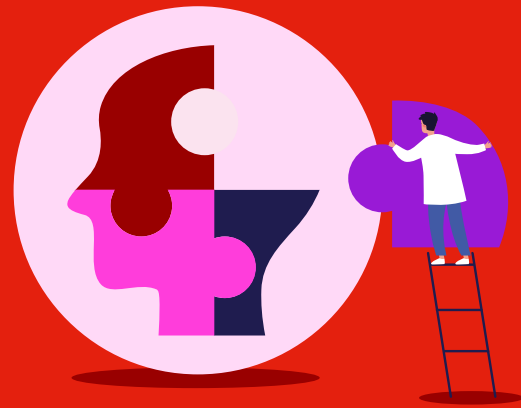


Your guide to completing your employment and personal information

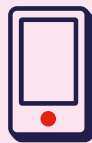


This guide aims to help customers complete their personal information held by Westpac, as we have missing or incomplete information in our system. Collecting this information helps us to know our customers better, and meets our regulatory obligations to collect employment and income information.

You can complete the request either via:

Option 1

Westpac App or
Westpac Online Banking



Option 2

By phone



Option 3

By post



Option 4

In branch



Completing your personal information.

Option 1 – Westpac App and Online Banking.

Sign into the Westpac App or Online Banking via Mobile

- Type **'Update Contact Details'** in the search bar
- Select **'Update Contact Details'** and review your personal information. Or;

Sign into Online Banking via Desktop

- Select **'Service'** then under **'Your Preferences'** select **'Personal and contact details'** and verify your personal information.



Overseas Tips.

If you are overseas, the steps below can help you navigate through the process online or call us on (+61 2) 9155 7522:

- Have your international mobile number added to contact details via the **Profile** section at the bottom of your Westpac App
- Make sure you check the box to nominate the international mobile number as the one on which you receive your One Time Password (OTP) via SMS
- Please call (+61 2) 9155 7000 to activate SMS Protect on your international/overseas mobile number
- Once activated, you should be able to progress with updating your employment and income information by searching '**Update contact details**' in the search bar
- A One Time Password (OTP) will be sent to authenticate your login once again in order to complete the request.

Option 2 – By phone.

You can call our ID Secure Team on 1300 360 766 or (+61 2) 9155 7522 if overseas between 8am–7pm (Sydney time), Mon–Fri and we can assist you.

Option 3 – By post.

You can also complete the form and return to the below addresses. If you are acting as a Power of Attorney (POA), you need to have previously registered your POA with Westpac. If you have not registered your POA please visit your nearest branch.

The completed form and certified copies of your ID can be sent via Reply Paid post to:
ID Secure Team
Reply Paid 91348
Sydney NSW 2001

If you're overseas, use the following address:
ID Secure Team
GPO Box 1806
Sydney NSW 2001
Australia

Option 4 – In branch.

Visit your nearest branch with valid forms of identification. If you are unable to visit the branch and you have a Power of Attorney, they can attend the branch on your behalf with the original documents or certified copies.

Accessibility support.

If you are deaf, hard of hearing, or have speech/communication difficulty, you can message us within the Westpac App or communicate with us using the National Relay Service accesshub.gov.au/about-the-nrs.

If English is not your preferred language, contact us and a banker can arrange a language interpreter.

Visit westpac.com.au/web-accessibility for further information on our more accessible products and services for people with disability, who are neurodivergent or where English is not your preferred language.

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.



Customer Verification Form

Explanatory Notes – Documents & Verification

Purpose of Business Relationship – Examples.

Purpose of relationship	Examples
Transactional	Bank Accounts, Business Accounts, Accounts Payable
Savings	Term Deposits, Savings Accounts
Short-term borrowing	Credit Cards, Personal Loans
Long-term borrowing	Property Loans, Automotive Finance, Equipment Finance, Business Loans
Protection	Insurance
Wealth	Superannuation, Financial Planning, Investments
Financial markets	Agency; Loans & Syndication, Project & Acquisitions Finance; Debt & Hybrid Securities; Structured & Asset Finance; Foreign Exchange; Commodities, Carbon & Energy; Treasury; Hastings

Source of Funds – Definitions.

Source	Definition
Salary/Wages	A payment made to a customer by its employer (includes regular as well as casual wages)
Commission	A payment often made to an agent in a commercial transaction (eg. a real estate agent's commission)
Bonus	A payment occasionally made to a customer by its employer as a reward for good performance
Business income/earnings	Any income and earnings that is realised as a result of business activity
Business profits	Profits generated from day-to-day operation of a business
Investment income/earnings	Income and earnings from investments (such as dividends from shares or interest from bonds) or profits from an investment
Rental income	Income generated from the rental of investment properties
Superannuation/Pension	A payment often made to a customer from a superannuation or pension fund
Loan	An amount of money lent to a customer that is expected to be paid back to the person/organisation providing the loan, usually with interest
Insurance payment	A payment from an insurance policy (eg. a claim, compensation or consequential loss)
Compensation payment	A payment made because of loss or injury (eg. workers' compensation)
Government benefits	An amount of money provided by the government (eg. pension, benefit payments)
Sale of assets	Proceeds made from the sale of assets (eg. property, car)
Liquidation of assets	Proceeds made from the liquidation of assets
Redundancy	A payment made to a customer by its employer, who leaves their employment after being made redundant
Inheritance	An amount of money left to a customer in a will
Gift/Donation	An amount of money gifted to a customer (eg. Individuals – wedding present, birthday; Non-individuals – charities, not-for-profits, religious groups)

Explanatory Notes – Documents & Verification (continued)

Source	Definition
Windfall	Receiving an unexpected amount of money (eg. lottery or gambling winnings)
Tax refund	An amount of money provided by the government as a refund on overpayment of tax

Source of Wealth – Definitions.

Source	Definition
Business income/earnings	Accumulated income and earnings that is realised as a result of business activity
Business profits	Accumulated profits generated from day-to-day operation of a business
Investment income/earnings	Accumulated income and earnings from investments or accumulated profits from an investment
Rental income	Accumulated income generated from the possession of investment properties
Superannuation/Pension	A payment often made to a customer from a superannuation or pension fund
Insurance payment	A payout from an insurance policy (eg. a claim, compensation or consequential loss)
Compensation payment	A payment made because of loss or injury
Government benefits	Accumulated amounts of money provided by the government (eg. pension, benefit payments)
Owns real estate/property	Land and property including any estate or interest in land
Sale of assets	Accumulated profits made from the sale of assets (eg. property, car)
Liquidation of assets	Profits made from the liquidation of assets
Redundancy	A payment made to a customer by its employer, who leaves their employment after being made redundant
Inheritance	An amount of money or asset(s) left to a customer in a will
Gift/Donation	An amount of money gifted to a customer (eg. Individuals – wedding present, birthday; Non-individuals – charities, not-for-profits, religious groups)
Windfall	Receiving an unexpected amount of money, assets (eg. lottery or gambling winnings)
Employment income/earnings	Monies accumulated through the course of employment

Customer details

Please use **BLOCK** letters

Full name (name exactly as per your identification document)

Customer number/ID

Contact number

Email address

Customer address

Please complete all sections, ensuring the information is correct and current, before signing. If you do not supply the following information, your accounts may be blocked until such issues have been resolved.

Information collected from customer

Purpose of business relationship (please select one or more options)

What banking services do you currently use with us?

- | | | |
|--|---|--|
| <input type="checkbox"/> Transactional | <input type="checkbox"/> Wealth | <input type="checkbox"/> Correspondent banking |
| <input type="checkbox"/> Savings | <input type="checkbox"/> Short-term borrowing | <input type="checkbox"/> Financial markets |
| <input type="checkbox"/> Protection | <input type="checkbox"/> Long-term borrowing | |

Additional sources (please specify and select at least one option above)

Source of funds (please select one or more options)

- | | | |
|---|---|---|
| <input type="checkbox"/> Salary/Wages | <input type="checkbox"/> Inheritance | <input type="checkbox"/> Compensation payment |
| <input type="checkbox"/> Commission | <input type="checkbox"/> Redundancy | <input type="checkbox"/> Gift/Donation |
| <input type="checkbox"/> Bonus | <input type="checkbox"/> Liquidation of assets | <input type="checkbox"/> Windfall |
| <input type="checkbox"/> Loan | <input type="checkbox"/> Government Benefits | <input type="checkbox"/> Tax Refund |
| <input type="checkbox"/> Business Profits | <input type="checkbox"/> Superannuation/Pension | <input type="checkbox"/> Insurance payment |
| <input type="checkbox"/> Sale of assets | <input type="checkbox"/> Investment income/earnings | |
| <input type="checkbox"/> Rental Income | <input type="checkbox"/> Business income/earning | |

Additional sources (please specify and select at least one option above)

Source of wealth (please select one or more options)

- | | | |
|--|---|--|
| <input type="checkbox"/> Government Benefits | <input type="checkbox"/> Windfall | <input type="checkbox"/> Business income/earnings |
| <input type="checkbox"/> Business Profits | <input type="checkbox"/> Inheritance | <input type="checkbox"/> Compensation payment |
| <input type="checkbox"/> Rental Income | <input type="checkbox"/> Liquidation of assets | <input type="checkbox"/> Gift/Donation |
| <input type="checkbox"/> Redundancy | <input type="checkbox"/> Employment income/earnings | <input type="checkbox"/> Owns real estate/property |
| <input type="checkbox"/> Insurance payment | <input type="checkbox"/> Superannuation/pension | <input type="checkbox"/> None |
| <input type="checkbox"/> Sale of assets | <input type="checkbox"/> Investment income/earnings | |

Additional sources (please specify and select at least one option above)

Employment type (please select the employment type that reflects your current situation best)

- | | | |
|---|--|--|
| <input type="checkbox"/> Casual | <input type="checkbox"/> Social Security Recipient | <input type="checkbox"/> Self-Employed |
| <input type="checkbox"/> Dependant Contractor | <input type="checkbox"/> Temporary | <input type="checkbox"/> Student |
| <input type="checkbox"/> Full-Time | <input type="checkbox"/> Part-Time | <input type="checkbox"/> Unemployed |
| <input type="checkbox"/> Independent Contractor | <input type="checkbox"/> Retired | |
| <input type="checkbox"/> Other (please specify) | | |

Occupation

Privacy Statement

All personal information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at westpac.com.au/privacy/privacy-statement or by calling us on **132 032**. Our Privacy Statement also provides information about how you can access and correct your personal information and make a complaint. You do not have to provide us with any personal information, but if you don't, we may not be able to continue to provide products or services to you.

Declaration

Customer declaration

I declare that to the best of my knowledge the information I have provided above is true and correct as at the date of this document. I understand that it is an offence to knowingly give false or misleading information or knowingly produce a false or misleading document under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.

Where I am providing personal information about another individual, I have made them aware:

- that I will be doing this; and
- that Westpac will collect, use and share their personal information in accordance with its Privacy Statement available at westpac.com.au/privacy/privacy-statement

Where I am providing Westpac with another person's sensitive information, I have obtained their consent to sharing it with Westpac and their consent to Westpac collecting, using and disclosing their sensitive information in accordance with Westpac's Privacy Statement.

Signature of authorised person

X

Print full name

Customer number

Position held

Date

/ /

Next steps

Step 1: Ensure all relevant sections of the form are completed and the customer declaration is signed

Step 2: Return the completed form (**pages 2–4 only**) to:

ID Secure Team
Reply Paid 91348
Sydney NSW 2001

Or, if you're overseas, use the following address:

ID Secure Team
GPO Box 1806
Sydney NSW 2001
Australia