

# Westpac Online Investing Fees and Charges.



Australian Shares		
Settlement Source	Internet Trading Brokerage (GST Inclusive)	Phone Trading Brokerage (GST Inclusive)
Westpac Cash Investment Account <sup>2</sup>	\$19.95 or 0.11% <sup>1</sup>	\$59.90 or 0.44% <sup>1</sup>
DIY Super Working Account <sup>2</sup>	\$19.95 or 0.11% <sup>1</sup>	\$59.90 or 0.44% <sup>1</sup>
Westpac Cash Facility <sup>2</sup> linked on or before 27 March 2011 <ul style="list-style-type: none"> <li>• Westpac Cash Manager</li> <li>• Westpac Maxi Direct</li> <li>• Westpac Business Maxi Direct</li> <li>• Westpac Business Flexi</li> <li>• Private Bank Cheque Account</li> <li>• Westpac Cash Management Investor Option (CMAIO)</li> <li>• Westpac Cash Management Account (CMA)</li> </ul>	\$24.95 or 0.11% <sup>1</sup>	\$59.90 or 0.44% <sup>1</sup>
Other bank account	\$29.95 or 0.29% <sup>1</sup>	\$59.90 or 0.44% <sup>1</sup>
Westpac Online Investment Loan	\$19.95 or 0.11% <sup>1</sup>	\$59.90 or 0.44% <sup>1</sup>
BT Margin Loan	\$19.95 or 0.11% <sup>1</sup>	\$59.90 or 0.44% <sup>1</sup>
Other Margin Loan	n/a	\$82.50 or 0.55% <sup>1</sup>

Exchange Traded Options			
Settlement Source	Internet Trading Brokerage (GST Inclusive)	Phone Trading Brokerage (GST Inclusive)	Exercise and Assignment (GST Inclusive)
Westpac Cash Investment Account <sup>2</sup>	\$38.95 or 0.35% <sup>1</sup>	\$59.90 or 0.55% <sup>1</sup>	\$38.95 or 0.25% <sup>1</sup>
DIY Super Working Account <sup>2</sup>	\$38.95 or 0.35% <sup>1</sup>	\$59.90 or 0.55% <sup>1</sup>	\$38.95 or 0.25% <sup>1</sup>
Westpac Cash Facility <sup>2</sup> linked on or before 27 March 2011 <ul style="list-style-type: none"> <li>• Westpac Cash Manager</li> <li>• Westpac Maxi Direct</li> <li>• Westpac Business Maxi Direct</li> <li>• Westpac Business Flexi</li> <li>• Private Bank Cheque Account</li> <li>• Westpac Cash Management Investor Option (CMAIO)</li> <li>• Westpac Cash Management Account (CMA)</li> </ul>	\$38.95 or 0.35% <sup>1</sup>	\$59.90 or 0.55% <sup>1</sup>	\$38.95 or 0.35% <sup>1</sup>
Other bank account	\$43.95 or 0.44% <sup>1</sup>	\$59.90 or 0.55% <sup>1</sup>	\$43.95 or 0.25% <sup>1</sup>
Westpac Online Investment Loan <sup>3</sup>	n/a	n/a	n/a

## Global Markets

Market	Trading method	Phone Trading Brokerage (GST free)
<b>United States</b> New York Stock Exchange NASDAQ NYSE Amex Equities	Online or Phone	USD \$19.95 for trades up to USD \$5,000; or USD \$29.95 for trades up to USD \$10,000; or 0.31% for trades above USD \$10,000 <sup>4</sup>
US Exchange Traded Options	Online or Phone	USD \$57.95 or 0.65%, whichever is greater <sup>4</sup> plus USD \$1.10 per contract
<b>Canada</b>	Phone	USD\$57.95 or 0.65%, whichever is greater <sup>4</sup> Additional fee of CAD\$0.015 per share.
<b>United Kingdom</b> London Stock Exchange <sup>5</sup>	Phone	USD\$57.95 or 0.65%, whichever is greater <sup>4,5</sup>
<b>Japan</b>	Phone	USD\$57.95 or 0.65%, whichever is greater <sup>4</sup>
<b>Hong Kong</b>	Phone	USD\$57.95 or 0.65%, whichever is greater <sup>4</sup>
<b>Other Asia</b> Indonesia Philippines Singapore Thailand	Phone	USD\$115.00 or 0.90%, whichever is greater <sup>4</sup>
<b>Europe</b> Austria Belgium Denmark Finland France Germany Ireland Italy Luxembourg The Netherlands Norway Portugal Spain Sweden Switzerland	Phone	USD\$115.00 or 0.90%, whichever is greater <sup>4</sup>
<b>New Zealand</b>	Phone	USD\$115.00 or 0.90%, whichever is greater <sup>4</sup>
<b>Middle East</b> Israel	Phone	USD\$115.00 or 0.90%, whichever is greater <sup>4</sup>

The available markets may be varied at any time without notice. Contact the Global Markets Desk on 1300 757 319 for the latest details.

## Miscellaneous Fees and Charges

<b>Australian Shares</b>	<b>Fee (GST Inclusive)</b>
Issuer Sponsored sales	\$15 per trade in addition to brokerage <sup>6</sup>
Ad hoc Confirmation Request	\$5
Confirmation Postal Fee (Share Trading only)	\$2 per confirmation
Early Settlement Fee	\$50 minimum
Fail Fee (Buy and Sell)	\$25 + 0.1% of trade value. Minimum \$125 per contract per day
Trade Reversal	\$40
<b>Exchange Traded Options</b>	<b>Fee</b>
ASX Clear Exercise or Assignment Fee (Equity Options)	\$0.05 (GST exclusive) per contract <sup>7</sup>
ASX Clear Registration Fee (Equity Options)	\$0.13 (GST exclusive) per contract <sup>7</sup>
ASX Clear Exercise or Assignment Fee (Index Options)	\$0.35 (GST exclusive) per contract <sup>7</sup>
ASX Clear Registration Fee (Index Options)	\$0.45 (GST exclusive) per contract <sup>7</sup>
<b>Administration</b>	<b>Fee (GST Inclusive)</b>
Bank Cheque	\$10
Dishonoured Cheque	\$20
Off-market Transfer - CHES	\$50 per stock
Off-market Transfer - Non-CHES	\$65 per stock
Replacement CHES Statement Fee	\$20 per statement
Stop Payment of Cheque	\$15
Telegraphic Transfer Fee	\$25
<b>Global Markets</b>	<b>Fee (GST free)</b>
Custody fee for inactive accounts <sup>8</sup>	USD\$63.50 per year
Outgoing account transfers to either another custodian or direct registration to client (US securities only)	USD\$90.00 per transfer
Foreign Securities Custody Fee	USD\$2.00 per non-US holding of security per month, per account
Posted trade confirmation or statement fee	USD\$2.00 per trade confirmation or statement
Miscellaneous exchange and regulatory fees	At cost <sup>9</sup>
Incoming account transfers (U.S. and non US securities)	At cost <sup>9</sup>
Outgoing account transfers (non U.S. securities)	At cost <sup>9</sup>
Transfer in/out of DRS eligible securities	At cost <sup>9</sup>
Outgoing wire transfer of funds from Pershing account to any bank account	At cost <sup>9</sup>

1 Brokerage is calculated as the greater of the minimum brokerage or percentage of the transaction amount. ASX Clear fees are charged in addition to brokerage charges for Options Trading.

2 Westpac Cash Facility or Westpac Cash Investment Account or DIY Super Working Account applies only where settlement is by direct debit or direct credit to a Westpac Cash Facility or Westpac Cash Investment Account or DIY Super Working Account.

3 Some services provided by members of the Westpac Group permit options trading through a Westpac Online Investment Loan. In these cases, brokerage is calculated on an individual basis and agreed with the client.

- 4 For all limit and market orders which are not fully executed in the same trading day, normal brokerage will be charged for the total portion executed per day. Brokerage charges may be converted and applied in the local currency. This may result in variances in the US dollar equivalent brokerage being applied. Unless otherwise indicated, where a fee is expressed as a percentage, it refers to a percentage of the transaction value.
- 5 A stamp duty of 50 basis points may apply to buy trades executed on the London Stock Exchange.
- 6 Please note this charge will be added to the resulting confirmation.
- 7 Charges incurred from the ASX Derivatives Clearing System have been set out on a GST exclusive basis as the total GST may be rounded in accordance with GST law.
- 8 Custody fees are applied to accounts defined as inactive; that is, accounts holding a security position for a calendar year (1 January to 31 December) without generating a trade, or margin interest of USD\$100 or more. Regular reinvestment activity in mutual funds and/or exchange activity in mutual funds will be considered as a trade. Dividend reinvestment activity is not considered as a trade.
- 9 Fees are charged as per Pershing cost.



This information has been prepared by Westpac Securities Limited (ABN 39 087 924 221 AFSL 233723) and is current as at 30 June 2020. Securities trading through Westpac Online Investing is a service provided through Westpac Securities Limited (ABN 39 087 924 221 AFSL 233723) by Australian Investment Exchange Limited (ABN 71 076 515 930, AFSL 241400) ("the Participant"), a market Participant of the Australian Securities Exchange Limited (ASX) and Chi-X Australia Pty Ltd, a clearing participant of ASX Clear Pty Limited and a settlement participant of ASX Settlement Pty Limited. Global Markets trading is provided by Pershing LLC, ARBN: 108 110 149, AFSL no 271837, member FINRA, NYSE, SIPC through the Participant. The Participant is not authorised to carry on business in any jurisdiction other than Australia. Accordingly, the information contained in this document is directed to and available for Australian residents only. The information provided is factual only and does not constitute financial product advice. The information provides an overview or summary only and it should not be considered a comprehensive statement on any matter or relied upon as such. It has been prepared without taking into account your personal objectives, financial situation or needs. Because of this, you should consider its appropriateness, having regard to your objectives, financial situation and needs and seek appropriate professional advice. You should read the Financial Services Guide ("FSG"), which provides you with information on the services the Participant and Westpac Securities Limited can provide. You can access the FSG via [westpac.com.au/onlineinvesting](http://westpac.com.au/onlineinvesting).

Global Markets trading is provided by Pershing LLC, ARBN: 108 110 149, AFSL no 271837, member FINRA, NYSE, SIPC through the Participant.

WBCW60703 0720