

PayID Biller Terms and Conditions

Effective date: 1 June 2026



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PayID[®] Biller Terms and Conditions

1. Definitions and interpretations.

1.1 Definitions.

Agreement means this PayID Biller Terms and Conditions, the Pricing Agreement, and the applicable payments module (either (i) the PayWay Terms and Conditions, or (ii) the Quickstream REST API Service Module), and any other terms that apply to PayID Biller that we provide you from time to time (e.g. manuals and guides as part of Documentation).

Biller PayID means a unique email identifier created by Westpac for you to be used exclusively for the PayID Biller service, to receive payments to your Linked Account. Each Biller PayID is held in a central register by NPP Australia Limited and accessible to participating financial institutions to facilitate payments to the Biller PayID. Biller PayID can be used for single or recurring uses.

Confidential Information means all information of a party of which the other party becomes aware as a result of, or in connection with, an agreement, which by its nature is confidential, is designated by the disclosing party to be confidential, or the receiving party knows is confidential, including any information relating to any System. This includes the terms of an agreement and the fact of a commercial relationship.

Documentation has the meaning given to it under clause 4(g).

End Customer means the customer of a PayID Biller Service User.

End Customer Agreement has the meaning given in clause 4(d).

Insolvency Event means:

- (a) the PayID Biller Service User is unable to pay its debts as and when they fall due;
- (b) the PayID Biller Service User has made a valid assignment, composition or other arrangement for the benefit of its creditors generally;
- (c) a liquidator, receiver, receiver and manager or voluntary administrator has been appointed in respect of the PayID Biller Service User or any of its assets;
- (d) the PayID Biller Service User has become subject to statutory management;
- (e) an application or order has been made for compulsory winding up of the PayID Biller Service User or an effective resolution has been passed for voluntary winding up of the PayID Biller Service User which is not merely for the purpose of reconstruction or amalgamation;
- (f) an arrangement binding on all creditors of the PayID Biller Service User has been sanctioned by a court of competent jurisdiction; or
- (g) the existence of conditions which in the reasonable opinion of us are substantially equivalent in effect to any of the above.

Linked Account has the meaning given in clause 2.1(b).

Misdirected Payment means an NPP payment initiated by a payer, which is directed to an incorrect account because we had not correctly registered or maintained the Biller PayID information associated with the Linked Account.

Mistaken Payment means an NPP payment initiated by a payer who is a 'user', as that term is defined in the ePayments Code, which, as a result of the payer's error, is directed to the wrong account. E.g. the payer:

- (a) uses or inputs incorrect Biller PayID details either accidentally or because of being advised by the payee of wrong account details; or
- (b) selects the incorrect payee from a list of potential payees.

NPP means the New Payments Platform operated by NPP Australia Limited ABN 68 601 428 737.

NPP Procedures and/or **Regulations** means those documents by the same name which are published by the NPP and updated from time to time.

Payer's Financial Institution means the financial institution of the End Customer making a payment to you via PayID Biller.

Payer Information means the payment details specified in clause 10(b).

PayID Biller means the service provided by Westpac that allows you to receive PayID payments using the PayID created for this service (including their reconciliation), that can't be used for any other purpose that hasn't been authorised by us (e.g. for sending and receiving emails).

PayID Biller Service User, you and your means the individual or organisation that entered into PayID Biller Agreement with us in their name.

Pending Payments means a payment from a payer's financial institution which is being processed but has not been completed and credited to your Linked Account.

Pricing Agreement means the pricing sheet provided to you by Westpac containing PayID Biller fees and charges, as amended in writing or as supplemented from time to time setting out the fees payable by you to Westpac for services supplied by Westpac.

Remittance Services means services provided by an entity which appears on the AUSTRAC's Remittance Sector Register (available at <https://apps.austrac.gov.au/rsr/>) or otherwise are services to send and receive funds, both domestically and internationally.

System means the software, hardware, procedures, connections, interface, codes and other elements of the systems supplied or put into place by us to enable the provision of the PayID Biller Service and including external payment and settlement systems owned or operated by others but which are utilised by us or to which Westpac provides access for you to enable the provision of the PayID Biller Service. Systems may be the subject of a separate agreement.

Westpac Billing Account means the billing account referred to in clause 3(b).

We, us, our, Westpac, Westpac Institutional Bank and Westpac Group means Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714, and its related bodies corporate.

2. The PayID Biller service.

You may request Westpac to create unique email Biller PayIDs on your behalf for the purpose of registering them with NPP Australia Limited to receive payments from payers. We may approve the use of email Biller PayIDs using a domain specified by you as long as we can establish that you own this domain. Subdomains can only be used if you also own the master domain.

There are two types of Biller PayIDs – “single-use” and “recurring-use”. If a payer attempts to make a payment using a single-use Biller PayID that does not match the payment terms (if any) that you have associated with the Biller PayID, the payment will be automatically returned to the payer's financial institution. We will not be liable to you or any other person for loss incurred due to such payment return. Where a Mistaken Payment has been made, funds are required to be returned to the payer in accordance with clause 8.

2.1 Creating a Biller PayID.

(a) A Biller PayID is created by Westpac on your behalf by linking a unique identifier to an eligible account that you hold with Westpac.

- (b) A Biller PayID can only be linked to one account at Westpac (a **Linked Account**). If you choose to use a statutory trust account as your Linked Account, you must also nominate another account which is not a statutory trust account so that we can process any refunds or return payments to payers on your behalf. If you do not nominate another account, we cannot settle funds to the Linked Account (where it is a statutory trust account), and will not be able to offer you the PayID Biller service.
- (c) Where the Linked Account is a statutory trust account located in Queensland and is subject to a debit block, the block shall not be lifted unless you obtain and provide evidence of all necessary approvals. This includes, but is not limited to, authorisation from the Queensland Law Society and demonstrable compliance with the Electronic Funds Transfer Guidelines regulating account operations for solicitors trust accounts (where applicable). You acknowledge that settlement to such a Linked Account will not occur until these conditions are satisfied.
- (d) You can create and register separate Biller PayIDs for each of your eligible accounts, and multiple Biller PayIDs can be created and registered for the same account, provided each Biller PayID is unique.
- (e) To create, register and maintain a Biller PayID on your behalf, Westpac needs to be reasonably satisfied that:
 - (i) you are authorised to use the Biller PayID you've selected;
 - (ii) the Biller PayID has not been registered by another party;
 - (iii) the Biller PayID and your PayID Display Name are compliant with the PayID Requirements set by NPP Australia Limited; and
 - (iv) the Linked Account is an eligible account and you are authorised to operate on the Linked Account.
- (f) Your Biller PayID:
 - (i) must reasonably represent the identity of your business;
 - (ii) can't be a misrepresentation of who you are or purport to be a business that is different to your business;
 - (iii) can't contain offensive content in the identifier or the domain; and
 - (iv) can't be a primary account number for a credit or debit card (or otherwise disclose information you are required to keep secure, such as PIN).
- (g) Your payment terms for each Biller PayID such as the amount payable and the due date for payment, must be set at the time the Biller PayID is created.
- (h) Your Biller PayID details may also be used for payment screening and investigations.

2.2 Biller PayID Linked Account maintenance.

- (a) You will need to contact Westpac to deregister or update the Linked Account for a Biller PayID. If you do so, the current Linked Account will remain able to receive and make payments to the existing Biller PayID until the processing of your Biller PayID request is completed.
- (b) You cannot lock or transfer your Biller PayID to another financial institution.
- (c) We will typically give effect to your instructions to deregister or update your Biller PayID within 24 hours although we cannot guarantee this timeframe. When a Biller PayID is deregistered, you will not be able to receive and make payments to it or update your Biller PayID.

2.3 Westpac's right to close the PayID Biller service.

In addition to our rights under clause 6(b) Westpac may, acting reasonably, close your access to the PayID Biller service at any time, including because:

- (a) Westpac reasonably suspects that you may not be entitled to use the Biller PayID;
- (b) there is a conflict or dispute over the Biller PayID;
- (c) Westpac reasonably considers it has been induced to create or register a Biller PayID by fraud;
- (d) you no longer have authority to access or operate the Linked Account;
- (e) your Linked Account is blocked, suspended or otherwise unable to receive and make payments;
- (f) Westpac reasonably suspects your Biller PayID is being used fraudulently;

- (g) Westpac reasonably believes the Biller PayID is being used in a way that may cause loss to you, Westpac or a third party; or
- (h) Westpac reasonably suspects that there are any financial crime-related or money laundering activities which may be occurring in relation to your Linked Account, or the payer accounts (including those of your End Customers) sending money to your Linked Account, or any of you, your End Customers, or any of your respective officers, employees, contractors or agents aren't in compliance with the Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) requirements.

2.4 Payment Delays

- (a) In some circumstances, including where we consider it reasonably necessary to meet our regulatory and compliance obligations (including those relating to AML/CTF) or to manage associated risk, we may, without giving you notice, delay or refuse a transaction made using your Biller PayID.

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

- (i) a transaction may breach Australian law or sanctions (or the law or sanctions of any other country); or
- (ii) your Biller PayID 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.

We may take these measures for as long as we reasonably need, and Westpac and its correspondents are not liable for any loss you suffer (including consequential loss) in connection with the PayID Biller service.

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

- (i) you must not initiate, engage in or effect a transaction that may be in breach of Australian law or sanctions;
 - (ii) the underlying activity for which PayID Biller service is being provided does not breach any Australian law or sanctions.
- (b) Pending Payments may, under certain circumstances, be held up after being processed by the payer's financial institution for security verification purposes. If you have deregistered your relevant Biller PayID during this period, the payment will nonetheless be credited to the Linked Account.

3. Fees, Charges and Debiting Accounts.

- (a) The fees and charges applicable to the PayID Biller services you have requested are disclosed in the Pricing Agreement. You are responsible for paying these fees and charges together with any fees and charges imposed on you by any other financial institution.
- (b) Your nominated account must be legally and beneficially owned by you and no other third party may have an interest in the account (**Westpac Billing Account**).

You authorise us to debit your Westpac Billing Account for:

- (i) the amount payable by you in accordance with the Pricing Agreement.
- (ii) any fees, fines or penalties that we are required to pay to the NPP Australia Limited under the NPP rules as a direct or indirect result of your failure to observe your material obligations under this Agreement.
- (iii) any other money you owe us under the Agreement.

Information on current fees and charges is available on request.

- (c) You must pay us on demand the amount of any debt you owe us under this Agreement which remains unpaid. Should you fail to pay any debt you owe us, we may also set-off any amount due for payment by you to us against any amount due for payment by us to you, provided no third party has an underlying beneficial interest in such payment by us.
- (d) You acknowledge that we may automatically combine your Westpac accounts, that is, transfer sufficient money which is kept in any account with us, (including your Linked Account and Westpac Billing Account),

held legally and beneficially in your name(s) (**Westpac Group Accounts**) to clear the debt in another Westpac Group Account. If we do this, the balance of your Westpac Group Account from which we have transferred money will reduce by the amount owed for this purpose. If we exercise our right to combine accounts, we will notify you promptly in writing at the address shown in our records.

- (e) We may withhold release of the funds in your Westpac Group Accounts or withhold or suspend payment of any money that would otherwise be owing to you under this Agreement until further notice, if we have reasonable concerns about your solvency (including your ability to pay off your debts or meet your financial obligations).

4. Your Obligations.

- (a) You must:
 - (i) only create and maintain a Biller PayID if you are entitled to use the Biller PayID;
 - (ii) notify Westpac immediately if you suspect unauthorised use of the Biller PayID(s) and deregister the Biller PayID within 7 days if you no longer expect to receive payments to that Biller PayID because it is either a single-use Biller PayID for which the payment has been received, or it is a recurring-use Biller PayID and the relevant End Customer Agreement under which you were receiving payments has terminated;
 - (iii) deregister the Biller PayID(s) if you are no longer authorised to use it and inform us immediately that you have done so;
 - (iv) be able to demonstrate entitlement to use the Biller PayID(s) if reasonably requested by Westpac from time to time;
 - (v) keep the Biller PayID details (including your unique identifier, your business name and your Linked Account) with Westpac up to date and notify Westpac immediately if your details change; and
 - (vi) keep your customers and payers apprised of any changes related to the Biller PayID(s) (including a change in your PayID name or status).
- (b) You will implement appropriate security measures to safeguard sensitive data and prevent unauthorised access to your Biller PayID details or your Linked Account(s).
- (c) You must notify us immediately if you no longer own, or have authority to use or direct payments to, the Linked Account to which a payment has been or will be made.
- (d) You are responsible for ensuring that you comply with the terms of any agreement that you have with End Customers (**End Customer Agreements**), including any billing notices issued to End Customers in accordance with the terms of your End Customer Agreements. You must also ensure that where under these Terms and Conditions you are responsible for ensuring your End Customers comply with an obligation, such obligation is contained in your End Customer Agreements.
- (e) You must have in place in your business, effective systems and controls to detect and prevent fraudulent activity. If you detect any suspicious or fraudulent activity related to your participation in the PayID Biller service (including unauthorised transactions), you must immediately:
 - (i) report such activity to us; and
 - (ii) initiate the process for deregistering the PayID(s) relevant to such activity.
- (f) If you use the PayID logo for commercial purposes, you must use it in accordance with the brand standards made available by NPP Australia Limited from time to time.
- (g) We may provide you with separate documentation to assist you in accessing and using the PayID Biller service including technical manuals and guides, whether in an electronic form or otherwise (**Documentation**). You must comply with all terms in such Documentation that apply to you, and you must ensure that your End Customers comply with any terms applicable to them to enable the PayID Biller service to be effectively utilised.

- (h) You must comply with all applicable laws and with the obligations in the NPP Procedures and/or Regulations as applicable in connection with your use of the PayID Biller service and not do anything that will cause us to breach any law, NPP Procedures and/or Regulations as applicable.
- (i) You confirm that you are either required to comply with the *Privacy Act 1988 (Cth)*, or if you are not required to comply with the *Privacy Act 1988 (Cth)*, you confirm that you will comply with the *Privacy Act 1988 (Cth)* as if you are an “APP entity” (as that term is defined in the *Privacy Act 1988 (Cth)*).
- (j) You must notify us within 24 hours of an Insolvency Event occurring to you.
- (k) You must notify us immediately if there is a change to the type of business or the industry your business is operating in. You are responsible for ensuring that you comply with relevant legal obligations in that industry.
- (l) You must ensure that your use of the PayID Biller service, does not result in the facilitation of Remittance Services.
- (m) You indemnify Westpac against any loss (which includes reasonable costs and expenses incurred by Westpac) for which Westpac may become liable as a result of acting in accordance with your request. However, this indemnity does not apply to the extent that the loss arises because of:
 - (i) the gross negligence, wilful misconduct or fraud of; or
 - (ii) a breach of an Australian Banking Association’s banking code of practice obligation or mandatory statutory obligation to act fairly and or reasonably by;
 - us (including through our officers, employees, contractors or agents).

5. Intellectual property.

- (a) We grant to you a royalty free, non-exclusive licence (or where applicable, sub-licence), for the term of your participation in the PayID Biller service, to use our intellectual property for the sole purpose of using the PayID Biller service in a way that is consistent with this Agreement, within Australia.
- (b) You will not divulge, or otherwise allow to be divulged, to any person for use for your own benefit (except as permitted herein) or for the benefit of any third party, any information relating to the PayID Biller service or our business which is not in the public domain or which otherwise constitutes Confidential Information.
- (c) Where an intellectual property infringement claim is made against you, we will have no liability to you under this Agreement to the extent that any intellectual property infringement claim is based upon:
 - (i) modifications to our intellectual property rights by or on behalf of you in a manner that causes the infringement;
 - (ii) use of any item in combination with any hardware, software or other products or services in a manner that causes the infringement and where such combination was not within the reasonable contemplation of the parties given the intended use of the item;
 - (iii) your failure to use corrections or enhancements to our intellectual property rights that are made available to you (except where the use of corrections or enhancements would have caused a defect in the PayID Biller service or would have had the effect of removing functionality or adversely affecting the performance of the PayID Biller service); and
 - (iv) your failure to use our intellectual property rights in accordance with this Agreement.

6. Termination and suspension.

- (a) Notwithstanding any other rights to terminate under this Agreement, we may terminate this Agreement at any time with 30 days’ prior written notice where it is reasonable or necessary for us to do so. You may terminate this Agreement at any time with 30 days’ prior written notice.
- (b) We may also immediately terminate this Agreement and/or terminate or suspend your participation in the PayID Biller service (including deregistering your Biller PayID(s)) for the following reasons:
 - (i) we have reasonable grounds for concerns about your solvency or the solvency of your business or you suffer an Insolvency Event;

- (ii) we have reasonable grounds for concerns about your ability to meet or repay the amounts of any debts due to us;
 - (iii) we have reasonable grounds to suspect that there is misuse, fraud or security issues with your use of the PayID Biller service;
 - (iv) you have used, or we suspect on reasonable grounds that your use of, the PayID Biller service, has resulted in the facilitation of Remittance Services; or
 - (v) you have, or we suspect on reasonable grounds that you have breached a material term of this Agreement.
- (c) Where practicable, we will give you reasonable notice of our intention to terminate this Agreement and/or terminate or suspend your participation in the PayID Biller service for the reasons listed in clause (b), but we do not have to give you any notice where it is reasonable or necessary to terminate or suspend your participation with immediate effect. However where this is the case, we will use reasonable endeavours to give you prompt subsequent written confirmation that your participation in the PayID Biller service has been terminated.
- (d) Upon termination or expiry of this Agreement:
- (i) you must immediately advise End Customers that they can no longer use PayID Biller to make a payment to you;
 - (ii) clauses 4(h) and (m), 5, 8, 9 and 10 survive.

7. Variation and communications.

- (a) We may change the terms of this Agreement or any Documentation that apply to PayID Biller, where it is reasonable or necessary for us to do so and will notify you of any changes in writing or electronically as soon as reasonably possible or, if the change is unfavourable, by giving you at least 30 days' notice. This includes for any increased costs due to a change in law or a change to our costs (including increases in government or third party charges), or any changes to an external payment or settlement system. Advance notice may not be given in some instances, for example, where a change is necessitated by an immediate need to restore or maintain the security of our or NPP systems, or where you cannot reasonably be contacted. We can also give a shorter notice period (or no notice) if it is reasonable for Westpac to manage a material and immediate risk.
- (b) Where you do not agree to a change to this Agreement, you may deregister your Biller PayIDs and terminate this Agreement pursuant to clause 6(a).
- (c) You consent to us communicating electronically with you about the PayID Biller service. We will communicate with you through email to the email address that you have provided to us, making a notice available for you to access on our website at westpac.com.au, through an advertisement in a major newspaper, through statements we send to you and/or ordinary mail to your postal address on our records.
- (d) Notices sent by one party under this Agreement will be considered to have reached the other party:
 - (i) either when it is left at the relevant address using standard post or 5 business days after being deposited in the post (whichever happens earlier);
 - (ii) if by registered post, when recorded as being delivered;
 - (iii) if by SMS, when it is received by the recipient or 3 hours after it has been sent by the sender (whichever happens earlier); or
 - (iv) if by email (including where an email specifies an external address for accessing information) when the email enters the email server associated with the recipient's email address. If your contact details change, please notify us as soon as possible.
- (e) In the case of notices sent to Westpac, they must be marked to the attention of your relationship manager at Westpac.

8. Mistaken and Misdirected Payments.

- (a) You agree that any dispute involving you in connection with a matter arising out of PayID Biller must first be attempted to be resolved between you and your End Customer pursuant to the terms of the End Customer Agreement which must align to the provisions of this clause 8.
- (b) You must investigate and respond in good faith to any claim, query, or complaint from us or a payer regarding allegedly wrongful credits that you have not already resolved to the payer's or our satisfaction within 3 business days (excluding the day of receipt) or within any other period reasonably specified by us. You must either provide us with written reasons for disputing the claim or notify us that you accept the claim and pay the disputed amount to us in a manner agreed upon between you and us.
- (c) You must use all reasonable efforts to return as soon as practicable all payments which you are unable to correctly reconcile to a payer or End Customer.
- (d) If you receive a Mistaken Payment you must give reasonable assistance to the Payer's Financial Institution as may be reasonably necessary to ensure that the Mistaken Payment is fully unwound and returned. If you become aware of a Mistaken Payment, then you must promptly notify us of the Mistaken Payment.
- (e) You may deny a request for the return of a Mistaken Payment only if:
 - (i) you can show on reasonable grounds to our reasonable satisfaction for concluding that the payment was not a Mistaken Payment;
 - (ii) you give evidence to our reasonable satisfaction that the amount of the Mistaken Payment has already been repaid directly to the payer; or
 - (iii) the Mistaken Payment was a prepayment for goods or services to be provided by you to the End Customer and they have been substantially provided.
- (f) Where we and the Payer's Financial Institution determine that the NPP Payment made to your Linked Account is either a Mistaken Payment or a Misdirected Payment, and you fail to respond to our written enquiry regarding the claim within the time period specified by us, we may, without your consent, but subject to complying with any other applicable provisions of the law or this Agreement, deduct from your Linked Account or where your Linked Account is a statutory trust account, from your alternative account nominated pursuant to clause 2.1(b), an amount up to the original amount of the Mistaken Payment or Misdirected Payment. We will notify you if this occurs.

9. Privacy Obligations.

- (a) This clause applies if personal information (including of any staff or authorised users of the PayID Biller service) is provided to Westpac by you or on your behalf or collected directly by Westpac in relation to the PayID Biller service provided to you (**Services PI**).
- (b) When a person uses your Biller PayID, they will be able to view certain details linked to it (e.g. your name or business name). This is to help reduce the chances of mistaken payments. By applying to register for a Biller PayID, you consent to us collecting and storing your personal information in accordance with our privacy statement which is available at [westpac.com.au](https://www.westpac.com.au). You also consent to the disclosure and use of your personal information by, and to, participating financial institutions, users of PayID payment services, and the providers of the PayID payment facilities (including NPP Australia Limited and BPAY®) and their service providers including for the purposes of processing and monitoring payments and PayID activity and to meet our obligations as an NPP participant. If you do not agree, we will not be able to offer the PayID Biller service to you.
- (c) With respect to Services PI, in addition to complying with its own obligations under the Privacy Act you must, with respect to any incident or data breach involving Services PI:
 - (i) immediately notify Westpac in writing to your relationship manager; and
 - (ii) provide such assistance as Westpac may reasonably request, or comply with any reasonable direction Westpac may give, regarding notification or resolution of any incident or data breach (however arising).

- (d) You acknowledge that you do not rely on any information or representation supplied by us as advice regarding compliance with the *Privacy Act 1988 (Cth)* and any other applicable privacy or data protection laws.

10. Payer Information – Data Acknowledgement and Responsibility.

- (a) You may choose to receive additional payer information as an optional feature of the PayID Biller service (or otherwise as agreed with Westpac).
- (b) Where this feature is enabled for you, Westpac may make available to you, in connection with each PayID payment you receive, certain payer information associated with that payment, which may include the payer's full legal account name, BSB and/or account number, and related transaction identifiers (**Payer Information**).
- (c) The Payer Information is originated by the payer's financial institution through the New Payments Platform and passed on by Westpac and you are responsible for assessing the accuracy, sufficiency and appropriateness of the Payer Information for your purposes.
- (d) You acknowledge and agree that:
 - (i) the provision of Payer Information is optional and feature based;
 - (ii) you are not required to receive Payer Information in order to use the PayID Biller service; and
 - (iii) Westpac is not required to make Payer Information available to you unless you have opted to receive it and the feature has been enabled for your PayID Biller service in accordance with the applicable documentation, configuration or agreement with Westpac.
- (e) You acknowledge that the Payer Information:
 - (i) is derived from information supplied by the payer's financial institution;
 - (ii) is provided in good faith; and
 - (iii) may be incomplete, inaccurate, outdated, or not attributable to the person initiating the payment.
- (f) The Payer Information is provided solely to assist you in meeting your regulatory and compliance obligations (including AML/CTF requirements) and may constitute personal information, and Services PI, for the purposes of applicable privacy laws.
- (g) You are responsible for ensuring that your collection, use, storage and disclosure of the Payer Information complies with all applicable laws, including privacy and data protection requirements.
- (h) To the extent permitted by law:
 - (i) Westpac makes no representation or warranty as to the accuracy, completeness or reliability of the Payer Information;
 - (ii) Westpac is not responsible for information supplied by the payer's financial institution; and
 - (iii) Westpac is not liable to you or any other person for any loss arising from any inaccuracy, incompleteness or reliance on the Payer Information.

11. Assignment.

You may not assign this Agreement to any other person without our written consent which will not be unreasonably withheld. We may at any time, by giving you no less than 30 days' prior notice, assign our rights or novate our rights and obligations under the Agreement. We may also transfer our interest in the Agreement or give another person an interest or security in the Agreement without getting your consent. You appoint us and any person authorised by us to be your attorney to sign any document or do anything necessary to effect the assignment, novation, or transfer mentioned in this section.

12. Dispute Resolution.

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 working days, however, where possible we will resolve your complaint on the spot. If we need some 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 refer the complaint to our dedicated Customer Solutions team. Our 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. Your complaint will be reviewed in line with our FAIRGO principles. Find out more at westpac.com.au/contact-us/feedback-complaints/fairgo

We will apply our Legal Dispute Resolution Guidelines where there are legal proceedings. These Guidelines are based on model litigant principles. The Westpac Group also has a Customer Advocate whose role is to advise and guide our complaints team on how best to resolve a complaint and also to listen to customers and recommend changes be made to bank policies, procedures and processes. Find out more at westpac.com.au/contact-us/your-customer-advocate

The Australian Financial Complaints Authority (AFCA) provides a free and independent service to resolve complaints that fall within AFCA's terms of reference. The contact details for AFCA are set out below:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Post: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001



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.

® PayID is a registered trademark of NPP Australia Ltd 68 601 428 737.

® BPAY is the registered trademark of BPAY Pty Ltd ABN 69 079 137 518.

Disclosure. Westpac is a shareholder of Australian Payments Plus Ltd, a public company limited by shares, and has a director on the board of Australian Payments Plus. Australian Payments Plus is a member based organisation operating Australia's three domestic payment schemes, BPAY®, eftpos and the New Payments Platform. Westpac has policies and procedures in place to manage any actual, potential and perceived conflicts of interest.

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