

Special offer for TAS GOVT Employees

from

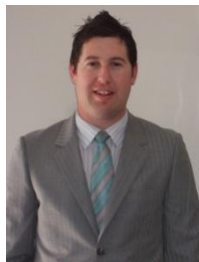


Five Ways To Save \$\$\$\$

- Save up to 0.85% p.a.* on your loan. Choose the loan that works for you.
- Save on monthly service fees with a day-to-day savings account.
- No annual fees on a range of great credit cards.
- Protect your greatest assets for less with premium discounts.
- Options to grow your Superannuation and Wealth.

When you take a Premier Advantage Package, the savings start with a discount of up to 0.85% p.a.* off our variable home loan interest rates and it doesn't stop there. Then, most of the regular fees for your chosen loan – plus a transaction account and your choice from a range of credit cards – are replaced by one annual fee of \$395. Its home loans made easy with the chance to save thousands a year.

If you're considering purchasing a home or re-financing your existing loan, contact your local **Home Finance Manager - Ryan Manning** on 0418 915 589 or rmanning@westpac.com.au.



Things you should know

If you wish to take up the Premier Advantage Package benefits, you need to tell us that you are eligible for the Package discounts and request that the applicable discounts be applied. Premier Advantage Package benefits cannot be taken in conjunction with, or in addition to other special offers, negotiated rates or discounts offered by Westpac or its subsidiaries. This includes, but is not limited to, negotiated rates or special offers, including Premium Option Home Loan with 1-Year Guaranteed Rates and Investment Property Loan with 1-Year Guaranteed Rate. Eligibility applies to new borrowers only.

All loans and products under Premier Advantage Package must be held in the same name or names as the original loan/s, unless otherwise agreed by Westpac. Where you have more than one loan in your package and you close the loan account to which your Package fee is being debited, we will select another account within your Package to debit the Package fee. Loan applications are subject to Westpac's normal lending criteria. Applications must also meet Westpac's approval guidelines on individual products to qualify for the relevant package discounts.

Westpac and BT reserve the right to review, amend or withdraw the Package and its benefit components at any time, including the Package fee. If you close your Package, we will not refund your annual Package fee * 0.45%p.a. for variable loans of \$150,000 - \$249,999, 0.75%p.a. for variable loans of \$250,000 - \$499,000 & 0.85%pa for variable loans over \$500,000