



Document Storage Agreement

(No longer available for sale)

Primary customer's name (surname first) or company name and ACN or ABN

Primary customer key

Additional customer(s) name(s)

Customer keys

BSB & Account number for fee to be charged

Licence term

Yearly Monthly

Date

BSB

System no.

Record Branch Register Number here ►

Agreement and Acknowledgment

I/We have read and accepted the terms and conditions that apply to this facility, and have been given a copy.

Signature Panel for Individuals

Section must only be completed if the customer is an individual.

Signature 1

Signature 3

Date

Signature 2

Signature 4

Signature Panel for Company or Organisation

Section must only be completed if the customer is a Company or Organisation.

By a resolution of a legally constituted meeting of the organisation or the directors of the company (or equivalent officeholders where the organisation is not a company), as the case may be, authority was given to the person(s) named to sign this authority.

This authority is signed for and on behalf of (name of organisation):

by (signature)

and (signature)

Date

Name and official designation (eg director)

Name and official designation (eg director)

Names of Authorised Parties to operate the Safe Custody Service
This section must only be completed if the customer is a Company or Organisation. Agents are no longer available for individuals.

Name of Authorised Parties required to operate the safe custody service.

Note: Please complete a separate Authority to Operate Safe Custody Service form for each individual to which you want to delegate authority to operate the service

Bank Use

Details of authorities held

--

All details verified and copy agreement detached and given to customer

Accepting Officer – Signature

X

Print name and title

--

--

Checking Officer – Signature

X

Print name and title

--

--

Date

/ /

Terms & Conditions

The Bank agrees to hold a bank provided packet for you in its Document Storage Facility on the following terms and conditions.

1 Document Storage.

- 1.1 While the Bank continues to provide this service you can use the facility for the storage of documents in a packet supplied by the Bank.
 - (a) The packet itself (but not the contents) will remain the property of the Bank.
 - (b) The documents to be stored must easily fit in the packet.
 - (c) The packet will be stored in either the branch strongroom, in a stand alone safe or in a cabinet or room.
- 1.2 The Bank may, at its discretion, move the packet to another location, but will give you notice if it does so.
- 1.3 You are only allowed to store items of paper in the packet.
 - (a) You must not put anything in the packet which has, or is likely to have, a monetary value.
 - (b) The Bank will refuse to store a packet for you if in the reasonable opinion of the branch staff, the packet appears to contain something not made of paper or which appears to have a monetary value.
- 1.4 If there is more than one of you as the customer, notices will be sent to the first statement address of the person whose name appears in the primary customer's name box. Any notice required to be given to you by the Bank may be left at, or sent by prepaid ordinary mail to the last address you have notified the Bank of.
- 1.5 To use this facility you must nominate a Westpac Bank transaction account for payment of any fees for this facility. If you close this nominated account and do not wish to nominate another account, you will be requested to remove the contents of the packet.
- 1.6 For all new or varied facilities from 19 December 2022, the right to use the facility is also conditional on:
 - (a) all parties providing the Bank with the necessary identification information,
 - (b) the Bank carrying out any necessary verification checks; and
 - (c) this agreement is signed in accordance with the relevant authorities for all parties.

2 Access to the Packet.

- 2.1 To obtain access to the packet you must:
 - (a) come into the branch or other location where the packet is kept when the Bank is open for general banking business;
 - (b) produce necessary identification for verification

- (c) ask for your packet; and
 - (d) sign the Bank's access register twice (once for identification purposes and again for seal verification).

The packet will then be handed to you.

- 2.2 When you wish to relodge it
 - (a) you must hand the packet back to a member of the branch staff and
 - (b) re-sign the access register.
- 2.3 Subject to clause 7, the Bank will refuse to give any person access to the packet if their name is not recorded as a customer or an agent of a customer, unless the Bank is under due compulsion of law.

3 Fees.

- 3.1 The annual fee is payable in advance on the anniversary of lodgement date. If you don't want to continue using the facility you must terminate the agreement in accordance with clause 8.1 and remove the contents of the packet before the anniversary of lodgement date otherwise the fee will be charged.
- 3.2 The Bank will debit any fees that are payable by you in relation to this service to an account you nominate.
- 3.3 If you do not pay any fees when due the Bank may:
 - (a) refuse to give you access to the packet until they are paid, and/or
 - (b) terminate your use of the facility, in accordance with clause 8.
- 3.4 Information on current fees and charges is available on request.

Option	Fee
Annual Fee (charged in advance)	\$66.00 (inc. GST)

4 Appointment of Agent.

4.1 For customers whose service is originated after 19 December 2022, the following applies:

The appointment of an Agent is no longer available on facilities.

4.2 For customers whose service was originated prior to 19 December 2022, the following clauses apply:

If you want to appoint an Agent to act on your behalf and have access to the packet, you must:

- (a) first obtain the Bank's consent (the person to be appointed must be acceptable to the Bank); and
- (b) complete and sign the Bank's notice of an appointment of an agent and give it to the Bank.

Terms & Conditions (continued)

43 You may revoke the Agent's appointment any time, but you must notify the Bank that you have done so. Until the Bank is notified, it may deal with the Agent as if he or she were you.

44 If more than one person is licensed under this agreement, all of them must sign the notice of appointment, but any one of them may notify the Bank that the Agent's appointment has been revoked.

45 The Agent must provide the Bank with the necessary identification information, and be onboarded as a Bank customer.

5 Access by authorised persons.

5.1 The Bank will not be liable to you or to any other person for any loss or damage which may be caused if the Bank complies with:

- (a) any order from a Court or government authority; or
- (b) any notices, requests, Court order or other compellable process from law enforcement bodies; or
- (c) any request from a person who has control over your property (for example a trustee, a liquidator or a public official or body) because of your insolvency, bankruptcy or incapacity;

which requires the Bank to:

- (d) open the packet or allow another person to open it (including by force);
- (e) allow a person to examine or take any of the contents of the packet;
- (f) refuse to give you or your Agent access to the packet; or which otherwise affects the packet or any of its contents.

You must pay the Bank any reasonable costs and expenses in complying with any such order or request.

6 Liability.

6.1 You acknowledge that the Bank will not know what is in the packet and will not insure the packet or its contents.

6.2 Except to the extent that any liability of the Bank cannot be excluded by law, if anything in the packet is lost, stolen, damaged or destroyed, while it is held by the Bank, the Bank's liability will be limited to the cost of replacing the contents of the packet or \$250 (whichever is less).

Please note that this does not mean that the Bank will automatically pay you any amount in these circumstances.

6.3 The Bank will not be liable to you or to any other person for any other loss or damage arising directly or indirectly in relation to any use of, or inability to use, this facility.

6.4 If two or more customers hold the facility together, they can access and operate the service jointly and severally. If more than one person signs this form as customer the obligations of each of them are joint and several. This means that each one of them is individually liable under this agreement. This liability will continue, as regards the others, even where one or more of them is not liable or is no longer liable. Anything done or agreed by one binds each of them.

7 Deceased Customers.

7.1 If only one person signs this form as customer and the Bank is advised that he or she has died, the Bank may give access to the packet to any person who produces the death certificate and satisfies the Bank that they are acting on behalf of the deceased, but only to obtain details of the contents of the packet or to remove the deceased's Will or receipt for burial allotment. Two members of the branch staff must be present when the packet is opened.

7.2 If more than one person signs this form as customer and any of them dies, the contents of the packet will, as far as the Bank is concerned, be deliverable to the survivor or survivors and the Bank will not be liable if it delivers those contents to the survivor or survivors. The Bank would consider the survivor or survivors to be the sole Licensee(s) of the service.

8 Termination of this Service.

8.1 You may stop using this service at any time upon request. To do so you must

- (a) pay the Bank any fees that are due and
- (b) collect the contents of the packet from the branch.

8.2 If you wish to transfer the packet to another branch of the Bank, you will have to

- (a) pay any outstanding fees;
- (b) collect the contents of the packet from the branch;
- (c) sign a new Document Storage Agreement at the new branch.

8.3 The Bank may terminate this service or your use of the facility at any time by giving you 30 days' notice. You will then pay the Bank any fees that are due and collect the contents of the packet. Alternatively, the Bank will refund part of the annual fee you have paid in advance.

8.4 If you fail to do so, and that failure continues for 30 days, the Bank may:

- (a) open the packet and examine the contents (but will not be liable to you as a bailee of those contents nor liable for their loss or damage);
- (b) move the packet to another location owned by the Bank or by someone else, without notice to you, and charge you a fee for moving the packet to the other location; or

Terms & Conditions (continued)

- (c) post the contents of the packet to your nominated address.
- 85 If that failure continues for a further six months, and the Bank has made reasonable attempts to return the contents of the packet to you without success, it may dispose of the contents in such manner as it thinks fit (except to the extent that it is obliged to comply with any laws relating to the disposal of uncollected goods in the State or Territory where the packet was stored).
- 86 If the Bank sells any of the contents;
- (a) the Bank will deduct any costs of sale and any other moneys owing by you under this agreement from the sale proceeds and credit the balance to your bank account (if you do not have an account, the Bank may open one in your name);
- (b) the Bank does not have to pay you interest on the sale proceeds and only has to account for the amount received; and
- (c) the Bank's receipt for the sale proceeds will be a good discharge to the purchaser.

9 Variations.

- 91 When the Bank intends to introduce a fee or charge (other than a government charge payable directly or indirectly by you) the Bank will provide written notice of the introduction or variation to you at least 30 days before the change takes effect.
- 92 The Bank will notify you of the introduction or variation of a government charge payable directly or indirectly by you by written notice to you or by advertisement reasonably promptly after the government, government agency or representative body notifies us, unless the introduction or variation is published by a government, governmental agency or representative body.
- 93 The Bank will notify you of other variations to the terms of this agreement (including a variation of standard fees and charges) by advertisement or in writing to you as soon as reasonably possible (which may be before or after the change is made) unless we believe the change is unfavourable to you in which case we will give you at least 30 days' notice. We may give you a shorter notice period (or no notice) if we believe that it is reasonable for us to manage a material and immediate risk. Advance notice may not be given where a change has to be made to immediately restore or maintain the security of our systems or of individual accounts or facilities. If the Bank varies the Licence Fee, you will not have to pay any increase and there will be no change in the Licence fee until the Licence term is extended.
- 94 Where we send written notice by ordinary mail, we will regard that notice as given 7 Business Days after we post it.
- 95 Advertisements will appear in *The Australian* and *The Australian Financial Review*.

10 Banking Code of Practice.

The Australian Banking Association's banking code of practice as updated, and adopted by us, from time to time (**Banking Code**) sets out the standards of practice and service in the Australian banking industry for individuals and small business customers, and their guarantors who are individuals. The relevant provisions of the Banking Code apply to the banking services referred to in this document. This means that we will comply with the Banking Code, where it applies to the banking services provided to you.

You can view a copy of the Banking Code on our website or ask us for a hard copy in branch or over the phone.

11 Anti-Money Laundering and Counter-Terrorism Financing Obligations.

Please be advised that in order for us to meet our regulatory and compliance obligations we will be increasing the levels of control and monitoring we perform.

You should be aware that:

- use of your Document Storage service and/or transactions may be delayed, blocked, frozen or refused where we have reasonable grounds to believe that they breach Australian law or sanctions (or the law or sanctions of any other country). Where the use of your Document Storage service and/or transactions are delayed, blocked, frozen or refused, Westpac and its correspondents are not liable for any loss you suffer (including consequential loss) howsoever caused in connection with your Document Storage service.
- we may from time to time require additional information from you or your agent to assist us in the above compliance process; and
- where legally obliged to do so, we will disclose the information gathered to regulatory and/or law enforcement agencies, other banks, other members of the Westpac Group, service providers or to other third parties.

You provide Westpac the following undertakings and indemnify Westpac against and potential losses arising from any breach by you of such undertakings:

- a) you or your agent will not initiate, engage in or effect a transaction that may be in breach or Australian law or sanctions (or the law or sanctions of any other country); and
- b) the underlying activity for which your Document Storage service is being provided does not breach any Australian law or sanctions (or the law or sanctions of any other country).

Terms & Conditions (continued)

12 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 process your application.

13 Foreign tax residents.

We are required under domestic and international laws to collect and report financial and account information relating to individuals and organisations who are, or may be, foreign tax residents. We may ask you whether you, your Agent or any shareholder, beneficiary, settlor or controlling person are a foreign tax resident from time to time, such as when you open an account with us, or if your circumstances change. If you do not provide this information to us, we may be required to limit the services we provide to you.

Unless you tell us otherwise, by completing any application, you certify that any shareholder, named beneficiary, settlor or controlling person is not a foreign tax resident. You must tell us if you, or any shareholder, named beneficiary, settlor or controlling person is, or becomes, a foreign tax resident (unless an exemption applies, such as for shareholders of listed companies). Where there are no named beneficiaries (e.g., for beneficiaries identified only as a class) you must tell us if a beneficiary is a foreign tax resident immediately when any decision is made to identify and make a distribution to them. You may contact us to provide foreign tax residence information by calling 1300 725 863.

We cannot give tax advice, so please contact your independent tax adviser if you need help finding out whether any person is a foreign tax resident.

14 Feedback and Complaints.

Delivering on our service promise.

We're constantly striving to provide the best possible service, and we'll do our best to resolve any concern you have efficiently and fairly.

Our commitment to you.

If you're ever unhappy about something we've done – or perhaps not done – please give us the opportunity to put things right.

Our aim is to resolve your complaint within 5 business days, and where possible we will resolve your complaint on the spot. If we need additional time to get back to you, we will let you know. Should we be unable to resolve your concern at your first point of contact, we will then refer the complaint to our dedicated Customer Managers in our Customer Solutions team.

Our Customer Solutions Customer Managers are here to find a solution for you and will ensure that you're regularly updated about the progress we are making to resolve your complaint.

You can contact us:

Over the phone
Please call us from anywhere in Australia on 132 032.

If you are overseas, please call +61 2 9155 7700.

By post
You can write to us at:
Westpac Customer Solutions
Reply Paid 5265, Sydney NSW 2001

In Branch
If you prefer to tell us in person, go to our website to locate your nearest branch.

Online
Email us at westpaccustomersolutions@westpac.com.au

For further information go to our website and search 'Feedback and Complaints'.

If you are still unhappy.

If you are not satisfied with our response or handling of your complaint, you can contact the external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA).

Australian Financial Complaints Authority.

The Australian Financial Complaints Authority (AFCA) provides a free and independent service to resolve complaints by consumers and small businesses about financial firms (e.g. banks), where that complaint falls within AFCA's terms of reference.

The contact details for AFCA are set out below.

Australian Financial Complaints Authority

Online: www.afca.org.au
mail: info@afca.org.au
Phone: 1800 931 678 (free call)
Post: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001



Document Storage Agreement

(No longer available for sale)

Office Use

Staff name:
Title:

Signature:

Date

BSB System no.

Terms & Conditions Customer's Copy

Terms & Conditions.

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1 Document Storage.

- 1.1 While the Bank continues to provide this service you can use the facility for the storage of documents in a packet supplied by the Bank.
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 - (b) The documents to be stored must easily fit in the packet.
 - (c) The packet will be stored in either the branch strongroom, in a stand alone safe or in a cabinet or room.
- 1.2 The Bank may, at its discretion, move the packet to another location, but will give you notice if it does so.
- 1.3 You are only allowed to store items of paper in the packet.
 - (a) You must not put anything in the packet which has, or is likely to have, a monetary value.
 - (b) The Bank will refuse to store a packet for you if in the reasonable opinion of the branch staff, the packet appears to contain something not made of paper or which appears to have a monetary value.
- 1.4 If there is more than one of you as customer, notices will be sent to the first statement address of the person whose name appears in the primary customer's name box. Any notice required to be given to you by the Bank may be left at, or sent by prepaid ordinary mail to the last address you have notified the Bank of.
- 1.5 To use this facility you must nominate a Westpac Bank transaction account for payment of any fees for this facility. If you close this nominated account and do not wish to nominate another account, you will be requested to remove the contents of the packet.

- 1.6 For all new or varied facilities from 19 December 2022, the right to use the facility is also conditional on:
 - (a) All parties providing the Bank with the necessary identification information,
 - (b) the Bank carrying out any necessary verification checks; and
 - (c) this agreement is signed in accordance with the relevant authorities for all parties.

2 Access to the Packet.

- 2.1 To obtain access to the packet you must:
 - (a) come into the branch or other location where the packet is kept when the Bank is open for general banking business;
 - (b) produce necessary identification for verification;
 - (c) ask for your packet; and
 - (d) sign the Bank's access register twice (once for identification purposes and again for seal verification).

The packet will then be handed to you.

- 2.2 When you wish to reodge it:
 - (a) you must hand the packet back to a member of the branch staff and
 - (b) re-sign the access register.
- 2.3 Subject to clause 7, the Bank will refuse to give any person access to the packet if their name is not recorded as a customer or an agent of a customer, unless the Bank is under due compulsion of law.

3 Fees.

- 3.1 The annual fee is payable in advance on the anniversary of lodgement date. If you don't want to continue using the facility you must terminate the agreement in accordance with clause 8.1 and remove the contents of the packet before the anniversary of lodgement date otherwise the fee will be charged.

Terms & Conditions Customer's Copy (continued)

- 32 The Bank will debit any fees that are payable by you in relation to this service to an account you nominate.
- 33 If you do not pay any fees when due the Bank may:
- (a) refuse to give you access to the packet until they are paid, and/or
 - (b) terminate your use of the facility, in accordance with clause 8.
- 34 Information on current fees and charges is available on request.

Option	Fee
Annual Fee (charged in advance)	\$66.00 (inc. GST)

4 Appointment of Agent.

4.1 For customers whose service is originated after 19 December 2022, the following applies:

The appointment of an Agent is no longer available on facilities.

4.2 For customers whose service was originated prior to 19 December 2022, the following clauses apply:

If you want to appoint an Agent to act on your behalf and have access to the packet, you must:

- (a) first obtain the Bank's consent (the person to be appointed must be acceptable to the Bank); and
 - (b) complete and sign the Bank's notice of an appointment of an agent and give it to the Bank.
- 43 You may revoke the Agent's appointment any time, but you must notify the Bank that you have done so. Until the Bank is notified, it may deal with the Agent as if he or she were you.
- 44 If more than one person is licensed under this agreement, all of them must sign the notice of appointment, but any one of them may notify the Bank that the Agent's appointment has been revoked.
- 45 The Agent must provide the Bank with the necessary identification information, and be onboarded as a Bank customer.

5 Access by authorised persons.

- 5.1 The Bank will not be liable to you or to any other person for any loss or damage which may be caused if the Bank complies with:
- (a) any order from a Court or government authority; or
 - (b) any notices, requests, Court order or other compellable process from law enforcement bodies; or
 - (c) any request from a person who has control over your property (for example a trustee, a liquidator or a public official or body) because of your insolvency, bankruptcy or incapacity;

which requires the Bank to:

- (d) open the packet or allow another person to open it (including by force);
- (e) allow a person to examine or take any of the contents of the packet;
- (f) refuse to give you or your Agent access to the packet; or which otherwise affects the packet or any of its contents.

You must pay the Bank any reasonable costs and expenses in complying with any such order or request, immediately when it asks you to pay them.

6 Liability.

- 6.1 You acknowledge that the Bank will not know what is in the packet and will not insure the packet or its contents.
- 6.2 Except to the extent that any liability of the Bank cannot be excluded by law, if anything in the packet is lost, stolen, damaged or destroyed, while it is held by the Bank, the Bank's liability will be limited to the cost of replacing the contents of the packet or \$250 (whichever is less).
- Please note that this does not mean that the Bank will automatically pay you any amount in these circumstances.
- 6.3 The Bank will not be liable to you or to any other person for any other loss or damage arising directly or indirectly in relation to any use of, or inability to use, this facility.
- 6.4 If two or more customers hold the facility together, they can access and operate the service jointly and severally. If more than one person signs this form as customer the obligations of each of them are joint and several. This means that each one of them is individually liable under this agreement. This liability will continue, as regards the others, even where one or more of them is not liable or is no longer liable. Anything done or agreed by one binds each of them.

7 Deceased Customers.

- 7.1 If only one person signs this form as customer and the Bank is advised that he or she has died, the Bank may give access to the packet to any person who produces the death certificate and satisfies the Bank that they are acting on behalf of the deceased, but only to obtain details of the contents of the packet or to remove the deceased's Will or receipt for burial allotment. Two members of the branch staff must be present when the packet is opened.
- 7.2 If more than one person signs this form as customer and any of them dies, the contents of the packet will, as far as the Bank is concerned, be deliverable to the survivor or survivors and the Bank will not be liable if it delivers those contents to the survivor or survivors. The Bank would consider the survivor or survivors to be the sole Licensee(s) of the service.

Terms & Conditions Customer's Copy (continued)

8 Termination of this Service.

- 81 You may stop using this service at any time upon request. To do so you must
- pay the Bank any fees that are due and
 - collect the contents of the packet from the branch.
- 82 If you wish to transfer the packet to another branch of the Bank, you will have to
- pay any outstanding fees;
 - collect the contents of the packet from the branch;
 - sign a new Document Storage Agreement at the new branch.
- 83 The Bank may terminate this service or your use of the facility at any time by giving you 30 days' notice. You will then pay the Bank any fees that are due and collect the contents of the packet. Alternatively, the Bank will refund part of the annual fee you have paid in advance.
- 84 If you fail to do so, and that failure continues for 30 days, the Bank may:
- open the packet and examine the contents (but will not be liable to you as a bailee of those contents nor liable for their loss or damage);
 - move the packet to another location owned by the Bank or by someone else, without notice to you, and charge you a fee for moving the packet to the other location; or
 - post the contents of the packet to your nominated address.
- 85 If that failure continues for a further six months, and the Bank has made reasonable attempts to return the contents of the packet to you without success, it may dispose of the contents in such manner as it thinks fit (except to the extent that it is obliged to comply with any laws relating to the disposal of uncollected goods in the State or Territory where the packet was stored).
- 86 If the Bank sells any of the contents;
- the Bank will deduct any costs of sale and any other moneys owing by you under this agreement from the sale proceeds and credit the balance to your bank account (if you do not have an account, the Bank may open one in your name);
 - the Bank does not have to pay you interest on the sale proceeds and only has to account for the amount received; and
 - the Bank's receipt for the sale proceeds will be a good discharge to the purchaser.

9 Variations.

- 91 When the Bank intends to introduce a fee or charge (other than a government charge payable directly or indirectly by you) the Bank will provide written notice of the introduction or variation to you at least 30 days before the change takes effect.
- 92 The Bank will notify you of the introduction or variation of a government charge payable directly or indirectly by you by written notice to you or by advertisement reasonably promptly after the government, government agency or representative body notifies us, unless the introduction or variation is published by a government, governmental agency or representative body.
- 93 The Bank will notify you of other variations to the terms of this agreement (including a variation of standard fees and charges) by advertisement or in writing to you as soon as reasonably possible (which may be before or after the change is made) unless we believe the change is unfavourable to you in which case we will give you at least 30 days' notice. We may give you a shorter notice period (or no notice) if we believe that it is reasonable for us to manage a material and immediate risk. Advance notice may not be given where a change has to be made to immediately restore or maintain the security of our systems or of individual accounts or facilities. If the Bank varies the Licence Fee, you will not have to pay any increase and there will be no change in the Licence fee until the Licence term is extended.
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Terms & Conditions Customer's Copy (continued)

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- we may from time to time require additional information from you or your agent to assist us in the above compliance process; and
- where legally obliged to do so, we will disclose the information gathered to regulatory and/or law enforcement agencies, other banks, other members of the Westpac Group, service providers or to other third parties.

You provide Westpac the following undertakings and indemnify Westpac against and potential losses arising from any breach by you of such undertakings:

- a) you or your agent will not initiate, engage in or effect a transaction that may be in breach or Australian law or sanctions (or the law or sanctions of any other country); and
- b) the underlying activity for which your Document Storage service is being provided does not breach any Australian law or sanctions (or the law or sanctions of any other country).

12 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 process your application.

13 Foreign tax residents.

We are required under domestic and international laws to collect and report financial and account information relating to individuals and organisations who are, or may be, foreign tax residents. We may ask you whether you, your Agent or any shareholder, beneficiary, settlor or controlling person are a foreign tax resident from time to time, such as when you open an account with us, or if your circumstances change. If you do not provide this information to us, we may be required to limit the services we provide to you.

Unless you tell us otherwise, by completing any application, you certify that any shareholder, named beneficiary, settlor or controlling person is not a foreign tax resident. You must tell us if you, or any shareholder, named beneficiary, settlor or controlling person is, or becomes, a foreign tax resident (unless an exemption applies, such as for shareholders of listed companies). Where there are no named beneficiaries (e.g., for beneficiaries identified only as a class) you must tell us if a beneficiary is a foreign tax resident immediately when any decision is made to identify and make a distribution to them. You may contact us to provide foreign tax residence information by calling 1300 725 863.

We cannot give tax advice, so please contact your independent tax adviser if you need help finding out whether any person is a foreign tax resident.

14 Feedback and Complaints.

Delivering on our service promise.

We're constantly striving to provide the best possible service, and we'll do our best to resolve any concern you have efficiently and fairly.

Our commitment to you.

If you're ever unhappy about something we've done – or perhaps not done – please give us the opportunity to put things right.

Our aim is to resolve your complaint within 5 business days, and where possible we will resolve your complaint on the spot. If we need additional time to get back to you, we will let you know. Should we be unable to resolve your concern at your first point of contact, we will then refer the complaint to our dedicated Customer Managers in our Customer Solutions team.

Our Customer Solutions Customer Managers are here to find a solution for you and will ensure that you're regularly updated about the progress we are making to resolve your complaint.

You can contact us:

Over the phone
Please call us from anywhere in Australia on 132 032.
If you are overseas, please call +61 2 9155 7700.

By post
You can write to us at:
Westpac Customer Solutions
Reply Paid 5265, Sydney NSW 2001

In Branch
If you prefer to tell us in person, go to our website to locate your nearest branch.

Online
Email us at westpaccustomersolutions@westpac.com.au

For further information go to our website and search 'Feedback and Complaints'.

Terms & Conditions Customer's Copy (continued)

If you are still unhappy.

If you are not satisfied with our response or handling of your complaint, you can contact the external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA).

Australian Financial Complaints Authority.

The Australian Financial Complaints Authority (AFCA) provides a free and independent service to resolve complaints by consumers and small businesses about financial firms (e.g. banks), where that complaint falls within AFCA's terms of reference.

The contact details for AFCA are set out below.

Australian Financial Complaints Authority

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call)
Post: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001