



## Periodical Payment Authority

Please tick (✓) one box below and proceed to the relevant section.

- Add ► the following Periodical Payment on my/our behalf. *Complete sections 1, 2, 3 and 6*
- Modify ► the following Periodical Payment on my/our behalf. *Complete sections 1, 2, 4 and 6*
- Delete ► the following Periodical Payment on my/our behalf. *Complete sections 1, 5 and 6*

### Section 1 – Details of account where Periodical Payment is to be debited/modified/deleted

BSB number  Account number  Account name

### Section 2 – Payment details

Amount  \$ First payment date  /  /  AND Expiry date  /  /  OR until further notice

Payment frequency to occur on: (eg Monday 2nd, 17th, last business day)  of every:

Week  Fortnight  Month  Quarter   
 Half year  Year  Other

### Section 3 – Payee details (please complete one option below)

#### 1. Credit to Account

Payee's account name

Payee's bank name/Suburb/State  BSB number  Account number

Payment purpose or reference numbers  Trancode 60/61 serial number  (if required for payments to Westpac accounts only)

OR

#### 2. Pay to Westpac Credit Card

Please tick (✓) one box below Payee card number  MasterCard  VISA  Payee name

OR

#### 3. Issue Bank Cheque

Payee's name

Payee's address (include postcode)

OR

#### 4. Please tick (✓) one box below

Overseas Telegraphic Transfer (OTT)  Bank Draft

Currency of Payment  i.e. the currency of payment amount in Section 2

Currency to be remitted  i.e. the currency the payee will receive

Payee's name (for Drafts) or account name (for Telegraphic Transfers)

Payee's address (for Drafts) or bank name, branch and address (for Telegraphic Transfers)

Payee's bank number  Account number (for Telegraphic Transfers only)  SWIFT / IBAN  Reference

**Section 4 – Details to be modified (for amount, frequency and payee account details only)**

PP number (if known)  New amount \$

Payment frequency to occur on: (eg Monday 2nd, 17th, last business day)  of every:

Week	<input type="checkbox"/>	Fortnight	<input type="checkbox"/>	Month	<input type="checkbox"/>	Quarter	<input type="checkbox"/>
Half year	<input type="checkbox"/>	Year	<input type="checkbox"/>	Other	<input type="checkbox"/>	<input type="text"/>	

New BSB number  New Account number  New account name

New first payment date  /  /  AND New expiry date  /  /  OR until further notice  New reference number

**Section 5 – Details of Periodical Payment to be deleted**

PP number (if known)

PP method (Please select one)

Credit to account  Pay to Westpac Credit Card  Issue Bank Cheque  Overseas Telegraphic Transfer/Bank Draft

Payee's account name

Payment reference	Amount	Last payment date
<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

**Section 6 – Customer declaration and acknowledgement**

I/We have read the Terms and Conditions and agree to be bound by them.


Customer's Signature (1)  Name

Contact phone number  ( ) Fax number  ( ) Email address  Date  /  /

Customer's Signature (2)  Name

Contact phone number  ( ) Fax number  ( ) Email address  Date  /  /

**Bank Use Only**

Verifying Officer's name  Salary ID  Contact phone number  ( ) 

Signature  Date  /  /

➤➤ After faxing to Account Payments on 1300 304 657, retain this page and file in Bundle A on day of loading

## Periodical Payments – Terms and Conditions for using the service Effective 23 January 2017

The Periodical Payments service is provided to you by:  
Westpac Banking Corporation ABN 33 007 457 141  
AFSL 233714 ACL 233714.

We encourage you to read this document carefully and keep it handy so you can refer to it. If you have any questions, simply contact us:

- call Telephone Banking on 132 032;
- write to us at GPO Box 3433, Sydney NSW 2001;
- send an email to [online@westpac.com.au](mailto:online@westpac.com.au);
- visit any of our branches.

### The Code of Banking Practice

This is a self-regulatory Code adopted by us and other banks. Its purpose is to set standards of good banking practice for banks to follow when dealing with persons who are, or who may become, their individual and small business customers and their guarantors. We actively comply with the Code.

Each relevant provision of the Code applies to the Periodical Payments service. The general descriptive information referred to in clauses 13.1 and 13.2 of the Code is set out in the Terms and Conditions for both our personal and business deposit accounts. This includes information about:

- account opening procedures;
- our obligations regarding the confidentiality of your information;
- complaint handling procedures;
- bank cheques;
- the advisability of you informing us promptly when you are in financial difficulty; and
- the advisability of you reading the terms and conditions applying to the relevant banking service.

### What to do if you have a problem or dispute

#### Getting your complaint heard

Sometimes you may want to talk about problems you are having with us. Fixing these problems is very important to us.

We've put in place ways of dealing with your issues quickly and fairly.

#### Please talk to us first

We aim to resolve your complaint at your first point of contact with us.

You can contact us by:

Telephone: 1300 130 467

E-mail: Go to our website, [westpac.com.au](http://westpac.com.au), click on 'Contact Us' and then 'Customer Feedback'.

Fax: 1300 655 858

Mail: Reply Paid 5265, Sydney NSW 2001.

#### Contact our Customer Resolution Team

If we can't resolve your complaint at your first point of contact with us, we will escalate it to our Customer Relations and Support Team or you can contact them directly by:

Telephone: 1300 130 206

E-mail: Go to our website, [westpac.com.au](http://westpac.com.au), click on 'Contact Us' and then 'Customer Feedback'.

Fax: 1300 655 858

Mail: CRST, Reply Paid 5265, Sydney NSW 2001.

#### 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. One of these is the Financial Ombudsman Service. Their contact details are:

Telephone: 1300 780 808

Fax: (03) 9613 6399

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

Mail: GPO Box 3, Melbourne VIC 3001

#### Factors that may influence our advice

When you ask for a product recommendation, please be assured that our staff members will always explain your choices and point you to the product that suits your needs.

Our staff may be eligible for incentives, including cash incentives, for achieving or exceeding a sales target.

#### Description

Periodical Payments allow you to authorise the Bank to make payments, for a fixed amount at regular intervals, on your behalf. Payments can be made between selected Westpac accounts, to accounts held with other banks, approved building societies and credit unions, by Bank cheque or to payees in other countries. In each case, your account is debited for the amount of the payment, together with any fee that may apply.

### Type of Periodical Payments

### Fee (each payment)

Between Westpac branded accounts	\$0*
From a Westpac branded account to a non-Westpac branded account	\$0*
From a Westpac branded account to an account at an overseas financial institution via Bank Draft or Overseas Telegraphic Transfer	\$5* (plus normal international service charges)
By Bank cheque	\$10* (there is no additional charge for the issue of the bank cheque)
Periodical Payment not made fee (for lack of funds in your account)	\$5
Account Overdrawn Fee (where the payment is made, despite there being insufficient cleared funds available in the account to be debited)	\$15 For Westpac Basic and Westpac One Basic account holders, plus Westpac Choice account holders who hold an Australian Pensioner Concession Card or Health Care Card and whose pension benefit is paid into the account – \$0
*Excess transaction fees may apply where you exceed any monthly withdrawal allowance that applies to your account. See your account Terms and Conditions.	

## Cleared funds

Sufficient cleared funds must be in the account to be debited on the business day before the payment is due and on the due date.

If there are insufficient cleared funds available as required, and no other arrangement exists at that time to allow that account to be overdrawn, the Bank:

- may choose not to make the payment and charge a Periodical Payment Not Made Fee; or
- may make the payment and charge an Account Overdrawn Fee.

The Bank may make the payment on a later date, when cleared funds become available, but will not be obliged to do so.

## Time of payment

Payments will be sent to the payee or payee's financial institution on the due date. When the due date falls on a weekend or public holiday, the payment may be made on the next business day.

## Non-payment/late payment

The Bank will not be liable if it fails to make any payment, or any payment is late, for any reason other than its own neglect or default.

## Changes to terms and conditions

We will notify you **in writing, electronically or through a media advertisement** of changes to the terms and conditions **as set out in the following table**. Advance notice may not be given where a change has to be made to restore or maintain the security of our systems or of individual accounts.

Type of change	Time frame
New fee or increase to a fee	30 days in advance
Government charges	In advance of the change, or as soon as practicable afterwards, unless the change has been publicised by a government agency, government or representative body
Any other term or condition	In advance of the change

By "electronically", we mean by:

- electronic communication to your nominated electronic address (i.e. email address); or
- making the changes available at our website and sending to your nominated electronic address a notification that the changes can be retrieved from **westpac.com.au**

## Fees and charges

The Bank may debit your account for any Bank fees or government charges that apply to Periodical Payments from time to time.

## Payments in another currency

Payments made in another currency, by draft or telegraphic transfer, will be converted to the other currency using the Bank's published selling rate for the requested currency at the date and time of the transaction. In the case of telegraphic transfers, under normal circumstances funds should arrive at the overseas destination within one or two business days.

## Privacy Statement

### Personal information

In order to process an application for a product or service for you or for a company of which you are a representative or signatory, or to provide or manage the provision of that product or service, we may collect personal information about you from you or that company. We may also use your personal information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business.

If you do not provide all the information we request, we may need to reject that application or we may no longer be able to provide that product or service.

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf, and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

## Changes to payments

You may modify, or temporarily stop your Periodical Payment other than on the business day before the payment is due and on the due date, by giving us a new Periodical Payment Authority.

## Stopping payments

A Periodical Payment arrangement will terminate on your instruction to cancel the authority, when the authority expires or if the remitting or payee account is closed.

In order to stop a Periodical Payment, you will need to provide the Bank with full details; including the payment amount, when the payment is due, the payee and the account the payment normally comes from.

The Bank may discontinue the payments without giving you notice if:

- it reasonably suspects fraud in relation to the Periodical Payment;
- the payee or the payee's financial institution refuses to accept the payments;
- it does so to comply with a legal or regulatory requirement; or
- it reasonably considers it appropriate to do so.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at [westpac.com.au](http://westpac.com.au) or by calling 132 032. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

#### **Other acknowledgements and consents**

We may confirm the details of the information provided in this application.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this Privacy Statement.

We will use or disclose your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers. Please call us on 132 032 or visit any of our branches if you do not wish to receive marketing communications from us.

#### **Definitions**

"We", "our", "us", "Westpac" means Westpac Banking Corporation ABN 33 007 457 141. "Westpac Group" means Westpac Banking Corporation and its related bodies corporate from time to time.