



30 October 2018

Westpac Self-Funding Instalments

Notice to investors

The purpose of this notice is to provide updated information to investors in Westpac Self-Funding Instalments ('Westpac SFIs') issued by Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 ('Westpac') under the Product Disclosure Statement dated 1 July 2013 as supplemented by the Supplementary Product Disclosure Statement dated 8 June 2017 ('PDS').

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

Changes to PDS

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

*In **Section 8.13 Dispute resolution procedure**, the wording under the heading **What to do if we have not addressed your concerns to your satisfaction** is deleted and replaced with:*

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
Email: 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
Email: 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.

Information current as at 30 October 2018.