

## Periodical Payment Authority

Please tick (✓) one box below and proceed to the relevant section.

- Add ► the following Periodical Payment on my/our behalf. **Complete sections 1, 2, 3 and 6**  
 Modify ► the following Periodical Payment on my/our behalf. **Complete sections 1, 2, 4 and 6**  
 Delete ► the following Periodical Payment on my/our behalf. **Complete sections 1, 5 and 6**

### Section 1 – Details of account where Periodical Payment is to be debited/modified/deleted

BSB number	Account number	Account name
<input type="text"/>	<input type="text"/>	<input type="text"/>

### Section 2 – Payment details

Amount	First payment date	Expiry date	
\$ <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	OR until further notice <input type="checkbox"/>

Payment frequency to occur on: (eg Monday 2nd, 17th, last business day)	of every:
<input type="text"/>	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> Month <input type="checkbox"/> Quarter <input type="checkbox"/> Half year <input type="checkbox"/> Year <input type="checkbox"/> Other <input type="checkbox"/> <input type="text"/>

### Section 3 – Payee details (please complete one option below)

#### 1. Credit to Account

Payee's account name		
<input type="text"/>		
Payee's bank name/Suburb/State	BSB number	Account number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Payment purpose or reference numbers	Trancode 60/61 serial number	(if required for payments to Westpac accounts only)
<input type="text"/>	<input type="text"/>	

OR

#### 2. Pay to Westpac Credit Card

Please tick (✓) one box below	Payee card number	Payee name
<input type="checkbox"/> MasterCard <input type="checkbox"/> VISA	<input type="text"/>	<input type="text"/>

OR

#### 3. Issue Bank Cheque

Payee's name
<input type="text"/>
Payee's address (include postcode)
<input type="text"/>

OR

#### 4. Please tick (✓) one box below

Overseas Telegraphic Transfer (OTT) <input type="checkbox"/>	Bank Draft <input type="checkbox"/>
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Currency of Payment  i.e. the currency of payment amount in Section 2

Currency to be remitted  i.e. the currency the payee will receive

Payee's name (for Drafts) or account name (for Telegraphic Transfers)
<input type="text"/>

Payee's address (for Drafts) or bank name, branch and address (for Telegraphic Transfers)
<input type="text"/>

Payee's bank number	Account number <i>(for Telegraphic Transfers only)</i>	SWIFT / IBAN	Reference
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Section 4 – Details to be modified (for amount, frequency and payee account details only)**

PP number (if known)  New amount \$

Payment frequency to occur on: (eg Monday 2nd, 17th, last business day)  of every:  
Week  Fortnight  Month  Quarter   
Half year  Year  Other

New BSB number  New Account number  New account name

New first payment date  /  /  AND New expiry date  /  /  OR until further notice  New reference number

**Section 5 – Details of Periodical Payment to be deleted**

PP number (if known)

PP method (Please select one)  
Credit to account  Pay to Westpac Credit Card  Issue Bank Cheque  Overseas Telegraphic Transfer/Bank Draft

Payee's account name

Payment reference  Amount  Last payment date  /  /

**Section 6 – Customer declaration and acknowledgement**

I/We have read the Terms and Conditions and agree to be bound by them.

Customer's Signature (1)  Name

Contact phone number  ( ) Fax number  ( ) Email address  Date  /  /

Customer's Signature (2)  Name

Contact phone number  ( ) Fax number  ( ) Email address  Date  /  /

**Bank Use Only**

Verifying Officer's name  Contact phone number  ( ) 

Signature  Date  /  /

➤➤ After faxing to Account Payments on 1300 304 657, retain this page and file in Bundle A on day of loading

**Periodical Payments –  
Terms and Conditions for using the service  
Effective 03 March 2011**

The Periodical Payments service is provided to you by:  
Westpac Banking Corporation ABN 33 007 457 141  
AFSL 233714 ACL 233714.

We encourage you to read this document carefully and keep it handy so you can refer to it. If you have any questions, simply contact us:

- call Telephone Banking on 132 032;
- write to us at GPO Box 3433, Sydney NSW 2001;
- send an email to [online@westpac.com.au](mailto:online@westpac.com.au);
- visit any of our branches.

**The Code of Banking Practice**

This is a self-regulatory Code adopted by us and other banks. Its purpose is to set standards of good banking practice for banks to follow when dealing with persons who are, or who may become, their individual and small business customers and their guarantors. We actively comply with the Code.

Each relevant provision of the Code applies to the Periodical Payments service. The general descriptive information referred to in clauses 13.1 and 13.2 of the Code is set out in the Terms and Conditions for both our personal and business deposit accounts. This includes information about:

- account opening procedures;
- our obligations regarding the confidentiality of your information;
- complaint handling procedures;
- bank cheques;
- the advisability of you informing us promptly when you are in financial difficulty; and
- the advisability of you reading the terms and conditions applying to the relevant banking service.

**What to do if you have a problem or dispute**

**Getting your complaint heard**

Sometimes you may want to talk about problems you are having with us. Fixing these problems is very important to us.

We've put in place ways of dealing with your issues quickly and fairly.

**Please talk to us first**

We aim to resolve your complaint at your first point of contact with us.

You can contact us by:

Telephone: 1300 130 467

E-mail: Go to our website, [westpac.com.au](http://westpac.com.au), click on 'Contact Us' and then 'Customer Feedback'.

Fax: 1300 655 858

Mail: Reply Paid 5265, Sydney NSW 2001.

**Contact our Customer Resolution Team**

If we can't resolve your complaint at your first point of contact with us, we will escalate it to our Customer Relations and Support Team or you can contact them directly by:

Telephone: 1300 130 206

E-mail: Go to our website, [westpac.com.au](http://westpac.com.au), click on 'Contact Us' and then 'Customer Feedback'.

Fax: 1300 655 858

Mail: CRST, Reply Paid 5265, Sydney NSW 2001.

**What to do if you are still unhappy**

If we haven't been able to deal with your issues to your satisfaction there are a number of other bodies you can go to. One of these is the Financial Ombudsman Service. Their contact details are:

Telephone: 1300 780 808

Fax: (03) 9613 6399

Online: [www.fos.org.au](http://www.fos.org.au)

Mail: GPO Box 3, Melbourne VIC 3001

**Factors that may influence our advice**

When you ask for a product recommendation, please be assured that our staff members will always explain your choices and point you to the product that suits your needs.

Our staff may be eligible for incentives, including cash incentives, for achieving or exceeding a sales target.

**Description**

Periodical Payments allow you to authorise the Bank to make payments, for a fixed amount at regular intervals, on your behalf. Payments can be made between selected Westpac accounts, to accounts held with other banks, approved building societies and credit unions, by Bank cheque or to payees in other countries. In each case, your account is debited for the amount of the payment, together with any fee that may apply.

**Type of Periodical Payments**

**Fee (each payment)**

Between Westpac branded accounts	\$0*
From a Westpac branded account to a non-Westpac branded account	\$0*
From a Westpac branded account to an account at an overseas financial institution via Bank Draft or Overseas Telegraphic Transfer	\$5* (plus normal international service charges)
By Bank cheque	\$10* (there is no additional charge for the issue of the bank cheque)
Periodical Payment not made fee (for lack of funds in your account)	\$9
Account Overdrawn Fee (where the payment is made, despite there being insufficient cleared funds available in the account to be debited)	\$9 For Westpac Basic and Westpac One Basic Accounts \$0

\*Excess transaction fees may apply where you exceed any monthly withdrawal allowance that applies to your account. See your account Terms and Conditions.

### Cleared funds

Sufficient cleared funds must be in the account to be debited on the business day before the payment is due and on the due date.

If there are insufficient cleared funds available as required, and no other arrangement exists at that time to allow that account to be overdrawn, the Bank:

- may choose not to make the payment and charge a Periodical Payment Not Made Fee; or
- may make the payment and charge an Account Overdrawn Fee.

The Bank may make the payment on a later date, when cleared funds become available, but will not be obliged to do so.

### Time of payment

Payments will be sent to the payee or payee's financial institution on the due date. When the due date falls on a weekend or public holiday, the payment may be made on the next business day.

### Non-payment/late payment

The Bank will not be liable if it fails to make any payment, or any payment is late, for any reason other than its own neglect or default.

### Changes to payments

You may modify, or temporarily stop your Periodical Payment other than on the business day before the payment is due and on the due date, by giving us a new Periodical Payment Authority.

### Stopping payments

A Periodical Payment arrangement will terminate on your instruction to cancel the authority, when the authority expires or if the remitting or payee account is closed.

In order to stop a Periodical Payment, you will need to provide the Bank with full details; including the payment amount, when the payment is due, the payee and the account the payment normally comes from.

The Bank may discontinue the payments without giving you notice if:

- it reasonably suspects fraud in relation to the Periodical Payment;
- the payee or the payee's financial institution refuses to accept the payments;
- it does so to comply with a legal or regulatory requirement; or
- it reasonably considers it appropriate to do so.

### Changes to terms and conditions

We will notify you **in writing, electronically or through a media advertisement** of changes to the terms and conditions **as set out in the following table**. Advance notice may not be given where a change has to be made to restore or maintain the security of our systems or of individual accounts.

Type of change	Time frame
New fee or increase to a fee	30 days in advance
Government charges	In advance of the change, or as soon as practicable afterwards, unless the change has been publicised by a government agency, government or representative body
Any other term or condition	In advance of the change

By "electronically", we mean by:

- electronic communication to your nominated electronic address (i.e. email address); or
- making the changes available at our website and sending to your nominated electronic address a notification that the changes can be retrieved from **westpac.com.au**

### Fees and charges

The Bank may debit your account for any Bank fees or government charges that apply to Periodical Payments from time to time.

### Payments in another currency

Payments made in another currency, by draft or telegraphic transfer, will be converted to the other currency using the Bank's published selling rate for the requested currency at the date and time of the transaction. In the case of telegraphic transfers, under normal circumstances funds should arrive at the overseas destination within one or two business days.

### Privacy

You agree and must disclose to the payee the following:

- The Bank and its related bodies corporate ("the Parties") may exchange with each other:
  - any information collected in the Periodical Payment Authority;
  - any other personal information you provide, or which the Parties otherwise lawfully obtain about you and the payee; and
  - transaction details or transaction history arising out of the Periodical Payment arrangement.
- Any personal information provided will be used by the Parties for the purpose of transferring funds to the payee via Periodical Payment;
- You can request access to personal information that the Parties hold about you by contacting 132 032;
- The Parties may engage someone (a "Service Provider") to do something on their behalf (for example a mailing house), and that the Parties and the Service Provider may exchange with each other you and the payee's personal information;
- The Bank may disclose any personal information collected to entities other than the Parties and any Service Provider where it is required or allowed by law;
- If you do not provide the personal information we request, the Periodical Payment may not be possible.