



Changes made in the Telephone Banking Terms and Conditions

We're making some changes to our Telephone Banking Terms and Conditions. These changes relate to the previously available Terms and Conditions documents for Personal Telephone Banking and Group Telephone Banking.

We now have one document which contains the Terms and Conditions for both Personal Telephone Banking and Group Telephone Banking.

Summary of changes, effective 10 June 2025:

Section or Clause Reference	Change Description
Westpac Telephone Banking Terms and Conditions contain the terms and conditions for Personal Telephone Banking and Group Telephone Banking services	Updated to now have a single Terms and Conditions document for Personal Telephone Banking and Group Telephone Banking services.
We're here to help	Updated to include additional ways to contact us via the Westpac App.
Accessibility Support	<p>Updated to include reference to additional accessibility option – the ability to contact us via the App.</p> <p>Inserted the web address for the National Relay Service – previously a hyperlink only.</p> <p>Inserted the web address for our Access and Inclusion website – previously a hyperlink only.</p>
Important Information	This section summarises some of the terms which are further set out in detail within the document.
Part 1: Features and Terms and Conditions	<p>This Terms and Conditions document is now divided into three Parts.</p> <p>Part 1 covers Features and Terms and Conditions.</p> <p>It now covers features, terms and conditions applicable to Personal Telephone Banking and Group Telephone Banking.</p> <p>Part 2 covers Terms and Conditions that apply to Group Telephone Banking only.</p> <p>Part 3 covers General Matters.</p>

Section or Clause Reference	Change Description
Access to accounts	<p>This section has been amended to align with current processes.</p> <p>We have updated the wording to outline that for customers registered for Personal Telephone Banking and who are an authorised representative of a business, we may be able to assist them with business bank account opening through Telephone Banking and register the business for Group Telephone Banking.</p>
Features	<p>The table now includes an up-to-date list of services available for self service Personal Telephone Banking and Group Telephone Banking (depending on access level).</p>
Times of availability	<p>We have clarified the availability of staff assisted services and that not all staff assisted services are available on non-Banking Days.</p>
When we may delay or refuse transactions	<p>This clause was previously named “Anti-Money Laundering and Counter-Terrorism Financing Obligations”.</p> <p>This clause now also includes reference to us being able to meet our regulatory and compliance obligations and in order to do so, we may change the levels of control and monitoring we perform at any time.</p> <p>This clause has also been amended to reflect the position on liability when Westpac and its correspondents are not liable for losses and when you are not required to indemnify us to the extent that any losses suffered by us arise from our negligence, fraud or wilful misconduct.</p>
Payments made in error	<p>We have updated this clause to reflect that when the ePayments Code applies to a particular payment, we will act in accordance with the ePayments Code.</p>
System cut-off times	<p>A new paragraph has been added to explain that any changes to the system cut-off times will be notified in accordance with the “Changes to Terms and Conditions” clause of the document.</p>
Payments and their effective dates	<p>The term “previous business day” has been changed to “previous Banking Day”.</p>
Transaction reference numbers/receipts	<p>We have updated this clause to include reference to transaction details being able to be obtained by speaking to our team during contact hours.</p>

Section or Clause Reference	Change Description
Payment Limits	<p>This clause was previously named Value limit on transfers.</p> <p>An insertion has been made to reference that Billers may have different minimum and maximum limits which may vary by Biller Code.</p>
Call monitoring	<p>This clause has been updated to reflect Westpac's Privacy Statement and that we may monitor and/or record calls. If calls are being recorded, we will let you know.</p>
Cancelling your use of Telephone Banking	<p>This clause now has a reference to being able to terminate the use of a Telephone Banking service at any time.</p>
Rules about BPAY® and BPAY availability through Telephone Banking	<p>This clause now has a reference to the fact that we also cannot accept a request to stop or alter a BPAY payment that is not a Scheduled Payment after you have instructed us to make it.</p>
BPAY – If you suspect fraud	<p>This clause has been updated to reflect that if you make a BPAY payment because of fraud of a person involved in the BPAY Scheme, then that person should refund you the amount of the fraud-induced payment.</p> <p>If you are not able to obtain a refund then please advise us and we will inform you of other rights or recovery you may have under the BPAY Scheme rules.</p>
Part 2: Terms and Conditions that apply to Group Telephone Banking	<p>This section has been renamed “Part 2: Terms and Conditions that apply to Group Telephone Banking”.</p> <p>A definition has been inserted for Group Telephone Banking users.</p> <p>Inserted a new table which sets out the access levels for users of Group Telephone Banking.</p> <p>Amended the clause to provide for us to be able to, acting reasonably suspend a group, combination of groups or a customer's access to Group Telephone Banking at any time without prior notice.</p>
Part 3: General Matters	<p>This section has been renamed “Part 3: General Matters”.</p>
Changes to Terms and Conditions	<p>This clause has been updated to reflect when we can make changes to terms and conditions without your consent and it also sets out the types of changes and applicable notice periods for changes to terms and conditions which we may make.</p>

Section or Clause Reference	Change Description
Updating your contact details	<p>This clause has been updated to reflect that you should keep your contact details current and that when these change, we need to be notified as soon as possible. Should the mobile phone number nominated no longer be used, access to some Telephone Banking services may not be available.</p> <p>This clause has been renamed from “What happens if your details change” .</p>
The amounts we pay our staff	<p>This clause has been inserted to disclose certain remuneration and benefits which our staff receive.</p>
Meaning of Words and amended definitions used in these Terms and Conditions	<p>This section has been amended to include new defined terms as well as updated definitions.</p> <p>New definitions</p> <ul style="list-style-type: none"> • access code or code • account • BPAY Payment • Scheduled Payment • the Bank, us, we, Westpac • Westpac Group <p>Updated and amended definitions</p> <ul style="list-style-type: none"> • access level • account holder • banker assisted now reads staff assisted • BPAY • contact person • service or Telephone Banking Service • service owner • user <p>Definitions not used in the document have been deleted.</p>

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