



Westpac Credit Guide

This Credit Guide gives you important information about the products we provide which are regulated by the National Credit Code (“consumer lending products”).

In this document, the words “we”, “us”, “our” and “Westpac” refer to Westpac Banking Corporation. References to the “Westpac Group” refer to all our related bodies corporate. The Westpac Group has additional products and services that are not covered by this document. In your interaction with the Westpac Group, you may receive Financial Services Guides and additional Credit Guides.

Westpac’s consumer lending products include:

- Credit cards
- Home loans
- Residential property investment loans, and
- Personal loans.

Our general obligations

In relation to our consumer lending products, we will not, as a credit provider:

- Enter into a credit contract with you; or
- Increase the credit limit of a credit contract with you,

If we assess that the credit contract is unsuitable for you.

We refer to this assessment as the Suitability Assessment.

When will the credit contract be unsuitable?

A credit contract will be unsuitable if:

- The credit contract does not meet your requirements or objectives; or
- It is likely that you will be unable to comply with your financial obligations under the credit contract; or
- It is likely that you could only comply with your financial obligations under the credit contract with substantial hardship.

How can you access a copy of the Suitability Assessment?

If your application for credit or increase in credit has been approved, you can call 1300 130 206 and request a written copy of the Suitability Assessment which we will provide within the following timeframes:

| Your request is made: | We will give you your assessment: |
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| Before the Credit Day* – | As soon as possible after we receive your request |
| Up to 2 years after the Credit Day* – | Within <i>7 business days</i> after we receive your request |
| Between 2 and 7 years after the Credit Day* – | Within <i>21 business days</i> after we receive your request |

* The Credit Day is the date the credit contract is entered into or the credit limit is increased.

We are not required to provide you a copy of the assessment if the credit application or increase has been declined or if the credit contract your request relates to was entered into before 1 January 2011.

Getting your complaint heard

Please talk to us first

We aim to resolve your complaint at your first point of contact with us, so we encourage you to raise your complaint through any of the following channels:

Telephone: 1300 130 206

Email: go to our website, www.westpac.com.au, and click on 'Complaints and Compliments'.

Fax: 1300 655 858

Mail: GPO Box 5265, Sydney NSW 2001.

Our Customer Relations Team

In the unlikely event that we can't resolve your complaint at your first point of contact with the bank, we will escalate your complaint to our Customer Relations Team for further investigation.

What to do if you are still unhappy

If we haven't been able to deal with your issues to your satisfaction, there are a number of other bodies you can go to:

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| Financial Ombudsman Service (FOS) | GPO Box 3 Melbourne VIC 3001 Telephone: 1300 780 808 Fax: (03) 9613 6399 Internet: www.fos.org.au |
| Australian Securities and Investments Commission (ASIC) | ASIC has a free call Infoline on 1300 300 630. You can call this number to make a complaint and to obtain information about your rights. |