading & Special Documentary Import Letters of Credit, Documentary Letter of Credit).

- Establishment fee (12 months validity)
 - Electronic delivery \$50
 - Facsimile/manual delivery\$150
- Amendment fee
 - Electronic delivery \$50
 - Facsimile/manual delivery\$100
- Document handling fee..... 0.375% of face value
 - Minimum amount..... \$80
 - Maximum amount.....no max
- Cancellation fee 0.25%
(for all Credits that are either cancelled or expire with principal balances greater than AUD5,000 or foreign currency equivalent)
 - Minimum amount..... \$80
 - Maximum amount.....no max
- Discrepancy fee.....USD50
- Acceptance fee..... 1.5% p.a. of face value
- Reimbursement.....USD65

Export Documentary Letter of Credit.

(includes Export Letter of Credit Negotiated (with recourse), Export Negotiations Under Documentary Letter of Credit, Indemnity Export Negotiations Under Documentary Letter of Credit).

- Advising fee
 - Electronic deliveryFREE
 - Facsimile/manual delivery\$100
(refundable if negotiated through Westpac)
- Amendment fee
 - Electronic deliveryFREE
 - Facsimile/manual delivery \$25
- Negotiation fee.....0.25% of face value
 - Minimum amount..... \$80
 - Maximum amount.....no max
- Assignment of proceeds fee.....\$100
- Confirmation fee..... on application
- Document pre-read/re-examination fee
(per read) \$50
- Indemnity fee..... \$75
- Transferable credit..... on application
- Documents released free of payment..... per set \$80
- Extension/re-presentation \$65

Documentary Collections

Import Documentary Collection.

- Handling fee.....0.25% of face value
 - Minimum amount..... \$75
 - Maximum amount.....\$750
- Dishonour fee
(collected on advice of dishonour)* \$65
- Extension fee \$50
- Shipping guarantees/Air way bill releases ..min. \$50
- Additional correspondence/Tracer fee ..per item \$20
- Re-presentation fee \$50
- Documents released free
of payment..... per set of documents \$75
- Avalisation fee.....per month 0.125% of face value
min. \$100
- Postage – local.....\$5
- Courier.....\$30

Export Documentary Collection/ Negotiation.

(includes Negotiations Under Export Documentary Collections – Remittance Documents Against Acceptance (Term) or Payment (Sight)).

- Handling fee.....0.25% of face value
 - Minimum amount..... \$75
 - Maximum amount.....\$750
- Dishonour fee (in addition to handling fee) \$65
- Extension fee \$50

* Legal fees separate.

- Additional correspondence/
Tracer fee.....per item \$20
- Avalised fundingconfirmed at application
- Courier charges also apply
- Negotiation Fee.....0.25% p.a. of face value
 - minimum amount.....\$80
 - maximum amountno max

Finance.

Westpac Trade Finance – Imports/Exports.

- Drawdown fee
 - Amount less than AUD20k or equivalent \$50
 - Amount AUD20k or equivalent and overFREE
- Extension/rollover fee\$50 per rollover
- Prepayment (subject to approval & break costs) \$50
(No charge if pre-paid within 10 days of loan maturity)

Trade Guarantees & Standby Letters of Credit.

- Establishment Fee\$300
- Ongoing 2.08% p.a. of face value
payable six-monthly
- Amendments\$50 per amendment

Out of pocket expenses such as SWIFT messages, overseas bank charges, telegraphic transfer, courier costs, etc may also be payable. These fees will vary and will be advised on a transaction basis.

Payments

Outward Telegraphic Transfer/ International Payments.

- Via Branch/over-the-counter* \$32
- Advice of fate* \$25
- Amendments* \$25
- Refunds/Cancellations \$25
- **Payments made via Online Banking or Corporate Online:** Fees may apply for transactions via Online Banking or Corporate Online. Please refer to the Westpac Online Banking Terms and Conditions and/or the Corporate Online Terms and Conditions and Fees and Charges Information Sheet, which are both available at westpac.com.au/terms-conditions.

* These fees are payable for banking services that are not related to your account. They are current as at the effective date on the front of this document but are subject to change without notice. Contact us for more information about our fees for other banking services.

International Telegraphic Transfer (Inward).*

- Credit to Westpac account in Australian dollars or a foreign currency (waived if you're receiving the equivalent of \$100 AUD or less)\$12

* All Inward Payments from Overseas and Locally.


Other Fees

- All out-of-pocket expenses such as:
 - registered or overseas postage.
 - telecommunication costs.
 - courier costs.
 - STD/ISD telephone costs incurred while undertaking a transaction on your behalf will be recovered.

Complaints

If you're ever unhappy about something we've done – or perhaps not done – please give us the opportunity to put things right.

You can contact us by:

-  1300 130 467
-  Go to our website, westpac.com.au, and search 'Feedback and Complaints'
-  Customer Experience, Reply Paid 5265, Sydney NSW 2001

If you are still unhappy.

If you are unhappy with the outcome of your complaint, then please feel free to contact our Westpac Group Customer Advocate.

The role of the Customer Advocate is to provide an objective and independent review of the outcome. The Westpac Group Customer Advocate can be contacted by email: **customeradvocate@westpac.com.au**

If you are not satisfied with our response or handling of your complaint, you may be able to lodge a complaint with the free, independent external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA). AFCA's details are set out below.

Australian Financial Complaints Authority

Online: **www.afca.org.au**

Email: **info@afca.org.au**

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

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Westpac acknowledges the Traditional Owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respects to Australia's First Peoples, and to their Elders, past and present.

Things you should know: All amounts stated in this brochure are in Australian dollars unless otherwise noted. The information in this brochure is current as at 1 August 2025. Full details of current bank fees and charges are available on application. Bank fees and charges may be varied, or new fees and charges introduced, in the future. Westpac is the issuer of the other products referred to in this brochure. Terms and conditions for the products and services referred to in this brochure are available by calling 131 032, visiting [westpac.com.au](https://www.westpac.com.au) or by visiting one of our branches. You should obtain and consider the applicable terms and conditions before deciding whether to acquire, continue to hold or dispose of a product or service.

Telephone Conversations

Conversations with our International Service Centres are recorded. This is standard market practice. We do this to make sure that we have complete records of the details of all transactions. Recorded conversations are retained for a limited period and may be used where there is a dispute or for staff monitoring purposes.