

# TELEPHONE BANKING

Terms and Conditions  
(Personal Telephone Banking  
and Group Telephone Banking).



Effective date: 10 June 2025




# We're here to help

You can contact us:


## Contact us in the Westpac App.


You can chat or call us through the App

 [westpac.com.au](https://westpac.com.au)

 Please call us from anywhere in Australia on  
132 032 for personal banking needs  
132 142 for business banking needs

If you are overseas, please call  
+61 2 9155 7700.

 You can write to us at:  
GPO Box 3433  
Sydney NSW 2001

 If you prefer to tell us in person, go to our  
website to locate your nearest branch.

## 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](https://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](https://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.

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# Introduction

## Your Bank.

Our Telephone Banking services includes Personal Telephone Banking and Group Telephone Banking.

With Telephone Banking you can check account balances, pay bills and transfer money between your accounts and/or other accounts a user can access through a Telephone Banking service.

Group Telephone Banking, formerly known as Business Telephone Banking, is for customers who want other people to access their accounts or third-party accounts using a Telephone Banking Service.

Refer to your account terms and conditions for the Telephone Banking features available for your account, and details of all fees and charges for the use of Telephone Banking.

Telephone Banking services are provided to you by:

Westpac Banking Corporation ABN 33 007 457 141  
275 Kent Street  
Sydney NSW 2000

AFSL and Australian credit licence 233714.

## Our Obligation to You.

It is our commitment to make all the details about your banking as clear as we possibly can. This Terms and Conditions document gives you all the information you need regarding our Telephone Banking services.

We encourage you to read this document carefully and keep it handy so you can refer to it if you have questions.

If there's anything in this document which you'd like to have clarified or know more about, simply contact us as set out in the "We're here to help" section at the beginning of this document.

# Important Information

This document sets out the terms and conditions for Telephone Banking, and your use of Telephone Banking is your acceptance to be bound by these terms and conditions.

Whilst it is important to read all of the terms and conditions, set out below is a summary of some of the key terms that you should be aware of:

- Our Privacy Statement sets out how we may collect, use and disclose your information including to provide you with access to Telephone Banking.
- You should not share any access code with anyone else, and immediately notify us if you know or suspect that an access code has become known to someone else or you suspect unauthorised transactions on an account. See clause “Protecting your access code”.
- In certain circumstances, you may be liable for actual losses resulting from unauthorised transactions when an access code is required. If there is an unreasonable delay in telling us, this may impact the account holder’s liability for any unauthorised transactions. In some cases, this may be limited to \$150 or lower. See clause “When the account holder(s) are liable” and “When limited liability applies” for circumstances where you may be liable.
- The account holder is responsible for the instructions (including transactions) via Telephone Banking authorised by the service owner, contact person or user or another person with the user’s knowledge and consent, except where we act fraudulently, with wilful misconduct or gross negligence or breach our obligation to act fairly or reasonably. See clauses “Access for Group Users of Group Telephone Banking”, “When the account holder(s) are liable” and “When limited liability applies”.
- Notwithstanding anything else in these terms and conditions, other than in relation to our negligence, fraud or wilful misconduct, Westpac and its correspondents are not liable for any loss you suffer (including consequential loss) in connection with these terms and conditions and you are not required to indemnify us to the extent that any losses suffered by us arise out of our negligence, fraud or wilful misconduct. See clauses “When we

may delay or refuse transactions” and “Liability for unauthorised transactions (including BPAY)”.

- In some circumstances, we may delay, block, freeze or refuse transactions or suspend access to Telephone Banking and/or other products and services. We may also return a transaction amount to the account from which it was received or as we reasonably consider appropriate. See clauses “When we may delay or refuse transactions” and “Payments made in error”.
- Payment limits may be decreased at any time, where we act reasonably, having considered the risk of loss suffered by you or by us. See clause “Payment Limits”.
- BPAY® Billers may have different limits and the limits may vary by Biller Code. The applicable limit is also subject to changes by BPAY or under the BPAY scheme rules.
- Check the amount you wish to pay before you instruct us to make a BPAY payment. If the amount is greater than the required amount, you must liaise directly with the biller to obtain any refund. See clause “Rules about BPAY and BPAY availability through Telephone Banking”.
- We may suspend or terminate your access to Telephone Banking without giving you notice, acting reasonably. This includes where we believe that there is a risk of fraud or a security breach. See clause “Cancelling your use of Telephone Banking”.
- We may change terms and conditions, and provide you with notice of these changes, except in certain circumstances. See clause “Changes to Terms and Conditions”.
- You must keep your personal details up to date (including your mobile phone number). See clause “Updating your contact details”.

# Part 1: Features and Terms and Conditions



## What you need.

If you are already registered for Personal Telephone Banking, you will need your customer number and an access code.

To register for Personal Telephone Banking call us and you will be issued an access code.

If you are registered for Group Telephone Banking, you will need the Service Owner's customer number, an access code and a group number. To register, visit [westpac.com.au/business-banking/services/business-telephone-banking](https://westpac.com.au/business-banking/services/business-telephone-banking) or speak to us or visit a branch.

## Access to accounts.

You can use Personal Telephone Banking for your eligible personal accounts accessible through Telephone Banking linked to your customer number. For eligible accounts, refer to the applicable account(s) terms and conditions, or contact us.

You can use Group Telephone Banking to access accounts authorised by the service owner (the account holder or an authorised party acting on behalf of the account holder) that are linked to the service owner's customer number.

If you are registered for Personal Telephone Banking and are an authorised representative of a business, we may be able to assist you with business bank account opening needs through Telephone Banking and register the business for Group Telephone Banking.



## Features.

The features and operation of each of the accounts accessed using Telephone Banking are governed by the terms and conditions we give you for that account(s). You can use Self service Telephone Banking to access a range of banking services depending on your access level including:

	<b>Personal Telephone Banking</b>	<b>Group Telephone Banking</b> <i>Refer to Access Levels in Part 2 Group Telephone Banking terms and conditions</i>
Check account balances (Account enquiry)	✓	✓
Check BSB and Account Numbers	✓	✓
Check interest earned	✓	✓
Check the interest rate on a home loan	✓	✓
Credit Card payments	✓	✓
Obtain transaction details	✓	✓
Pay bills using BPAY and transfer funds between accounts	✓	✓

## Times of availability.

Self service Telephone Banking is available 24 hours a day, 7 days a week. Staff assisted Telephone Banking is provided 8am–8pm, Sydney time, Monday to Friday. Not all staff assisted services are available on non-Banking Days.

We will do everything possible to ensure that Telephone Banking is available at the specified times.

We will also regularly correct and update information available to you. Any changes to the times of availability will also be listed on our website.

We will endeavour to process all instructions initiated through Telephone Banking promptly but there may be delays that are caused by factors beyond our control. If you should reasonably be aware that there are technical problems affecting an instruction, our liability is limited to correcting any errors and refunding any fees that we have charged you.

## Ensuring your security.

To ensure security of transactions you make through Telephone Banking, we will identify you and ask you to quote your customer number and access code each time you use the service.

If access is required for more than one user, customers can register for Group Telephone Banking. Each user will be provided with an access code and a group number following valid registration by the service owner.

Please ensure that you keep your access code in a safe place and do not tell or show it to an unauthorised person. You must take all necessary precautions to maintain confidentiality of your access code. We may cancel your access code without notice if we reasonably believe or suspect it is being misused.

For security purposes to avoid your access code from being recorded, you must use staff-assisted Telephone Banking whenever you are using a phone that is not your personal phone or where numbers dialed or entered may be recorded (for example, hotels for billing purposes).

You or the group user can change your access code at any time provided you correctly quote your current access code. You should change your access code when first issued and then periodically or when you believe that your access code has become known to others.

You must immediately notify us if you know or suspect that your access code has become known to someone else or you suspect that unauthorised transactions have been made on the account holder's account. Where this occurs please contact us, including calling our Telephone Banking or submitting a request via the Westpac App.

When Telephone Banking is not available, you will not be responsible for unauthorised Telephone Banking transactions which could have been prevented if Telephone Banking was available provided that you tell us about the unauthorised use of your access code within a reasonable time after Telephone Banking becomes available.

## Protecting your Access Code.

To protect your access code (your 'code') you must:

- try to memorise it;
- destroy any documentation we issue to you containing your code;
- not tell anyone your code, including family members, friends and our staff (except when completing a staff-assisted Telephone Banking enquiry or transaction);
- if you select your own code, do not select a number that can easily be guessed, such as a previously selected code, consecutive numbers, one number repeated, or numbers which form a pattern, or that can easily be associated with you, such as a number which represents a recognisable part of your date of birth, telephone number, driver's licence number and so forth;
- make sure that nobody watches you or hears you when you are entering or using your code.

If you select your own code, for security reasons you should endeavour to change it at regular intervals (say every two years).

If you make a record of your code you must either take reasonable steps to prevent unauthorised access to the record or ensure the record is reasonably disguised. We do not consider that you have made a reasonable attempt to disguise your code if you only:

- record it in reverse order;
- record it as a series of numbers with any of them marked to indicate the code;
- record the code as a telephone number with the code in its correct sequence anywhere within the telephone number;
- record the code as a telephone number where no other telephone numbers are recorded;
- disguise the code as a date or as an amount.

There may be other forms of disguise which may be similarly unsuitable because of the ease of another person working out your code.

You must ensure that the contact person and users comply with these requirements.

**Please note:** Notwithstanding anything else in these Terms and Conditions, liability for losses, including where liability is limited, resulting from unauthorised transactions is determined under the relevant provisions of the ePayments Code where that Code applies.

## Your instructions to the Bank.

When you use Telephone Banking, your requests will be carried out if they are permitted by the terms and conditions of the account holder's account(s). We cannot refuse a request once we acknowledge receipt of that request and/or act on that request. However, we may defer action and seek further information from you, the contact person or group user or other parties before carrying out a request.

In that case, you will be told promptly and will have the opportunity to respond.

## When we may delay or refuse transactions.

Please be advised that in order for us to meet our regulatory and compliance obligations we may change the levels of control and monitoring we perform at any time.

In some circumstances, including where we consider it reasonably necessary to meet our regulatory and compliance obligations (including those relating to anti-money laundering and counter-terrorism financing) or to manage associated risk, we may, without giving you notice, take such action including:

- block or place a stop on your card;
- delay, block, freeze or refuse a transaction; and/or
- return a transaction amount to the account from which it was received or as we reasonably consider appropriate.

Examples of when we may take these measures include where we have reasonable grounds to believe that:

- a transaction may breach Australian law or sanctions (or the law or sanctions of any other country); or
- a transaction involves a payment to, from or through a Sanctioned Jurisdiction; or
- your account and/or Telephone Banking is being used in a manner we reasonably consider is unsatisfactory, fraudulently or in a way that might cause you or us to lose money; or
- a payment made to your account is or may be a payment in error (including but not limited to fraudulent payments, or payments relating to a scam); or
- you do not provide us with any document or information we reasonably request from you.

We may take these measures for as long as we reasonably need. Westpac and its correspondents are not liable for any loss you suffer (including consequential loss) in connection with the relevant product(s), other than arising from our negligence, fraud or wilful misconduct.

You provide us with the following undertakings and indemnify us against any potential losses arising from any breach by you of such undertakings:

- you must not initiate, engage in or effect a transaction that may be in breach of Australian law or sanctions (or the law or sanctions of any other country) or that involves a payment to, from or through a Sanctioned Jurisdiction;
- the underlying activity for which any product is being provided does not breach any Australian law or sanctions (or the law or sanctions of any other country); and
- you will not access or use your Telephone Banking in a Sanctioned Jurisdiction.

You are not required to indemnify us to the extent that any losses suffered by us arise from our negligence, fraud or wilful misconduct.

You should also be aware that:

- we may from time to time require additional information from you to assist us to comply with our regulatory and compliance obligations or to manage associated risk; and
- where legally permitted to do so, we may disclose the information gathered to regulatory and/or law enforcement agencies, other banks, other members of the Westpac Group, service providers or to other third parties.

## Payments made in error.

Where we reasonably believe that a payment made to your account may be a payment made in error, we may, without your consent, deduct from your account an amount no greater than the amount of the payment made in error and return the funds to the account from which they were received, or as we reasonably consider appropriate. A payment made in error includes a fraudulent payment, a payment as a result of a scam affecting you or another person, an over payment, a duplicate payment or a payment error.

We will take steps, acting reasonably, to contact you in relation to a payment made in error unless we are unable. If you receive a payment into your account and the ePayments Code applies to the particular payment, we will act in accordance with the ePayments Code.

# Verify with Confirmation of Payee service.

The Verify with Confirmation of Payee service allows you to check the name of the person or business you intend to pay matches the name on the account. Verify with Confirmation of Payee terms and conditions apply, available on [westpac.com.au](https://westpac.com.au) by searching 'Verify with Confirmation of Payee'.

## System cut-off times.

Current system cut-off times to receive same day value to the account holder's account(s) are:

Service	System cut-off time
Funds transfer	7.30pm Sydney time on a Banking Day
Credit card payments	7.30pm Sydney time on a Banking Day
BPAY payments	6.00pm Sydney time on a Banking Day

If you make a transfer after these cut-off times your transaction will not be processed until the following Banking Day.

Any changes to the system cut-off times will be notified in accordance with the "Changes to Terms and Conditions" section.

## Payments and their effective dates.

Unless otherwise advised by us, information as to the state of the account holder's account(s) will reflect the position at the close of business on the previous Banking Day.

## Transaction reference numbers/receipts.

For every self-service transaction made through Telephone Banking, we will provide a transaction reference number which acts as a receipt.

We suggest that you write this number down. It will appear on your regular statements and should be quoted if you have any queries in relation to a transaction. Transaction details can be obtained by speaking to our team during contact hours.

## Payment Limits.

The listed maximum limits may not be available to all Telephone Banking customers at all times and we could decrease the maximum limit at any time, acting reasonably, having consideration to the risk of loss suffered by you or us. Speak to our team during contact hours on current limits that apply.

- When using Self service Telephone Banking, the current default transfer of funds limit is \$100,000 per transaction.
- When you are using BPAY, the current default transaction amount limit is \$10,000 per transaction. Billers may also have different minimum and maximum limits which may vary by Biller Code. This limit is also subject to changes by BPAY or under the BPAY scheme rules.

## Call monitoring.

In order to improve quality and security, we may monitor and/or record our calls through Telephone Banking, subject to our privacy obligations. We will let you know if we are recording a call.

Our collection, use and/or disclosure of your personal information is in accordance with our Privacy Statement, legislative and regulatory requirements. Westpac's Privacy Statement is available at [westpac.com.au/privacy/privacy-statement](https://www.westpac.com.au/privacy/privacy-statement)



## Call costs.

You can use the Telephone Banking service from anywhere in Australia and this may incur call charges. Higher call charges may apply for overseas and mobile calls.

## Cancelling your use of Telephone Banking.

You may terminate the use of a Telephone Banking service at any time. Telephone Banking service can be terminated by sending us a completed administration form available from our website or any branch or call us for assistance.

We may suspend or terminate your access to a Telephone Banking service or any other account access methods without giving you notice where we reasonably believe your access should be suspended or terminated. This includes where we believe that there is a risk of fraud or security breach, or where we reasonably suspect that you are residing in a Sanctioned Jurisdiction. Should you require assistance, please contact us.

If you are travelling to a Sanctioned Jurisdiction, we may without giving you notice suspend your access to Telephone Banking or any other account access methods while you are in that jurisdiction.

## Mistakes and concerns.

If you think there has been a mistake in a transaction made through Telephone Banking please contact us and we will advise you of our dispute resolution procedure. For more information on how to do this, please refer to 'Feedback and Complaints'.

## Rules about BPAY and BPAY availability through Telephone Banking.

Westpac allows you to make BPAY payments with Telephone Banking.

We are a member of the BPAY Electronic Payments Scheme (BPAY Scheme). Where BPAY is available to the account holder's account(s), you can ask us to make payments on your behalf to billers who wish to receive the payments through the BPAY Scheme. The BPAY Scheme cannot order a stop payment once you have instructed us to make that payment. 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.

## Future dated payments.

If we are unable to make a BPAY payment at the future payment date we will advise you.

A payment may also not be able to be made due to insufficient funds, an invalid account or because the biller no longer participates in the BPAY Scheme.

## Correct and incorrect amounts.

Please ensure that you specify the correct amount you wish to pay. If you instruct a BPAY payment and later discover that:

- the amount you specified is greater than the required amount, then you must liaise directly with the biller to obtain a refund of the excess amount;
- the amount that you specified is less than the required amount, then you can make another BPAY payment to make up the difference; or
- if you do require a complete BPAY payment refund you can contact us.

## Delays.

Delays might occur if another participant in the BPAY Scheme is not complying with its obligations. We are not responsible for such delays caused outside of our control.

If we are advised that your BPAY payment cannot be processed by a biller, we will contact you to advise you of this, credit the account holder's account with the amount of the BPAY payment, and take all reasonable steps to assist you in making the BPAY payment as quickly as possible.

## Other concerns and their solutions.

Please tell us promptly if:

- you become aware of any delays or mistakes in processing your BPAY payments; or
- you did not authorise a BPAY payment that has been made from the account holder's account (for clarity, this does not include where the payment was initiated by you or anybody with your knowledge or consent); or
- you think that you have been fraudulently induced to make a BPAY payment.

We will attempt to rectify any such BPAY payments (other than incorrect payment amounts that you must pay and aside from any payments made by you with the incorrect payment amounts) in the way described in this document. However, except as set out in this document, we will not be liable for any loss or damage you suffer as a result of your use of the BPAY Scheme. If you make an erroneous or mistaken payment, this will not satisfy part or whole of your underlying debt to the biller.

## If you suspect fraud.

If you make a BPAY payment because of the fraud of a person involved in the BPAY Scheme (e.g. a biller) or is made as a result of you being fraudulently induced into making that BPAY payment, then that person should refund you the amount of the fraud-induced payment. 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.

## Consequential Loss.

We are not liable for any consequential loss or damage you suffer as a result of the BPAY Scheme, other than in relation to our negligence, fraud or wilful misconduct or any breach of a condition or warranty implied by law in contracts for the supply of goods and services which may not be excluded, restricted or modified at all, or only to a limited extent.

# Liability for unauthorised transactions (including BPAY)

## When the account holder(s) are not liable.

The account holder(s) will not be liable for losses resulting from unauthorised transactions where it is clear that the user(s) have not contributed to the loss.

The account holder(s) will not be liable for losses resulting from unauthorised transactions that:

- are caused by the fraudulent or negligent conduct of our staff or agents or of companies involved in networking arrangements or of a merchants (i.e. providers of goods or services) who are linked to the electronic funds transfer system or of their agents or employees; or
- require the use of a code and happen before the user receives or selects their code(s), including a replacement or reissued code; or
- require the use of a code and happen after we have been notified that the security of the code has been breached; or
- are made with a code that is forged, faulty, expired or cancelled; or
- are the result of the same transaction being incorrectly debited more than once to the same account.

## When the account holder(s) are liable.

The account holder(s) will be liable for losses resulting from transaction(s) which are carried out by the user, or by another person with the user's knowledge and consent.

The account holder will be liable for actual losses resulting from unauthorised transactions caused by the user:

- engaging in fraud; or
- voluntarily disclosing any of their codes to anyone, including a family member or friend; or

- keeping a record of a code without making a reasonable attempt to disguise it, or to prevent unauthorised access to it; or
- selecting a code which represents their birth date, or being an alphabetical code which is a recognisable part of their name, after we have asked them not to select such a code and told them of the consequences of doing so; or
- acting with Extreme Carelessness in failing to protect their codes.

The account holder will also be liable for actual losses resulting from unauthorised transactions caused by the user unreasonably delaying notifying us of their code(s) becoming known to someone else. The account holder's liability will only extend to losses which occur between the time when the user became aware (or should reasonably have become aware) of their code(s) becoming known to someone else and when we were actually notified.

However, the account holder will not be liable to pay for:

- that portion of the losses incurred on any one day which exceed the daily transaction limit applicable to their account(s) or the relevant access method;
- that portion of the losses incurred which exceed the balance of their account(s), including any pre-arranged credit;
- losses incurred on any accounts which the account holder and the Bank had not agreed could be accessed using the relevant access method.

The account holder's liability is subject to the Bank proving on the balance of probability that the user contributed to the losses in one or more of the ways listed above.

## When limited liability applies.

The account holder will only be liable for losses resulting from unauthorised transactions to a limited extent, in circumstances where a code was required to perform the transaction and it is unclear whether the user contributed to the loss. The account holder's liability in such cases will be the least of:

- \$150; or
- the balance of the account(s), including any prearranged credit; or

- the actual loss at the time we are notified of the code(s) becoming known to someone else (excluding that portion of the loss incurred on any one day which exceeds the applicable daily transaction limit).

Notwithstanding anything else in these Terms and Conditions, for transactions governed by the ePayments Code, we do not deny a user's right to claim consequential damages resulting from a malfunction of a system or equipment provided by a party to a shared electronic payments network that you are entitled to use pursuant to these Terms and Conditions (such as a merchant or us) except where a user should reasonably have been aware that the system or equipment was unavailable or malfunctioning, in which case our liability for any loss arising from the equipment or system unavailability or malfunction is limited to:

- a. correcting any errors; and
- b. refunding any fees or charges imposed on the user.

## BPAY transactions.

With respect to BPAY transactions, the account holder will not be liable for loss of funds if a BPAY payment is made:

- to a person or for an amount which is not in accordance with the user's instructions; or
- in accordance with a payment direction which appeared to us to be from a user or on a user's behalf but for which a user did not give authority; and
- the account was debited for the amount of that payment.

In these situations, we will credit that amount to the account.

Where the account holder is liable for a mistaken BPAY transaction and we have been unable to recover the loss of funds from the payee, the account holder must pay us the amount of the funds within 20 banking days of us attempting to recover it from the payee.

For details on how to notify us about breaches of security of your Telephone Banking access code or unauthorised Telephone Banking transactions, please refer to 'Ensuring your security'.

## Part 2: Terms and Conditions that apply to Group Telephone Banking

### Access for Group Users of Group Telephone Banking.

Before you use Group Telephone Banking, you are required to complete and execute an access authority form. By doing this, you are:

- agreeing to these terms and conditions; and
- authorising your contact person and group users to use the service owner's customer number.

You may be liable for the misuse of the service including transactions on the account holder's account(s) or any failure by you, a group user, or contact person to observe the Group Telephone Banking Terms and Conditions.

By providing the completed access authority form, you have also authorised us to:

1. form the groups of accounts as they appear on the access authority form.
2. allow a group user you have nominated to transact on the accounts you have indicated and at the access level you have chosen for the group user.

You acknowledge that the group user, by undertaking the transactions at the nominated access level, may incur transaction, service or other bank fees and charges as set out in the terms and conditions of the relevant product.

We are authorised to accept and act on the instructions of the contact person with regard to:

- issuance of access codes to group users;
- acceptance of access codes by the contact person on behalf of group users;
- requesting re-issue of an access code(s) to group users in groups other than the group in which the contact person may be a group user;
- requesting suspension of groups;
- removing suspension of a group of which he/she is not a group user;

- receiving communications from us.

The access code must be kept confidential, except that it can be disclosed to:

- the contact person and any authorised group users; and
- the Bank for the purposes of you, the contact person and any authorised group users obtaining access to Group Telephone Banking.

For Group Telephone Banking users, 'access level' is the level of access granted by an account holder to a nominated group user of Group Telephone Banking, where the group user is allowed to perform the type of transactions nominated for the account(s) within their group. The following access levels apply:

Group Telephone Banking provides users flexibility with different levels of access for users.

Code	Access Level for Users	Group Telephone Banking
V	Value Access	<p>Allows a User to:</p> <ul style="list-style-type: none"> <li>• conduct a balance enquiry</li> <li>• obtain transaction details and statements on the account</li> <li>• debit the account by: <ul style="list-style-type: none"> <li>– funds transfers</li> <li>– BPAY payments</li> <li>– periodical payments</li> </ul> </li> <li>• change contact details</li> <li>• request duplicate statement</li> <li>• change the statement cycle</li> <li>• make a tracing request</li> <li>• stop cheques</li> <li>• pausing, resuming and cancelling PayTo Payment agreements</li> <li>• request Term Deposit advices</li> <li>• Confirmation of Payee Opt-out &amp; Opt-in (including Confirmation of Payee service status check)</li> </ul>



Code	Access Level for Users	Group Telephone Banking
N	Non value access	Allows a User to: <ul style="list-style-type: none"> <li>• conduct a balance enquiry</li> <li>• obtain transaction details</li> <li>• report a card lost or stolen</li> </ul>
NO	No access	

Where the correct customer number, group number and access code is given to us:

- we are entitled to act on any instruction received applicable to the nominated access level; and
- we will not be liable for acting on any such instruction except where the Bank acts fraudulently or with wilful misconduct or gross negligence or breaches our legal obligation to act fairly or reasonably under the Banking Code of Practice.

You or the contact person will advise the Bank as soon as possible to seek suspension of a group if a group user is no longer authorised by you to have access to a group.

You will advise us (by completing an access authority form) as soon as possible to replace the contact person if the current contact person is no longer authorised by you to fulfil this role. You accept that the Bank may need to suspend groups or use of Group Telephone Banking pending appointment by you of a replacement contact person.

You or the contact person will advise us as soon as possible if you become aware that an access code has become known to someone not authorised to know it.

We may require that access code to be changed and may temporarily suspend the group affected.

We may, acting reasonably, suspend a group, combination of groups or your access to Group Telephone Banking at any time and without prior notice to you.

This may happen if we suspect a system or access violation, fraudulent or illegal activity or considers it necessary to prevent any loss to you or us.

In the event of a group being suspended or access to Group Telephone Banking is denied, the contact person is to contact the Bank to discuss requirements to restore the service.

We may require the contact person to answer certain verification questions prior to us permitting the contact person to receive group users' access codes, or when the contact person is not able to correctly quote his/her own access code. If the contact person is not able to satisfactorily answer the verification questions, we may suspend the contact person's access and group.

## Part 3: General Matters

### The Banking Code of Practice.

The Australian Banking Association's Banking Code of Practice (Banking Code) as updated, and adopted by us, from time to time, sets out the standards of practice and service in the Australian banking industry for individual and small business customers, and their guarantors who are individuals.

The relevant provisions of the Banking Code apply to the banking services referred to in this document. This means that we will comply with the Banking Code, where it applies to the banking services provided to you.

You can view a copy of the Banking Code on our website or contact us for assistance.

### The ePayments Code.

The ePayments Code governs certain electronic payments to or from the account holder's account where you are an individual, including Telephone Banking. It does not apply to transactions performed using a facility that is designed primarily for use by a business and established for business purposes. We will comply with this Code where it applies.

### Changes to Terms and Conditions.

We may make changes to these terms and conditions. We'll always let you know if, for any reason, these terms and conditions change.

However, advance notice may not be given where a change has to be made to immediately restore or maintain the security of our systems or of individual accounts or facilities. We may give you a shorter notice period, or no notice, of an unfavourable change if it is reasonable for us to manage a material and immediate risk. Unless otherwise specified in this document, we may notify you of changes as set out in the following table:

Type of change	Time frame	Method of notification
<b>New fee or increase in fee for performing electronic transactions, or issuing or replacing a code</b>	30 days in advance	In writing or electronically
<b>Other new fee or increase to an existing fee relating to Telephone Banking</b>	30 days in advance	In writing, electronically, or through media advertisement
<b>Changes increasing your liability for electronic transactions</b>	30 days in advance	In writing or electronically
<b>Transaction limits on electronic transactions</b>	30 days in advance	In writing or electronically
<b>Government charges</b>	In advance of the change, or reasonably promptly after the government, a government agency or representative body notifies us, unless the change has been publicised by a government agency, government or representative body	In writing, electronically, or through media advertisement

Type of change	Time frame	Method of notification
Any other change to a term or condition	As soon as reasonably possible (which may be before or after the change is made) or, if we believe the change is unfavourable to you, at least 30 days before the change takes effect	In writing, electronically, or through media advertisement

By 'electronically', we mean by:

- electronic communication to your nominated electronic address (i.e. email address) or
- making particulars of changes available at our website and sending to your nominated electronic address a notification that the changes can be retrieved from [westpac.com.au](http://westpac.com.au)

We may also make "any other term or condition" changes without your consent. For example:

- as result of any change or anticipated change in:
  - circumstances relating to the account or product or service such as, for example, changes in technology or our systems or procedures or product mix or changes to the risks of, or the features or benefits of, the account or product or service; or
  - our structure or financial position, including our cost of funds and liquidity; or
  - industry, market or best practice; or
- for prudential reasons; or
- if we reasonably think the change should be made:
  - to meet our legal obligations or as a result of any change or anticipated change to a relevant law, code of guidance; or

- to reflect judgments of any court or tribunal or guidance or views of any regulator or external dispute resolution service of which we are a member; or
  - to correct errors, inaccuracies or ambiguities; or
  - to streamline the administration of the account or product or service; or
  - on the basis that it is impractical for us to continue without the change; or
  - for reasons of security; or
- to make them clearer or simpler.

## Updating your contact details.

If your address or other relevant details change (including mobile phone number or email address), please notify us as soon as possible or update your details in Online Banking.

We may use your mobile phone number to send you an SMS code to perform a transaction. If you change or no longer use your mobile phone number, and do not change your contact details, you may need to not be able to use this service to perform a transaction.

## Feedback and Complaints.

### Delivering on our service promise.

We're constantly striving to provide the best possible service, and we'll do our best to resolve any concern you have efficiently and fairly.

### Our commitment to you.

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

Our aim is to resolve your complaint within 5 business days, and where possible we will resolve your complaint on the spot. If we need additional time to get back to you, we will let you know. Should we be unable to resolve your concern at your first point of contact, we will then refer the complaint to our dedicated Customer Managers in our Customer Solutions team.


Our Customer Solutions Customer Managers are here to find a solution for you and will ensure that you're regularly updated about the progress we are making to resolve your complaint.

## You can contact us


### Contact us in the Westpac App.


You can chat or call us through the App

 [westpac.com.au](https://westpac.com.au)

 Please call us from anywhere in Australia on 132 032 for personal banking needs or 132 142 for business banking needs.

If you are overseas, please call +61 2 9155 7700.

 You can write to us at:  
Westpac Customer Solutions  
Reply Paid 5265  
Sydney NSW 2001

 If you prefer to tell us in person, go to our website to locate your nearest branch.

For further information go to our website and search 'Feedback and Complaints'.

## If you are still unhappy.

If you are not satisfied with our response or handling of your complaint, you can contact the external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA).

### Australian Financial Complaints Authority

AFCA provides a free and independent service to resolve complaints by consumers and small businesses about financial firms (e.g. banks), where that complaint falls within AFCA's terms of reference.

The contact details for AFCA are set out below.

**Online:** [www.afca.org.au](http://www.afca.org.au)  
**Email:** [info@afca.org.au](mailto:info@afca.org.au)  
**Phone:** 1800 931 678 (free call)  
**Mail:** Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

## The amounts we pay our staff.

Staff are paid a combination of salary and superannuation but may also become entitled to other benefits as a result of customers acquiring products through them. These other benefits may include cash incentive programs where staff may be eligible for a cash bonus based on the performance of their team and their own performance for achieving or exceeding a sales target. The performance requirements include a variety of key behaviours and objectives, such as the quality of their customer service and level of product sales made by them and by other areas of the business as a result of their referrals. The amount of the bonus will be based on the extent to which they have exceeded their objectives, their general behaviour, the performance of their business unit and their job classification. Staff may also be entitled to receive other benefits from incentive and promotional programs. These vary from small non-monetary rewards such as movie tickets, hampers and dinners, to more valuable benefits such as flight and accommodation packages.

## Meaning of words.

**‘access authority form’** is a written application or authority submitted by you to us in a prescribed form or other form acceptable to us, detailing the accounts, groups, group users, access levels or contact person plus other details to enable us to permit access to Group Telephone Banking by group users.

**‘access codes’** or **‘code’** means one or more of your Telephone Banking access code, group number or any other code we provide to you (or permit you to choose) from time to time, that enables you to gain access to or use Telephone Banking and which you are required to keep secret.



**‘access level’** is the level of access granted by a service owner to a nominated group user, where the group user is allowed to perform the type of transaction(s) nominated for the account(s) within their group. See Part 2 – Terms and Conditions that apply to Group Telephone Banking.

**‘access method’** means the combined use of any one or more of the following components by a user to make electronic funds transfer transactions to or from an account using electronic equipment: card, card number, account number, customer number, PIN, Telephone Banking access code or Online Banking password.

**‘account’** means any one or more of your Westpac bank accounts from which you can access Telephone Banking services, and includes any Westpac bank account of another person who has authorised you to access the account through Telephone Banking.

**‘Account enquiry’** means checking your account balance and/or transaction details. An account balance received immediately after, and as part of, a withdrawal transaction is exempt from fees.

**‘account holder’** is the person(s) in whose name an account is conducted and who is responsible for all transactions on the account.

**‘Banking Day’** means a day that is not a Saturday or Sunday and which banks in Melbourne or Sydney are able to effect settlement through the Reserve Bank of Australia, and typically excludes national public holidays.

**‘BPAY’** is a service which allows you to manage and pay bills through Westpac’s Telephone Banking, App or Online Banking. BPAY® is a registered trademark of BPAY Pty Ltd ABN 69 079 137 518.

**‘BPAY payment’** is a payment made via the BPAY Scheme through Telephone Banking.

**‘contact person’** means the person authorised by the service owner to perform Group Telephone Banking functions.

**‘customer number’** means the 8-digit number given to identify you, the contact person and users by us.

**‘electronic transactions’** means payments, funds transfer and cash withdrawal transactions that are initiated on your account using electronic equipment and not intended to be authenticated by comparing a manual signature with a specimen signature.

**‘Extreme Carelessness’** means a degree of carelessness that greatly exceeds what would normally be considered careless behaviour. An example of extreme carelessness is storing an access code and a group number for Telephone Banking in a diary, computer or other personal electronic device that is not password protected.

**‘group’** means the group of accounts nominated by you on the access authority form. This may include grouping the account holder’s account(s) with the account(s) of a group user (to the extent nominated by you on the access authority form), and between which transactions at the authorised access level may take place.

**‘group number’** means the 2-digit number provided to the contact person by the Bank and lodged by you with the Bank, which identifies the specific group to which a group user has access. There may be more than one group number belonging to each customer number.

**‘group user’** means the person permitted by you and authorised by us to have access to the account holder’s Account(s) to conduct transactions according to the access level granted by you.

**‘Payment Agreement’** means an agreement established by you and an approved merchant or Payment Initiator, by which you authorise us to make payments from your account via the NPP.

**‘Payment Initiator’** means an approved payment service provider who, whether acting on behalf of you or a merchant, is authorised by you to initiate payments from your account via the NPP.

**‘PayTo’** means the service which enables us to process NPP payments (i.e. electronic payments cleared and settled by participating financial institutions via the NPP).from your account in accordance with and on the terms set out in a Payment Agreement you have established with a merchant or Payment Initiator that subscribes to the service. PayTo terms and conditions are available at [westpac.com.au/paytoterms](https://westpac.com.au/paytoterms)

**‘Sanctioned jurisdiction’** means a jurisdiction listed at [westpac.com.au/osaccess](https://westpac.com.au/osaccess)

**‘Scheduled Payment’** means a BPAY payment that you request us to make at a later date.

**‘service’** or **‘Telephone Banking service’** means the Personal Telephone Banking service registered in the name of an individual to manage their banking, and in the case of a service owner that is a business customer, or the service owner is a person other than the account holder, Group Telephone Banking unless the context specifies otherwise.

**‘service owner’** means the owner of the customer number that is used to establish Telephone Banking. For Group Telephone Banking this may be a person authorised by the account holder of the accounts accessible through the service.

**‘small business’** has the meaning given in the Banking Code of Practice.

**‘user’** is either the account holder or a person authorised by both us and the service owner to use an access method to make electronic funds transfer transactions on the account.

**‘the Bank’, ‘us’, ‘we’, ‘Westpac’** means Westpac Banking Corporation.

**‘Westpac Group’** means Westpac Banking Corporation and its related bodies corporate as defined in section 9 of the *Corporations Act 2001*.

**‘you’** or **‘your’** is either (1) the account holder(s) or (2) a person acting within the account holder’s authority or a person authorised under legal instrument and is accepted by the Bank as appropriately appointed as a representative of the account holder, and includes the service owner, contact person or user, where applicable.

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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:** PayTo is a registered trademark of NPP Australia Limited. © Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714. WBCTBTC 0625