

Banking Services Guide

Information about a range of services and clear details about fees and charges.

Effective 1 July 2006.

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Introduction

We would like to help you get the best value possible from your banking.

This booklet gives you all the information you need at your fingertips. It's designed to provide details about a range of services we offer and to give you clear details about our fees and charges. That way, you'll always know what choices you have and what things cost.

We encourage you to keep this booklet handy so you can refer to it when you have questions. In the meantime, if you would like to know more about our banking services, or if we can help you in any other way, please contact us at any time using one of the methods below:

Telephone Banking

Personal Customers **132 032**

Business Customers **132 142**

- visit our website at www.westpac.com.au; or
- visit one of our branches.

Changes to Terms and Conditions

We may change the terms and conditions that apply to any product or service outlined in this booklet at any time and will notify you of any changes if you are a current user of the product or service. However, 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.

We may notify you of changes as set out in the following table:

Type of change	Time frame	Method of notification
New fee or increase to a fee	30 days in advance	In writing, electronically or through an advertisement in a major newspaper
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	In writing, electronically or through an advertisement in a major newspaper
Any other term or condition	In advance of the date of the change	In writing, electronically or through an advertisement in a major newspaper

By “electronically”, we mean by:

- electronic communication to your nominated electronic address; or
- making particulars of changes available at our website: www.westpac.com.au

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 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 banking products and services described in this booklet. The general descriptive information referred to in clauses 13.1 and 13.2 of the Code is set out in our booklets *'Deposit Accounts For (Personal/Business) Customers Product Disclosure Statement incorporating Terms and Conditions for using your account'*, which are available on request. 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.

Banking within the Westpac Group

Wherever we refer to 'the Bank' or 'Bank' in this booklet, we mean Westpac Banking Corporation.

Wherever we refer to 'the bank', 'a bank' or 'another bank' we mean any bank or financial institution which is not part of the Westpac Group.

Goods and Services Tax (GST)

The fees and charges set out in this brochure are, where applicable, inclusive of any goods and services tax (GST) that will be payable on any banking service that constitutes a 'taxable supply' for the purposes of the GST legislation.

Cheques and Withdrawals

Why use cheques?

Cheques are a widely accepted means of payment, and a much safer alternative to carrying large amounts of cash. They can make your life easier. Here's how we can help.

Bank cheques (a cheque drawn on the Bank).

Bank cheques are ideal when you need to make a one-off payment to someone but you don't have cheque book access on your account.

Bank cheques can be purchased at any branch. They are prepared on the spot and are available to anyone.

All you need to do if a Bank cheque is lost, stolen or destroyed, is simply contact any one of our branches immediately.

The fees to purchase a Bank cheque, together with the fees for refunding or replacing a Bank cheque, are listed below.

Bank cheques can also be purchased online via our Internet Banking service. With this option you must have an existing Westpac account.

Fees for bank cheques purchased via our Internet Banking service will be debited to a Westpac account.

Option	Fee
Bank customers	
Purchase a cheque	\$10.00 per cheque
Bank cheque online	\$5.00 [†]
Refunding a cheque (cheque is no longer required and original is returned)	\$12.00 per cheque
Refunding/replacing a cheque (original has been lost, stolen or destroyed)	\$27.00 per cheque
Other bank customers	
Purchase a cheque	\$15.00 per cheque
Refunding a cheque (cheque is no longer required and original is returned)	\$20.00 per cheque
Replacing a cheque (original has been lost, stolen or destroyed)	\$32.90 per cheque

[†]Includes a customised remittance plus postage and handling

Personal cheques (cheques drawn on your account).

A cheque book is ideal if you need to make regular payments to others. The cheques are drawn on your own account and are prepared by you. All you need to do is to have the cheque access option set up on your account.

If you want to order a cheque book, simply contact Telephone Banking, or visit any branch.

Option	Fee
Cheque book	FREE

For information on other ways to make payments to others, visit our Internet site, call Telephone Banking or ask at any branch.

How to stop a cheque payment

If you write a cheque and want to stop the payment, you can do so by notifying us before the cheque has been paid. It's important to do this as quickly as possible.

We can only stop a payment on a cheque if we receive your clear instructions. You should give your branch written and signed instructions or contact Telephone Banking and provide the following details of the cheque:

- **account number**
- **cheque number**
- **amount of the cheque**
- **name of the payee (the person you've written the cheque out to)**
- **date of the cheque**
- **if the cheque was crossed or open.**

If your cheque book is lost or stolen, destroyed or no longer required and you did not sign a cheque, there is no fee for stopping it. Otherwise the fees for stopping cheques are listed below.

Option	Fee
Lost or stolen cheque book where cheques are unsigned	FREE
All other cheques (such as cheques you have signed but have decided to stop)	\$7.50 per cheque

How to get immediate access to your cheque funds

Special Answer.

The value of a cheque that you deposit to your account is normally made available to you after 3-5 business days.

If you require access to your cheque funds immediately, you can request what's called a 'special answer' on the cheque when you deposit it into your account. To do this, simply visit any branch.

Once requested you can call our dedicated special answer unit on 1300 727 366 to determine whether you can access the cheque funds. This answer will usually be available by 5pm on the first business day after the cheque is deposited.

Please note that if the cheque is drawn on another bank, it may take longer to obtain an answer. However, arrangements can still be made for a 'special answer' to be performed more quickly, if the cheque is presented by you personally at the branch on which the cheque is drawn, or if a staff member from the Bank presents the cheque on your behalf.

Option	Fee
Cheques processed through the clearing system, where phone or mail clearance is obtained	\$16 per request
'On-the-spot' clearance by you, at the branch on which the cheque is drawn	\$16 per request
Items delivered to another branch or bank by a Bank staff member	\$75 per hour (min \$35 plus out of pocket expenses e.g. taxi fares)

Cheque and Bill/Account Collections.

Cheque Collections

This service is used when you deposit a cheque into your account and you require confirmation from the paying bank or financial institution the cheque is drawn on that the cheque can be cleared.

Confirmation may be required to determine whether a stop payment has been requested, or if the cheque was previously dishonoured. In doing this we are seeking confirmation that the cheque can be deposited to your account, knowing that the funds will be available to you.

Bill/Account Collections.

We can also arrange to close an account you hold at another bank on your behalf, if you wish. We will confirm your balance and arrange to transfer the funds for you, without you having to go to the other bank.

Cheque or Bill/Account Collections received from other banks.

Where these services are requested from another bank, by you, a fee is charged by us. The fee is charged for the confirmation of account balance or cheque funds and for the transfer of funds.

Option	Fee
Closing your account at another bank	FREE*
Confirmation advice sent to another bank on which the cheque is drawn for clearance	\$25
Confirmation advice is received from another bank where the cheque is drawn on this Bank for clearance	\$25
Advice received from another bank to close your account and transfer funds	\$8**

* Any Bank cheques requested are charged as normal

** Deducted from the balance of account prior to transferring

Do you need to cash cheques regularly?

Cashing Cheques and Withdrawals.

You can withdraw cash or arrange access to cheque funds at any branch. Simply bring in your Westpac debit card, credit card or your passbook.

Please note that the amount withdrawn may be limited or be subject to the availability of cleared funds.

If you require an arrangement to access unavailable cleared funds (i.e. you are waiting for funds from a cheque that you have deposited to be cleared/made available) please refer to the Cheque Cashing Authority service below.

Option	Fee
Bank customers	
Cheques drawn on the branch visited	FREE
Cheques drawn on another of the Bank's branches	FREE
Cheques drawn on another bank	\$5
Other bank customers	
Cheques drawn on the branch visited	FREE
Cheques drawn on another of the Bank's branches	\$4
Cheques drawn on another bank	\$10

Cheque Cashing Authority.

You can authorise someone else to cash cheques on your account by arranging a Cheque Cashing Authority. This can be arranged at any branch or bank where you can make a cash withdrawal from an account with the cheque access option, such as your Classic or Classic Plus account, up to an authorised pre-approved limit.

Authorities can be arranged at:

- a specific branch or Bank staffed agency; or
- a number of specified branches; or
- a branch of another bank.

Your limit can be arranged for a fixed periodical amount (eg. \$100 per week), or a total amount over the term of the authority. Cheque Cashing Authorities require funds or security to cover the full amount.

When required, an authority can be updated to add or remove people you have authorised. When requested branches need to be changed, a new authority can be arranged.

An authority can be arranged for up to 5 years, with the option to renew after this time. However, all authorities relating to closed accounts or those transferred to another branch will be cancelled.

Option	Fee
Personal customers	
Establishment fee	\$24
Annual renewal fee	\$19
Business customers	
Establishment fee	\$54
Annual renewal fee	\$43

Transferring Funds and Payments

We appreciate that you don't always have time to come to the Bank when you need to transfer money or make a payment. That's why we offer you a number of services that allow you to operate your account without coming into a branch. At Westpac you can bank in a way that works for you by using Telephone Banking or Internet Banking, etc.

In addition to these options you may like to consider some of the other services available. To find out more read the section below.

How to transfer the same amount regularly

Periodical Payments.

This is a convenient way to authorise the Bank to make payments on your behalf, for fixed amounts at regular fixed intervals.

This service is particularly useful for mortgage and personal loan payments or for regular deposits to a savings or investment account.

The payments can be made:

- **between selected Bank accounts;**
 - **to accounts held with other banks;**
 - **to accounts held with approved Building Societies and Credit Unions;**
 - **by Bank cheque;**
- or
- **to payees in other countries.**

Once the Periodical Payment service is set up, all you need to do is to ensure there are enough available funds in the account to be debited the day before the payment is to be made and on the due date.

A fee may be charged and the payment not made if you do not have enough available funds in your account the day before the payment is due or on the due date.

To organise a Periodical Payment, simply visit any branch or process via the Internet Banking service.

Listed below are the fees for this service.

Option	Fee
From any Bank account to a Bank housing loan, personal loan or credit card account	FREE
From any Bank account to a Bonus Saver or Retirement Saver account	FREE
From any Bank account to any Bank account other than a Bonus Saver, Retirement Saver, housing loan, personal loan or credit card account	\$2.00 each payment
To an account at another financial institution created using our Internet Banking service	\$2.50 each payment
To an account at another financial institution created by Bank staff on your behalf	\$5.00 each payment
By Bank cheque	\$10.00 (includes Bank cheque charge)
To an account at an overseas financial institution	\$5.45 (for each payment plus normal international service charges)
Periodical Payment not made fee (for lack of funds in your account)	\$50.00 (for each missed payment)

Note: Periodical Payments made from your account are not included as part of your account's free transaction allowance. This means that, where a fee applies to the Periodical Payment, you will always be charged that fee, regardless of the number of free withdrawals or transactions available with your account. Where you have exceeded your account's free transaction allowance, the Periodical Payment will therefore attract both a Periodical Payment fee and an excess transaction fee.

For more details on the terms and conditions specifically relating to Periodical Payments please visit any branch.

How to make a “one off” payment to anyone within Australia

Local Telegraphic Transfer.

With a Local Telegraphic Transfer, you can send a payment to any account at any branch or bank within Australia, and the funds will be available on the same day.

To arrange a Local Telegraphic Transfer, simply visit any of our branches.

Option	Fee
Each transfer to a Westpac account	FREE
Each transfer to a Westpac branch for customer collection	\$30
Each transfer to another bank	\$30

How to transfer balances between your accounts

Automatic Transfer or Replenishment.

To help manage your cashflow you can arrange for funds or account balances to be automatically transferred between selected accounts.

The Transfer facility is triggered automatically when the balance of your account is equal to or exceeds the amount you have nominated.

The Replenishment facility is also triggered automatically, when the balance of the receiving account is equal to or less than the nominated amount.

Transactions that are directed to an account held at another branch of the Bank will be processed to that account on the next business day.

A fee will be automatically deducted from the account on which the Transfer or Replenishment trigger is loaded.

Option	Fee
Per funds transfer/replenishment	\$1.50

Automatic replenishment on a Westpac One, Westpac One Premium or Westpac One Basic Package account.

To help manage your cashflow you can arrange for funds to be automatically transferred between selected accounts within your Westpac One, Westpac One Premium or Westpac One Basic package.

The replenishment facility can be established to trigger automatically, when the balance of the receiving account is less than zero.

Regular transfers	Fee
From any account in Westpac One, Westpac One Premium or Westpac One Basic package to any other account within the same Westpac One, Westpac One Premium or Westpac One Package.	FREE

For more details on the terms and conditions specifically relating to our Automatic Transfer or Replenishment service, please visit any branch.

How to transfer interest/fees between your accounts

Reallocation of account transaction fees and interest.

Sometimes it's more convenient to have all your transaction fees or interest processed to one account. With our reallocation of account transaction fees and interest service, you can automatically transfer your account and transaction fees, as well as interest, to another account of yours within the Bank.

It's easy to arrange—simply call Telephone Banking anytime.

Fee
This service is FREE

For our Business customers – How to pay your employees automatically

ListPay.

If you have a number of employees and creditors who need to be paid regularly, ListPay can make your life easier. ListPay is a simple and cost effective way for businesses to pay their employees' salaries, make creditor payments or pay commission.

For more details on the terms and conditions specifically relating to the ListPay service please contact your Relationship or Business Banking Manager.

Option	Fee
1-5 items	\$6.60 flat fee (inc. GST)
Additional items	\$1.20 each item (inc. GST)
Copy of ListPay schedules	\$13.00 per schedule (inc. GST)
Exceeding limit	\$38.50 per schedule (inc. GST)

Overdrawn Accounts

There are ways the Bank can help you avoid overdrawing your account and manage your cashflow. For example an Automatic Transfer or Replenishment facility can be arranged to transfer funds or balances between your accounts. This means that your balance will be maintained at the amount you have nominated. (See 'How to transfer balances between your accounts.')

So please don't hesitate to talk to us about any concerns you may have. If you do happen to go overdrawn, you should be aware of our fees.

Overdrawing your account.

You should not make a withdrawal transaction which:

- takes your account into negative/debit balance (or further into negative/debit balance) when no formal overdraft arrangements exist;
- means you will incur fees which will take your account into negative/debit balance (or fees and/or interest charges which will take your account further into negative/debit balance) when no formal overdraft arrangements exist;
- overdraws (or further overdraws) your account beyond the agreed overdraft limit when formal overdraft arrangements do exist; or
- draws against uncleared funds.

While we are under no obligation to do so on any particular occasion, we may permit you to overdraw your account as described above. This may be by honouring a cheque or paying transactions made using other channels such as periodical payments, direct debits, or by making a withdrawal transaction through a Westpac ATM or other electronic transaction channel.

If you make a withdrawal transaction in any of the circumstances set out above, we will treat the transaction as an application by you for credit and we may do one of two things:

- **allow the payment to be processed, even though there are insufficient cleared funds and charge an *Account Overdrawn Fee*; or**
- **not allow the payment to be processed by returning or dishonouring the payment, and charge a *Dishonour Fee* or *Periodical Payment not made fee*.**

Please note that you cannot depend on us honouring a transaction which would overdraw your account. We are under no obligation to honour cheques, or to pay other customer-initiated transactions, that would exceed the balance of available funds in your account, unless formal overdraft arrangements are in place.

To arrange a personal, temporary or permanent overdraft facility simply call Telephone Banking or visit any branch.

What are the fees if you overdraw your account?

Account Overdrawn Fee.

If we do honour a cheque or pay a transaction which overdraws your account where no formal overdraft arrangements exist, or a fee or charge debited to your account results in a negative balance in your account, you have 20 days to return the account to a positive balance or make other arrangements with us.

Honouring a payment in any of the circumstances set out above can save you the embarrassment and inconvenience of having to write another cheque or make other arrangements. However, you may be charged an Account Overdrawn Fee as detailed below and interest will be charged on your debit balance.

Option	Fee
Account Overdrawn Fee (charged to the account on any day that the Bank honours a cheque or debit)	\$40 per occurrence*

* Westpac One Youth and Student account holders will be charged \$20 per occurrence.

Please note that you can avoid being charged this fee by returning your account to a positive balance, or to a balance within the agreed overdraft limit (as applicable), by 6.00 pm Sydney time on the day the transaction is conducted.

You must ensure that you do not overdraw your account regularly. Even if we do honour a transaction, or do so more than once, it does not mean we have any obligation to do so in the future.

Dishonour fees for Cheques and Direct Debits.

When there are insufficient cleared funds available in your account to cover a cheque written or a Direct Debit (and the Bank does not process the payment) a dishonour fee may be charged. This is known as an 'Outward' dishonour and the fees for this service are outlined below.

Business account customers may also be charged a fee for an 'Inward' dishonour. This may occur when you deposit a cheque or payment into your own account, drawn by another person or company, and they do not have enough money in their account to cover the payment.

Option	Fee
Outward cheques or direct debits	
Returned (due to lack of available funds or irregularities)	\$50 per occurrence*
Inward cheques or direct debits	
Personal account customers	FREE
Business account customers:	
■ notice to the customer	\$9.50 per notice
■ direct debits returned	\$2.50 per item

* Westpac One Basic, Youth and Student account holders will be charged \$25 per item.

Periodical Payment not made fee.

A Periodical Payment not made fee is charged when you have insufficient cleared funds in your account the day before the Periodical Payment is due to be made or on the due date, and the payment is not honoured by the Bank.

Option	Fee
Periodical Payment not made	\$50.00*

* Westpac One Basic, Youth and Student account holders will be charged \$25 per item.

Deposits

We offer you a number of services to assist with making deposits as convenient as possible. Whether you would like to make a deposit in person by visiting a branch, or away from the Bank by using our ATMs, whatever the time of day or night, we can help you run your account in the way that's best for you.

Different ways to make deposits

Deposit Books.

Deposit books contain deposit slips that are pre-printed with your name and account number details. This means that when you make a deposit to your account, all you have to enter apart from the details of your item being deposited are the amount, date and your signature. The rest of the information is already there.

If you deposit a lot of cheques, you may like to keep the details for your own records or provide a copy to another person if required. We offer special deposit books with duplicate or triplicate deposit slips for this purpose.

Option	Fee
Ordinary books	FREE
Books with duplicate copies	\$5
Books with triplicate copies	\$7

Trancode 60/61 Deposit Books.

Trancode 60/61 deposits are paper deposits made through the Westpac branch network using deposit slips that are pre-encoded with 60/61 transaction codes, allowing deposits to be made to the same account by multiple parties. Individual serial numbers allocated to each party depositing to the account assists in the reconciliation of the deposits to the nominated account.

Option	Fee
ABS Summary Slips*	\$8
Book of 25 forms	\$2
Book of 50 forms	\$4
Book of 100 forms	\$8

*ABS Summary slips are pre-encoded credit summary slips provided to customers where large number of cheques are being deposited and where cheque details cannot be accommodated on normal business size deposit books. ABS Summary slips are generally used in conjunction with separate cheque listings.

Cheque or Direct Pick-Up.

Our Cheque Pick-Up Service allows you to make daily cheque deposits without leaving your business premises.

With Direct Pick-Up, deposits can contain any combination of cash, cheques and merchant envelopes. A Bank approved courier or carrier will collect deposits directly from your business premises and deliver them to the Bank for processing.

Speak to your Relationship Manager for further information or pricing.

Express Deposit Facility.

We appreciate you're busy. So you no longer need to wait in a queue or be present at a branch while your cheques are deposited to your account.

Simply lodge your cheques with a completed deposit slip using our free envelopes via the Express Deposit slot facility available within most branches.

Note: This is for cheques only, no cash or coin is to be placed in the envelope.

If you need a fast and convenient way to lodge deposits containing any combination of cash, cheques and merchant envelopes, speak to your relationship manager or enquire at any branch about our Business Express Deposit facility.

Mail Credits.

If you would rather not visit the branch to deposit cheques to your account, we offer you the option of mailing them to any of our branches. Remember to enclose a completed deposit slip—it will make processing your deposit cheque easier and it means this service is free.

Option	Fee
If a completed deposit slip is included	FREE
If a completed deposit slip is not included	\$2* per deposit

* No fees apply for deposits to Retirement Saver, loan or credit card accounts

Multiple Credits.

Multiple Credits (i.e. where you have lots of deposits to make), make your life much easier. Simply provide us with a list of the amounts and accounts that you wish to deposit funds to, along with a cheque or withdrawal for the total amount, and we will complete and process the deposits for you.

Multiple Credit payments can be arranged at any branch.

Option	Fee
If a completed deposit slip is included	FREE
If a completed deposit slip is not included	\$2* per deposit

* Additional fees may apply for deposits to other banks

Deposits to other Financial Institution accounts.

You can make deposits to other banks, Building Societies or Credit Unions through any branch.

Option	Fee
To an account at another bank	
By a Bank customer	\$5
By another bank's customer	\$10

For our Business customers – Night Safe Banking.

This facility enables you to lodge cash and cheques via the branch safe, outside normal banking hours through the use of small Business Express Deposit (BED) envelopes or special wallets. There are two options available to you when using wallets: Customer opens and processes contents or Bank opens and processes contents. Details of each service is listed on the following page.

When you apply for the Night Safe Banking facility you simply indicate the option and branch(es) you prefer and complete the appropriate agreement(s). If you require the Night Safe facility at more than one branch you need to visit the individual branches to establish each facility.

You should be aware that the Bank's liability for the contents of deposits lodged through the Night Safe facility is limited and covers only cash contained in the envelope/wallet and not cheques and/or merchant envelopes.

The Bank's liability for BED envelopes or Night Safe Wallets lodged through the Night Safe facility is limited to the "said to contain" value of cash.

Please refer to the Conditions of Use for further information.

For complete peace of mind, we recommend that you arrange your own insurance to cover risks beyond the Bank's liability.

This service is available at selected branches.

Visit the "Locate Us" section on the Westpac website www.westpac.com.au or call Telephone Banking for the location of your nearest Night Safe.

Night Safe Banking Fee

All fees are payable in advance. Annual fee for the first year is payable from the date of commencement of the service and on the anniversary date of 1 May subsequently.

Deposit of Business Express Deposit (BED) envelopes

The BED envelopes are provided to you free of charge

Option	Fee
Annual Night Safe usage	\$270 per year or part thereof
Monthly Night Safe usage	\$70 per month or part thereof

Deposit of Night Safe wallets

Where customer collects and processes the contents.

The wallet is secured overnight, then collected by you.

Option	Fee
Annual Night Safe usage	\$297 per year or part thereof (inc. GST)
Monthly Night Safe usage	\$77 per month or part thereof (inc. GST)
Annual rental per wallet	\$33 per year or part thereof (inc. GST)

Where the Bank opens and processes contents.

The wallet is secured overnight. The Bank then opens it and processes the contents for you.

Option	Fee
Annual Night Safe usage	\$270 per year or part thereof
Monthly Night Safe usage	\$70 per month or part thereof
Annual rental per wallet	\$30 per year or part thereof

International Services

Whether you are about to travel overseas, wish to make a payment in a foreign currency or need to transfer funds abroad, we can provide you with a variety of international services. Ask at any branch how you can get access to fee-free cash overseas at participating ATMs.

How to send money in another currency

Bank Drafts.

This is a Bank cheque, and it offers you a safe and convenient way to send money overseas, by mail, in another currency.

Bank drafts can be issued in most currencies including Australian dollars and are deposited in the normal way at any overseas bank.

This service is available at any branch.

Option	Fee
Bank customer purchase	\$25
Other bank customer purchase	\$30

With a Bank draft your money is secure. If the Bank draft is lost, stolen or destroyed simply contact any branch and we can arrange for the draft to be refunded or replaced. The fees for this are listed below.

Option	Fee
Bank customers and other bank customers	
Refunding a cheque (no longer required)	\$10
Replacing a cheque (lost, stolen or destroyed)	\$35

If you just want to confirm that the draft has been paid we can do this also. Refer below for the fees.

Option	Fee
Bank customers and other bank customers	
Advice of payment	\$20

Please note: if an enquiry results in a draft refund or replacement, the \$20 'advice of payment' fee will be included in the fee of \$35 for replacing a cheque.

Overseas Telegraphic Transfers.

Overseas Telegraphic Transfers allow you to transfer funds electronically, quickly and safely overseas to any person or account nominated by you.

Overseas Telegraphic Transfers can be sent to most countries and in most currencies. In addition, someone overseas can make a telegraphic funds transfer payment directly into your account.

This service is available on our Internet site, or you can arrange it by visiting any branch.

Option	Fee
Sending an Overseas Telegraphic Transfer	
Internet - overseas payment	\$20
Branch - request a transfer	\$30
Branch - request a refund	\$35
Branch - request confirmation of payment	\$20
Receiving a Telegraphic Transfer from overseas	
Deposited to your account	\$8
Deposited to an account at another local bank in Australian Dollars	\$17
Deposited to an account at another bank in a foreign currency	\$50
Paid by Bank cheque or cash	\$20

Travellers Cheques.

Travellers Cheques are a convenient and safe way to carry money overseas.

Westpac issues American Express Travellers Cheques in a number of currencies, since they are readily accepted at most banks, merchants and hotels worldwide.

In addition, for your total peace of mind the American Express Global Refund and customer service area provides support to you 24 hours a day, 365 days a year.

To purchase Travellers Cheques please visit any branch. Please note not all branches have Travellers Cheques for every currency. If you let us know your requirements in advance we can order the Travellers Cheques for you.

Option	Fee
To buy:	
■ Australian dollar	1.1% (inc. GST) of value (minimum \$22.00)
■ Foreign currency	1.1% (inc. GST) of value (minimum \$13.20)

Please note: Westpac acts as an agent for American Express for the sale of Travellers Cheques.

If you want to cash any Travellers Cheques we can do this for you. Listed below are the fees for this service.

Option	Fee
Bank customers and other bank customers	
To cash:	
■ Australian currency	FREE
■ Foreign currency	\$8.00 per transaction

Foreign Currency Notes.

You can buy or sell Foreign Currency Notes at any branch.

Please note: not all branches have Foreign Currency Notes for every currency. Order ahead and we can arrange for the currency to be available for you.

Some city branches hold stock of foreign cash for immediate access.

Option	Fee
To buy	\$8.00 per currency
To sell to the Bank	\$8.00 per currency

Please note: Westpac acts as an agent for American Express for the sale of Foreign Currency Notes.

Foreign Currency Cheques and Bank Drafts.

We will be happy to help you process or cash Foreign Currency Cheques or Bank Drafts. We may need to convert the amount to Australian currency and disburse proceeds, according to your instructions.

In some cases it may be necessary to arrange clearance of the cheque or draft first.

This service is available at any branch.

Option	Fee
Deposited to a Bank account or cashed (where authorised) max. 4 per transaction	\$15
Foreign Currency Cheques/Bank Drafts sent to the bank that the cheque/draft is drawn on for clearance	\$50
Dishonour of negotiated items	\$20 (plus overseas financial institution charges)

Foreign Currency Accounts and Term Deposits.

Foreign Currency Accounts and Term Deposits are available in all major currencies. Please note that while these accounts can be in personal names, they cannot be used wholly and exclusively for private or domestic purposes.

For more details on the terms and conditions specifically relating to Foreign Currency Accounts and Term Deposits please refer to the Product Disclosure Statement on our Internet site.

Option	Fee (AUD)
Account Maintenance fee (Average Monthly Account Balance)	
\$0-\$5,000 AUD equivalent	\$50 per month
\$5,001 AUD - \$100,000 AUD equivalent	\$25 per month
\$100,001 AUD equivalent and over	FREE
Transaction charge	FREE

Account Information

Awareness of your financial situation is important, both for your own peace of mind and in order to ensure your account is running as efficiently as possible. There are lots of ways we can help you keep track of your account, from sending you regular statements to supplying a tax invoice.

Listed below are some of the services we offer.

How to order a Bank Statement

Account Statement.

Statements provide details of transactions made on an account. A Statement will be mailed to you at least every six months from the date the account is opened, unless we are unable after taking reasonable steps, to locate you. Collection of statements from a branch is not available.

As an alternative to receiving paper statements in the mail, you may elect to obtain electronic statements on one or more of your eligible personal or business deposit accounts from our website www.westpac.com.au, using our Internet Banking Service. You must be registered for Internet banking, supply us with a valid email address and satisfy any other applicable eligibility criteria. The electronic statements option may be selected through Internet Banking after your account has been opened.

Fee
Original account statements are issued FREE

Special Statements

A Special Statement is a statement of transactions on your account that can be sent to you earlier than your next statement is due.

Option	Fee
Per statement Personal deposit accounts only	\$4.00

Additional copies of current account statements.

If you receive paper statements, prior to your original statement being issued and posted to you, you can instruct us to provide extra copies of your original statement to a nominated person(s).

To request this service, simply contact Telephone Banking anytime, or visit any branch.

Option	Fee
Per page*	\$4.00

*1 page = up to 36 transaction records.

Duplicate copies of non-current account statements.

If you require an extra copy and your original statement has already been issued we can order a duplicate statement for you.

Previous statements can be ordered through Telephone Banking, or by visiting any branch.

Option	Fee
Per statement*	\$7.50

* Duplicate statements are not issued within 5 working days of the original statement.

Statements up to the last 18 months.

You can view your last 18 months statements anytime you like using Internet Banking. To register for Internet Banking call 1300 655 505 (24 hours, 7 days a week).

Fee
This service is FREE

ATM Mini-Statements & Account Balance Summaries.

Most ATMs give you access to account information 24 hours a day, 7 days a week at the touch of a button.

You can request an ATM Mini-Statement on a cheque or savings account. The Mini-Statement will list up to the last 10 transactions since your last printed statement on the selected account together with your current account balance.

You can also request an 'all accounts balance summary', listing balances for up to 10 accounts held including cheque, savings, credit card and certain loan accounts.

Option	Fee
Per mini-statement	\$0.65 (charged to the related account)
All accounts balance summary	Free

Information about transactions not shown on your statement.

If you would like to get information on transactions since your last statement you can visit our Internet site, contact Telephone Banking or visit any branch.

Option	Fee
Internet statement summary (Details of your last 100 transactions)	Free
Telephone Banking statement summary (Details of 50 transactions since your last statement)	\$1.00 per faxed request

How to get a copy or confirmation of a transaction

Voucher Retrieval.

If you require a copy of a particular cheque, deposit or withdrawal slip processed by the Bank we can provide the details.

Simply call Telephone Banking anytime to request this service, or visit any branch.

Option	Fee
Voucher Retrieval	\$13 per item

Tracing.

If you need to be sure that a cheque you have written has been deposited safely, we can assist you by tracing the cheque. We will then confirm if it was deposited to the payee's account. Of course, there may also be times when you need to confirm the origin of a deposit made to your account.

To take advantage of this service, simply call Telephone Banking or visit any branch.

Option	Fee
Tracing	\$35 per item

Return of paid Cheques or Deposit Slips.

If you wish, we can arrange for your cheques or deposit slips to be returned to you after we process them. You will also receive a voucher that lists all items.

Access to this service is available to customers at the Bank's discretion.

You can collect the returned items from your branch, or if it's more convenient for you to have them posted, we can send them by mail. In either case, we'll need you to acknowledge their return to you in writing.

You should keep your returned items in a safe place. If legal proceedings require sighting of a returned item within seven years of its return, you may need to produce the item.

The fees for this service will be charged to your nominated account at the end of each month.

If you would like to arrange this service, just visit any branch.

Option	Fee
50 items or less per month	\$0.80 each item
From 51 to 100 items per month	\$0.70 each item
More than 100 items per month	\$0.50 each item

How to obtain a financial certificate

Audit Certificate or Certificate of Balance.

There may be times when you need to provide your tax agent or accountant with certain financial information. Certificates of Balance provide a record of your account balances and interest earned at any date. More detailed certificates which cover all your financial holdings are also available. These are known as Audit Certificates.

We will be happy to help you with this service. Simply request at any branch.

Option	Fee
Certificate of Balance	\$16.00 per certificate
Audit Certificate	\$50.00 per certificate (plus \$1 per minute for preparation when the time taken is greater than 1 hr)

Annual Statement of Interest Paid.

If you have a Term Deposit or Farm Management Deposit with us, each July we will provide you with a statement showing the total amount of interest earned and withholding taxes deducted for the year ending 30 June.

Fee
This service is FREE

Tax Invoice.

A Tax Invoice is a document which may enable certain businesses registered for the GST to claim back from the Australian Taxation Office (ATO), any GST paid for supplies related to running their business.

Certain business customers may request a Tax Invoice when they have purchased a taxable supply (e.g. Safe Custody) and the GST inclusive fee is over \$55.

If you require a Tax Invoice please visit any branch or you can contact Telephone Banking on the numbers at the back of this brochure, 24 hours a day, 7 days a week. You will require receipts or Bank statements showing this charge when requesting your Tax Invoice. You should receive your Tax Invoice within three business days of the request being lodged with the Bank.

Fee
This service is FREE

ListPay Tax Invoices.

ListPay Tax Invoices for fees of \$55 and over (GST inclusive) will be issued automatically. For all queries regarding Tax Invoices for ListPay, please phone Business Interface Services Pty Ltd on (02) 8833 9000 or fax (02) 8833 9099.

Bank Opinion.

When business customers request the Bank for a 'Bank Opinion', it means we have been asked to disclose the current financial standing of a company or business and/or its credit worthiness for a particular purpose.

Bank Opinions can be requested on any company or business even if they have an account at another bank. We simply request the information from that bank on your behalf.

Bank Opinions are only available in limited circumstances. Please refer to any branch to obtain more details.

Option	Fee
Each opinion requested*	\$22 (plus long distance calls)
Each opinion requested where documentation is prepared	\$16 (plus long distance calls)
Customer reference provided by the Bank	\$55

* No fee applies to a Bank Opinion on you, which is requested by another financial institution.

Security Storage

We understand the importance of peace of mind when storing important documents or valuable items. At Westpac, we provide storage services in selected locations to cater for your specific needs.

How to secure your valuables

Document Storage.

At most branches, you can ask the Bank to secure non-monetary value paper documents on your behalf such as certificates and passports.

These items are held in a bank-provided durable packet and will hold A4 documents without folding.

Option	Fee
Annual fee (charged in advance)	\$30 (inc. GST)
Access fee (for 5th and any subsequent access in any one month)	\$5 (inc. GST) per access

Safe Deposit Boxes.

At selected branches, we can usually safeguard larger items such as jewellery and other valuables for you.

Your valuables are held in Bank-provided safe deposit boxes, usually 7.0 cm x 25 cm x 56 cm. These are housed in specially constructed security modules.

Access to the module to remove the inner box is by double key, with one key held by you and the second key held by the Bank.

Please note that, for security reasons, the Bank holds no duplicate of your key.

If you are interested in a safe deposit box, you can contact Telephone Banking or visit any branch.

Option	Fee
Annual rental option	
Establishment fee	\$30 (inc. GST)
Annual fee	\$125 (inc. GST)
Access fee (for 5th and any subsequent access in any one month)	\$5 (inc. GST) per access
Monthly rental option	
Establishment fee	FREE
Monthly fee	\$15 (inc. GST)
Access fee (for 5th and any subsequent access in any one month)	\$5 (inc. GST) per access

Safe Custody Vaults

This service (where available) provides a selection of different sized, double keyed boxes located within a walk-in security vault.

Document storage packets and safe deposit boxes can be secured subject to space availability.

Important information relating to safe custody.

Safe custody services are available at selected branches. Telephone Banking or your nearest branch can advise a site closest to you.

We will supply you with the terms and conditions applying to this service, together with details of any fees applicable, when the facility is established.

All safe custody services are offered on a yearly basis with the exception of safe deposit boxes at selected branches, which are available for hire on a monthly or yearly basis.

You must retain a transaction account with the Bank to be eligible to use the safe custody service as all fees must be debited to a Bank transaction account nominated by you.

If you close your nominated account, you will be requested to nominate another Bank account or remove the contents of your packet or safe deposit box.

As the Bank has no insurance cover on lodgements, we recommend you arrange cover through the insurer of your choice.

The Bank cannot accept lodgements of computer tapes, diskettes or other computer media.

Other Services

Here are two more ways we can be of service to you.

Teller Service/Coin Handling.

We can provide rolled or bagged coins, count coins for deposit or exchange coins for notes via our Teller Service for bank customers. This service is offered at any branch and is subject to availability.

Option	Fee
Bank customers	
Teller Service	\$1 per minute (where the service exceeds 10 minutes)

Cash for Cash Exchanges.

We can exchange notes and/or coins of Australian currency for other notes and/or coins of Australian currency via our Teller Service for customers of other banks. This service is offered at any branch and is subject to availability.

Option	Fee
Other Bank customers	
Cash for cash exchanges	10% of the cash exchanged, up to a maximum fee of \$250.00.

Photocopying.

If you need us to make copies of any documentation or correspondence relating to your account (such as Bank statements) we will be happy to help. Just visit any branch—we are usually able to photocopy the items while you wait.

Option	Fee
Photocopying	\$2 per sheet

Contact Details

How else can we help you?

We want you to get the very best out of banking with us at Westpac. So if there's anything in this booklet that you'd like to know more about, or if we can help in any other way, please just ask.

For more information please phone

Telephone Banking

Personal Customers **132 032**

Business Customers **132 142**

24 hours a day, 7 days a week.

Or visit our website

www.westpac.com.au

The information in this brochure is current at 1 July 2006.

This information has been prepared without taking into account your objectives, financial situation or needs. Because of this, you should, before acting on this information, consider its appropriateness, having regard to your objectives, financial situation and needs. Westpac Banking Corporation is the issuer of the banking services referred to in this brochure. A separate Product Disclosure Statement (PDS), terms and conditions document or other disclosure document is available for some of these services. You can obtain a copy of the PDS, terms and conditions document or other disclosure document (if applicable), or contact Westpac, by calling Telephone Banking on the numbers at the back of this brochure, visiting www.westpac.com.au or by visiting any of our branches. You should consider the PDS, terms and conditions document or other disclosure document before making any decision in relation to any of the services referred to in this brochure. If you have a complaint about the services referred to in this brochure, please contact us by telephone: 1300 130 467 or mail: GPO Box 5265, Sydney NSW 2001. If you are still not satisfied, you may refer your complaint to the Banking and Financial Services Ombudsman by telephone: 1300 780 808 or mail: GPO Box 3, Melbourne VIC 3001.