



30 October 2018

## Westpac Protected Equity Loan

### Notice to investors

*The purpose of this notice is to provide updated information to investors in Westpac Protected Equity Loan ('**Westpac PEL**') issued by Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 ('**Westpac**') under the Product Disclosure Statement dated 22 July 2013 as supplemented by the Supplementary Product Disclosure Statement dated 1 December 2015 ('**PDS**').*

*Capitalised terms in this notice have the meaning given to them in the PDS unless the context requires otherwise.*

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#### Changes to PDS

Effective from the date of this notice, the PDS is updated as follows. These updates apply to existing and future investors.

*In **Section 11 General Information**, paragraph (c) under the heading **Dispute resolution system** is deleted and replaced with the following:*

(c) If you are not satisfied with our response, you may lodge a complaint:

with the Financial Ombudsman Service Australia if lodged before 1 November 2018:

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

Email: [info@fos.org.au](mailto:info@fos.org.au)

Phone: 1800 367 287

Mail: Financial Ombudsman Service Limited GPO Box 3 Melbourne VIC 3001; or

with the Australian Financial Complaints Authority if lodged on or after 1 November 2018:

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

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

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

#### For more information

If you have any questions or would like more information, please contact Westpac on 1800 990 107 or by visiting [www.westpac.com.au/structuredinvestments](http://www.westpac.com.au/structuredinvestments).

*Information current as at 30 October 2018.*