



Deposit accounts for personal and self-managed superannuation fund customers.

Terms & Conditions.

Effective as at 27 May 2018.

200







200 years proudly supporting Australia

Welcome.

This document sets out the terms and conditions of your account and forms part of your contract with us. You will be considered to have agreed to these terms and conditions, on the earlier of when you first use your account or when you otherwise agree to these terms and conditions. We encourage you to read this document. To help you navigate it, we have included several call out boxes to guide you through the text.

The information in this document is subject to change. We may vary the information in this document. We will provide updated information by giving you notice (if required, such as where the change is materially adverse to you) or by posting the updated information on our website. You can also contact us to receive a free paper copy of any updated information.

For more information:





-  **westpac.com.au**
-  **132 032**
-  **Drop into a branch**
-  **GPO Box 3433, Sydney NSW 2001**

Your Bank.

Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714.
(‘We’) is the provider of the advisory services and products found in this document.

We are located at 275 Kent Street, Sydney NSW 2000.

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Other icons used in this document.

 **Tip.**

 **Look closely.**

 **Take note.**



All about accounts.

1. Summary of Features.



	EVERYDAY BANKING		SAVINGS			SUPER	
	Westpac Choice	Westpac 55+ and Retired	Westpac Bump Savings	Westpac Life	Westpac eSaver	Westpac DIY Super Working	Westpac DIY Super Savings
Most suitable if you need	An account that offers unlimited access for a flat monthly service fee (although the fee is waived for a month if the minimum monthly deposit requirement is met for that month). The account can also be used as an offset facility linked to a Westpac home loan.	A flexible everyday account designed for eligible pensioners and retirees, which earns split interest on balances.	A savings account designed to help under 18s develop regular savings behaviour and get set up for the future.	A flexible savings account with bonus interest for regular savers that supports both long and short term savings goals.	A savings account that offers a competitive introductory interest rate with easy access to funds online through an everyday account.	An everyday account to manage your incoming and outgoing investments for your self-managed superannuation fund. Can provide the added benefit of a linked interest-earning DIY Super Savings account and an Online Investing account that is able to be applied for in branch.	A savings account that is linked to your DIY Super Working account. The account offers a competitive rate of interest on the entire balance and the flexibility of online access via your linked account any time you need it.
Who is eligible to open one? Please note: all account holders will need to meet eligibility requirements.	Personal customers only. Some customers are eligible to pay no monthly service fee. See 'Your guide to opening accounts' section for more details.	Personal customers who are holders of a Pensioner Concession Card and in receipt of an Australian Government pension or aged 55 years and over who are retired.	Personal customers who are under the age of 18.	Personal customers aged 18 and over only. To open a Westpac Life, customers must hold a Westpac everyday account and be registered for Online Banking.	Personal customers only. To open a Westpac eSaver, customers must hold a Westpac everyday account in the same name.	Registered Self-Managed Superannuation Fund customers (aged 18 years and over).	Registered Self-Managed Superannuation Fund customers (aged 18 years and over).
Is there a limit to the number of accounts I can have?	You can only hold one Westpac Choice account with a fee waiver. There is otherwise no limit to the number of Choice accounts.	You may only hold one Westpac 55+ and Retired account.	No	No	No	There is no limit to the number of accounts, but you can only have one DIY Super Savings account linked to a DIY Super Working account.	There is no limit to the number of accounts, but you can only have one DIY Super Savings account linked to a DIY Super Working account.
How can I open an account?	Online, mobile, in branch and telephone.	Online, mobile, in branch and telephone.	Online, mobile, in branch and telephone.	Online, mobile, in branch and telephone. The Bump Savings account will be converted to Westpac Life when the account holder turns 18.	Online, mobile, in branch and telephone.	Online, in branch and telephone.	Online, in branch and telephone.
Is there a minimum opening balance?	No	No	No	No	No	No	No
Are funds at-call?	Yes	Yes	Yes, with the exception of the Bicentennial Promotion of a \$200 deposit for eligible customers. If you are an eligible customer you are only entitled to the \$200 deposit, and it is only available for withdrawal, from the month that you reach 16 years of age. See the Westpac Bicentennial Promotion in the 'Your guide to opening accounts' section.	Yes	Yes	Yes	Yes



I. Summary of Features continued.

	EVERYDAY BANKING		SAVINGS			SUPER	
	Westpac Choice	Westpac 55+ and Retired	Westpac Bump Savings	Westpac Life	Westpac eSaver	Westpac DIY Super Working	Westpac DIY Super Savings
Will I get regular statements? See the 'Your statements' section for more details.	6 monthly, or more frequently on request.	6 monthly, or more frequently on request.	6 monthly, or more frequently on request.	6 monthly, or more frequently on request.	6 monthly, or more frequently on request.	Quarterly, or more frequently on request.	Quarterly, or more frequently on request.
Will I earn interest? See the 'How we pay interest' section for more details.	No	Yes	Yes	Yes	Yes	Yes	Yes
How often is interest paid?	N/A	Quarterly (March, June, September, December)	Monthly	Monthly	Monthly	Monthly	Monthly
Can I apply for an overdraft facility?	Yes, Temporary Overdrafts only. Subject to our normal lending criteria, and only if you're 18 years or over. Fees and charges also apply. See the 'Using your accounts' section for more information.	No	No	No	No	No	No
Is cheque access available?	Yes	Yes	No	No	No	Yes	No
Can I pay bills using BPAY®?	Yes	Yes	No	No	No	Yes	No
What debit card access is available?	Debit Mastercard® if you're 16 years and over and have an Australian residential address. Handycard if you're 12 years and over and have an Australian residential address.	Debit Mastercard (or Handycard on request) if you have an Australian residential address.	None	None	None	None	None
Can I use Online, Mobile and Telephone Banking?	Yes	Yes	Yes See the Westpac Bump Savings section in 'Your guide to opening accounts' for access restrictions.	Yes	Yes	Yes	Yes
Can I make Periodical Payments?	Yes	Yes	No	No	No	Yes	No
Is the Savings Goals feature available?	No	No	Yes	Yes	No	No	No

2. Your guide to opening accounts.



If this is your first time opening an account with us.

Under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, it's required that everyone who opens an account (along with all signatories to the account) be identified. If you are opening an account for the first time, this applies to you.

You can meet the identification requirements by completing a Westpac Customer Identification Standards which involves providing identity documentation to us.

For information on documents required under Westpac's Customer Identification Standards please contact any branch or refer to our website – westpac.com.au/aml

If you or any of the signatories to an account are not identified in accordance with the Act, the account will be blocked for all withdrawals, until they are identified.

If you are an existing customer, you may have already provided the identification required so you don't need to provide it again unless you are asked to do so by us.

Opening your account.

You can open most accounts online, at a branch, or via Telephone Banking. For more details, see the 'Summary of Features' table.

To open any new Westpac account we'll need some important details from you.

You'll need to:

- meet certain eligibility criteria, and be able to prove your eligibility if required. See the 'Summary of Features' table for more details; and
- supply certain documents and information to us, including details such as your name, address, date of birth and occupation.

Switching to Westpac.

We can help you switch your banking to Westpac from another Australian financial institution. You can choose to switch online or visit us in branch. For a helpful guide on how to switch, visit westpac.com.au and search 'switch to Westpac'.

Eligibility for account benefits.

Please note you will need to provide us with proof of eligibility for any of the following benefits to be applied.

Westpac Choice.

The monthly service fee is waived for each month you deposit a minimum total of \$2,000 into the account between close of business on the last business day of the previous month and on or before close of business on the last business day of the current month.

If you make a deposit in a month after the close of business on the last business day of that month, that deposit will be included in the deposit calculation for the following month.

For Westpac Choice, the monthly service fee is also waived on one account if all account holders are:

- under 21;
- full-time tertiary students;

- Pensioner Concession or Health Care Card holders and their benefits are paid to the account; or
- new to Australia or expatriate customers (fee waived for the first 12 months).

If there is more than one holder of an account, all account holders must meet the eligibility criteria above for the fee waiver to apply.

Westpac Bump Savings.



The Bicentennial Promotion of a \$200 deposit offer is only available to customers that satisfy the eligibility criteria set out below. The \$200 deposit will only be available to you from the month that an eligible customer reaches 16 years of age.

To be eligible for a deposit from us of \$200 into your Bump Savings account you must satisfy the following eligibility criteria:

- you were born between 1 January 2017 and 31 December 2017;
- you have a permanent Australian residential address;
- your parent/s or guardian/s opened the Bump Savings account in your name by 31 May 2018; and
- you and the authorised signatory/signatories on the Bump Savings account (the authorised signatory/signatories must be the parent/s or guardian/s that opened the account on your behalf) have each satisfied the identification requirements under the Westpac Customer Identification Standards by 31 May 2018.

The \$200 deposit is subject to the following terms and conditions:

- We will deposit the \$200 into your Bump Savings account within 3 business days of you, the account holder, satisfying the requirements under the Westpac Customer Identification Standards.
- If you open multiple Bump Savings accounts you will only receive the \$200 deposit in respect of one of those accounts.
- The \$200 deposit made by us will only be available for withdrawal from the Bump Savings account from the month that you reach 16 years of age. The \$200 cannot be accessed before this time. The \$200 deposit will not be available for withdrawal from the Bump Savings account from the month that you reach 16 years of age if there is a block on the account, until such time that the block is removed.
- The \$200 deposit will be forfeited, and you authorise us to transfer it to us, if the Bump Savings account is closed by you before the month that you reach 16 years of age.
- The \$200 may also be forfeited if the Bump Savings account is closed by us because we reasonably consider that transactions undertaken in connection with the Bump Savings account are not for the benefit of, or promote your interests as, an account holder that is under 18 years of age. See the 'Closing your accounts' section for more details on when your Bump Savings account may be closed.
- The \$200 deposit will be included in the balance of your account on which interest for that day is calculated. You will be able to access the interest earned on the \$200 deposit after we pay it. Interest is paid on a monthly basis. See the 'How we pay interest' section for more details on how interest is calculated and paid on the Bump Savings account.

Changes in circumstances.

If you do not satisfy our eligibility requirements for an account, as set out in the 'Who's eligible to open one?' section of the 'Summary of Features' table, we may convert your account to another account with us. Fees and charges may apply on the other account. For the Bump Savings account, this occurs when you reach 18 years of age, when we will convert your account to the Westpac Life account. It is important that you consider the terms and conditions for Westpac Life before opening your Bump Savings account.

We will notify you at least 30 days prior to converting your account that we intend to convert your account to another account. Fees and charges may apply on the other account. If you do not agree to the conversion to the other account with us you must 10 days prior to the conversion your account notify us of your intention to close the account and where to pay your funds. If you do not provide us with notice you will be deemed to have consented to the conversion of your account to another account with us.

Tax File Numbers.

Providing us with your Tax File Number (TFN).

Each time you open an account that earns interest, you'll be asked to provide your TFN. Westpac is authorised under the Income Tax Assessment Act 1936 to collect TFNs of account holders.

For joint accounts, a minimum of two TFNs from the account holders is required. For accounts in trust for someone else (such as your child or children) you should quote your own TFN. If a formal trust has been established, you can quote the trust's TFN.



What happens if I don't provide my Tax File Number?

It is not compulsory to provide a TFN or ABN in relation to an account. However, if you choose not to provide your TFN or ABN, we may be required by law to deduct tax at the highest marginal tax rate plus the Medicare Levy from interest earned on the account.

What if I am exempt from providing a TFN?

If you are exempt from providing a TFN, let us know the type of exemption applicable to the account so that we will not deduct tax from interest earned on the account. If the account is for a child under 16 and interest income earned on the account is likely to be \$420 or more per year pro-rata, it is advisable to quote a TFN. Otherwise, interest earned on the account will be subject to withholding tax.

If you are a non-resident of Australia, you are exempt from providing a TFN but will generally be subject to withholding tax on the interest earned on the account.



Will Westpac disclose any information to the Australian Taxation Office about my accounts?

We are required to report details of interest/dividend income earned, withholding tax deducted and TFNs and exemptions provided on an account, to the Australian Taxation Office.

The collection of TFNs and their use and disclosure are strictly regulated by the Privacy Act 1988.

Joint accounts, trust accounts, accounts for children and accounts with other special conditions.

You can also open a joint account, an account for children or an account on trust. The requirements that apply to these accounts are set out below.

Joint accounts.

If the option is available on the account, you may open an account jointly with your partner, family members or a group of people. The credit balance of a joint account is held jointly by all account holders. This means that each account holder has the right to withdraw all available funds in the account.

The joint account holders must all sign an authority telling us how the account can be operated.

The authorised method of operation can be:

- jointly – where two or more signatories must act together; or
- severally – where signatories must act individually.

The joint account holders can change this arrangement at any time by signing a new account authority or amending the existing one. However, we will normally treat all authorities for operating the joint account as cancelled once we know of your death (and certain conditions have been met) or of your bankruptcy. Also, regardless of any authorities to operate, any party to a joint account can require us to operate the account only on the signature of all parties. This might be done if there is a dispute between the joint account holders. Visit any branch for assistance.

The Bump Savings account cannot be opened as a joint account. From 13 January 2018, the Westpac Life account can be opened as a joint account.

Joint account holder responsibilities.

It's important to understand your responsibilities prior to opening a joint account.

You should know that:

If you are opening a joint account over the phone all account holders will need to be present to speak with the Customer Service Representative. Note: For all joint accounts opened, all account holders must be identified.
The liability of joint account holders on an account is joint and several so if one or more account holders overdraws the account, each joint account holder may be liable for payment of all or any part of the amount overdrawn.
In Online Banking, you can view the accounts you have with joint account holders. All joint account holders can authorise to on-share access to the account with your other authorised users in Online Banking. Refer to the Online Banking Terms and Conditions for an explanation of this feature.
Joint account holders will receive paper statements unless we agree otherwise with you. Please see the 'Your statements' section in this document.
We may accept a cheque into a joint account which is payable to any one or more named account holders.
If one joint account holder dies we will treat the credit balance in the joint account as owing to the surviving account holder(s).

Accounts held on trust.

We can open trust accounts on request for a variety of situations that include:

- an individual holding an account on trust for another individual. Westpac eSaver opened as a trust account can only be held in this way;
- trustees under a will; or
- trustees under a deed of family arrangement.

When you tell us you are holding funds on behalf of a child/children, the account will be opened in your name and styled 'As Trustee For'. Some account types cannot be held on trust including the Bump Savings and Westpac Life accounts.

Visit a branch or call Telephone Banking for more information about the account types that can be held on trust or to open a trust account.

You must tell us at the time you apply for the account that it is to be held on trust.

Accounts for children.

We can open the following accounts in the name of a child (a person under the age of 18):

- Westpac Choice;
- Westpac Bump Savings; and
- Westpac eSaver.

If an account is opened for a child under the age of 12:

- the account must be opened in the child's name, and the child becomes the account holder;
- the account must be opened for the child by a minimum of one parent or guardian (i.e. a person over 18 years of age must complete the account opening process) and the parent/s or guardian/s opening the account must become authorised signatories at the time of opening the account;
- an authorised signatory can remove themselves from an account at any time, except where they are the sole authorised signatory on the account, in which case they cannot be removed from the account until the child has turned 12. An authorised signatory cannot remove another signatory from the account;

- an authorised signatory can request an additional signatory to be added to the account. For Bump Savings accounts there is a maximum of one authorised signatory until 13 January 2018 and then there will be a maximum of two authorised signatories;
- all authorised signatories must be a parent or guardian of the account holder, and over 18 years of age;
- Handycard access is not permitted, except in exceptional circumstances a request can be made;
- branch withdrawals are permitted and subject to authorisation by an authorised signatory;
- Online Banking temporary password can be provided to the authorised signatories in their capacity as an agent for the child; and
- cheque access is not permitted.

Once the account holder turns 12, the account holder can request any or all authorised signatories on the account be removed, and the account holder can request to add authorised signatories to the account, up to the number allowed by the product type. The account holder can request the removal or addition of authorised signatories on their own and we won't first verify the request with any signatory on the account. See the 'Authorising someone else to use your account' section for more information about authorised signatories.

Westpac Bump Savings.

Access to the Bump Savings account.

Only the account holder and the authorised signatories on a Bump Savings account can operate on the account. The Bump Savings account can only be operated severally (the account holder and any signatories must act individually). Any signatory must be over 18 years of age and a parent or guardian of the account holder. For Bump Savings accounts there is a maximum of one authorised signatory until 13 January 2018 and then there will be a maximum of two signatories.

Online Banking and Telephone Banking – account holder.

Bump Savings account holders have access to their account via Online Banking and Telephone Banking, subject to any Parental Controls. If the Bump Savings account holder is under the age of 12, only staff assisted Telephone Banking is available and self-service Telephone Banking is not available.

An explanation of Parental Controls is provided in the table on the next page.



If you have concerns about the way in which an authorised signatory is operating your account you should contact us immediately.



<p>What is Parental Control?</p>	<ul style="list-style-type: none"> Parental Controls are a feature of the Bump Savings account designed so that an authorised signatory can guide the account holder in developing good savings behaviour. An account signatory can control the access that an account holder has to Online Banking and Telephone Banking. Parental Controls permit 'View & Transact' or 'View Only' access to the Bump Savings account via Online Banking and Telephone Banking. The level of access under Parental Controls can be changed at any time by an authorised signatory or, if the account holder is over 12 years of age, by the account holder. An authorised signatory can make this change by visiting a branch or via their own Online Banking profile. An account holder over 12 years old can only make this change by visiting a branch. Requests to change the access level made in branch will take approximately 10 business days to action. Changes made via Online Banking are effective immediately.
<p>What are 'View & Transact' and 'View Only' access under Parental Control?</p>	<p>View & Transact and View Only access under Parental Control applies to the account holder's access to the account:</p> <p>View & Transact access will permit the account holder to check the account and Transfer Funds using Online Banking and Telephone Banking, including to:</p> <ul style="list-style-type: none"> check the account balance; check transaction details, and statements in connection with the Bump Savings account; use the Savings Goals feature, including to view, add, edit and remove savings goals on the account; debit the account using Transfer Funds; and provide instructions to close the account using staff assisted Telephone Banking (not available for Online Banking or self service Telephone Banking). <p>View Only access will permit the account holder to check accounts using Online Banking and Telephone Banking, including to:</p> <ul style="list-style-type: none"> check the balance of the Bump Savings account; check transaction details and statements in connection with the Bump Savings account; and use the Savings Goals feature, including to view, add, edit and remove savings goals on the account.
<p>How is Parental Control enabled?</p>	<p>Parental Control is enabled when a parent or guardian becomes an authorised signatory.</p>
<p>How is Parental Control removed?</p>	<ul style="list-style-type: none"> Parental Control is removed when all authorised signatories' third party authorities to the account are cancelled. A signatory's authority can be cancelled by the account holder if they are 12 years or older. An authorised signatory can also cancel their own authority, except when the account holder is under 12 and they are the only authorised signatory on the account. Parental Control is also automatically removed when the account is closed or converted to a Westpac Life account when the account holder turns 18 years old. In this instance, the account holder will automatically have full access to their account and any signatory's access will be removed.
<p>Special conditions: Child is under the age of 12.</p>	<ul style="list-style-type: none"> The account will have Parental Control. The authorised signatory/signatories, who complete the account opening process, will be granted Parental Control on the account. If the account holder is registered for Online Banking and Telephone Banking, they will automatically have View Only access on the account. Only an authorised signatory can change the access level and the access level can be changed at any time.

<p>Special conditions: Child is aged 12 years and over.</p>	<ul style="list-style-type: none"> Parental Control is optional. Where there are any authorised signatories on the account, the authorised signatories will have Parental Control. There are no Parental Controls on the Bump Savings accounts where there are no authorised signatories. An account holder can enable Parental Control in branch at any time provided the parent/s or guardian/s who will be the authorised signatory/signatories on the account are present and each satisfies the identification requirements under Westpac's customer identification standards. At this time the account holder and/or the authorised signatories can choose whether the account holder has either View & Transact or View Only access on the account through Online Banking and Telephone Banking. If an election is not made, the account holder will have View Only access. Either an authorised signatory or the account holder can change the account holder's access level at any time. The account holder can remove Parental Control at any time by removing all authorised signatories from the account. An authorised signatory can also remove themselves from the account, and Parental Control will be removed if all authorised signatories do so. Where an account holder has View Only access and Parental Control is removed, the account holder will continue to have View Only access until they request a change to their access levels in branch. If Parental Control is not applied to the account, the account holder is able to have full View & Transact access to their account, including via Online Banking and Telephone Banking. View Only access is not available where there is no Parental Control.
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Online Banking – authorised signatory.

Authorised signatories have value access through Online Banking. Through value access an authorised signatory is permitted to view accounts and make payments, including to:

- view the balance of the Bump Savings account;
- view transaction details and statements in connection with the Bump Savings account;
- use the Savings Goals feature, including to view, add, edit and remove savings goals on the account; and
- transfer funds from the Bump Savings account using Transfer Funds.

See Online Banking terms and conditions for more details.

An authorised signatory cannot access the Bump Savings account through Telephone Banking.

Branch withdrawals – account holder and authorised signatory.

The Parental Controls described above do not apply to withdrawals initiated by an account holder via a Westpac branch. Where the account holder is under 12 years of age a branch withdrawal must be authorised by an authorised signatory.

An authorised signatory can withdraw from the Bump Savings account by visiting a branch without an account holder.

Accounts with other special conditions.

Transfers to and from savings accounts.

When transferring funds into or out of a Westpac Bump Savings, Westpac Life or Westpac eSaver account (or any Savings Goal in any of these accounts, where permitted), the account on the other end of the transfer must be a Westpac everyday or Westpac savings account in the name of the account holder or user requesting the transfer.

3. Using your accounts.



There are many ways to access your account and to make deposits and withdrawals. However, not all options described in this section are available on your account. See the 'Summary of Features' table for more information for details of the features that are available on your account.

Your account also allows direct crediting, which means you can arrange for a deposit to be automatically paid into your account.

Westpac Live Online Banking.

Westpac Live Online Banking includes desktop, mobile and tablet banking.

What you can do.

You can use Westpac Live Online Banking to get a better picture of your banking via a desktop, mobile or tablet application. Depending on the features of your account, you can:

- see all your accounts on one screen
- Transfer Funds between your eligible accounts
- deposit money into another person's account held at another financial institution or with us
- pay bills
- update your details
- change your PIN
- notify us if you're travelling overseas.



You can also print out or save your statements fee-free. For more information go to westpac.com.au




Getting started.

You may be automatically registered for Online Banking when you request to open a new account that is eligible for Online Banking. We will provide instructions on how to complete your registration and activate Online Banking. When you log on to Online Banking for the first time you will be required to accept the Online Banking Terms and Conditions that are provided online and change the password we provide you. We may also issue you with a token device and register you with our Secure Code Service to approve transactions in Online Banking. If we do, you will also need that token device or Secure Code. Information about the Secure Code Service is set out in the Online Banking Terms and Conditions.

ATM.

You will need card access on your account to use ATM features. You can also use Cardless Cash to withdraw from an account or deposit cash into an account, using the BSB and account number or the 16-digit credit card number.

What you can do.

What you can do at Westpac ATMs.	What you can do at St.George/BankSA/Bank of Melbourne branded ATMs.	Non-Westpac Group branded ATMs.
<ul style="list-style-type: none"> • Withdraw cash and pay no ATM operator fee. • Withdraw cash without your card using Cardless Cash. • Deposit cash (but not coins) and cheques with or without your card (at most branch locations). • Deposit coins (at some branch locations). • Get account balances and balance summaries. • Transfer money between linked accounts. • Change your PIN (if you know your existing PIN). • Obtain a mini-statement. 	<ul style="list-style-type: none"> • Withdraw cash and pay no ATM operator fee. • Get account balances and pay no ATM operator fee. • Use your Westpac Cardless Cash code to withdraw money.   	<p>Access to your accounts is also available through non-Westpac branded ATMs (including overseas bank ATMs via the Mastercard/Cirrus® ATM network) which allow you to obtain account balances or withdraw funds.</p> <p>Please note that daily cash withdrawal limits may apply at non-Westpac Group ATMs. Other restrictions may also apply.</p> <p>Fees</p> <p>Non-Westpac Group branded ATMs may apply an ATM operator fee by the ATM owner – see the 'Understanding fees and charges' section for more information.</p>



What you need.

If you've already registered for Online Banking, you will need your customer number and alpha numeric password.

If you need to register for Online Banking, go to westpac.com.au or download our mobile or tablet apps. Have your customer ID or Westpac credit or debit card number handy.

Rules about deposits made through a Westpac branded ATM.

If you make a deposit at a Westpac branded Smart ATM, the amount of your deposit is subject to verification by us. The amount validated by the ATM then agreed by the depositor is the amount that will be credited to your account. When depositing into a Westpac branded Smart ATM located at a branch:

- cash deposits are credited to your account on that day;
- cheque deposits are credited to your account that day but are not available for withdrawal until all funds have been cleared.

If you make a deposit at a Westpac branded Envelope Deposit ATM the amount of your deposit is subject to verification by us. If there is a difference between the amount of the deposit and the amount written on the deposit slip or entered at the ATM, we will notify you as soon as possible of the actual amount that has been credited to the account.

When depositing into a Westpac branded Envelope Deposit ATM located at a branch:

- ATM deposits are cleared at the end of each business day for the branch.
- Cash deposits are credited to your account on the next business day for the branch.
- Cheque deposits are credited to your account next business day for the branch but are not available for withdrawal until all funds have been cleared.
- A maximum cash deposit amount of \$8,000 applies to each ATM cash deposit.

Please be aware that deposits may take longer to be processed if the Westpac branded ATM is not located at a Westpac branch.

If you make a deposit at a Westpac branded Coin Deposit Machine (CDM) the amount of your deposit is subject to verification by us. The amount validated by the CDM then agreed by the depositor is the amount that will be credited to your account. When depositing coins into a Westpac branded CDM coin deposits are credited to your account on the day the deposit is made.

Branch.

What you can do at a branch.

Our branch staff are available to talk to you in person about products and services and show you how to use services you may not be familiar with, such as Telephone Banking and Online Banking.

Our branch staff can:

- assist you to make deposits, withdrawals and payments to Westpac accounts
- help you purchase a bank cheque or an overseas draft on the spot
- book appointments with specialists, for example a Home Loan specialist or Financial Planner
- answer general enquiries you have about your accounts.

Personal Telephone Banking.

What you can do.

Depending on the features of the account you have, you can use self-service Telephone Banking to:

- check balances and transactions
- make BPAY payments
- transfer money between your accounts, and pay your credit card
- check interest information, including interest earned
- activate your card
- change your access code
- request a mailed statement
- find out the BSB number for all your accounts.

Depending on the type of account you have, our Customer Service Representative can also help you to:

- open new accounts
- report lost/stolen cards
- reissue cards
- stop payment of a cheque
- obtain information about Westpac products, services, interest rates and fees
- set up periodical payments (such as to make loan payments or regular deposits to a savings or investment account with us or at another financial institution); and
- reissue codes.

Getting started.

To start using Telephone Banking, you need to:

- call 132 032
- have your 8-digit customer number handy
- when your call is answered, select the appropriate menu option to speak with a Customer Service Representative who will then ask you several questions to confirm your identity
- you will be asked to select a 3-digit access code and optional key word.

The next time you call Telephone Banking, you'll need your 8-digit customer number and your 3-digit access code and optional key word.

For more information, see the Personal Telephone Banking Terms and Conditions by visiting westpac.com.au or at any branch.

POS (Point of Sale transactions).

What you can do at POS terminals, if your account has card access.

- Make purchases without cash at most retail or service outlets.
- Withdraw cash at the same time from your savings or cheque account from some retail or service outlets.
- Have the choice of account (linked accounts only).
- Get a printed receipt.
- Use your compatible device to make a payment with a mobile wallet.

Our responsibilities and liabilities (electronic banking access).

We will maintain electronic banking access to the linked accounts at all times unless:

- an electronic banking terminal malfunctions or is unavailable;
- a merchant refuses to accept your card; or
- at least one of the accounts is overdrawn or will become overdrawn without prior arrangement, or is otherwise considered out of order by us.



We may, at any time, alter the types of accounts which may be operated, or the types of transactions performed, or the types of electronic banking terminals that may be accessed using the card. We will notify you of changes as set out in the 'Changes to terms and conditions' section.



What happens if an electronic banking terminal does not work?

We will be responsible to the person(s) who own(s) the account for any loss which occurs because an electronic banking terminal accepts your instructions but fails to carry out the transaction requested.

If you are aware that the electronic banking terminal is not operating properly we will only be responsible for correcting the relevant account and refunding any fees or charges.

We will not be responsible if an electronic banking terminal does not accept your instructions or your card fails to work in the terminal.

Bank@Post™.

What you can do.

At participating Post Offices, customers can:

- Withdraw cash (up to a daily limit of \$1,000). However, cash cheque withdrawals are not permitted.
- Make cash and cheque deposits (up to a daily limit of \$7,000 for cash and less than \$1 million for cheques. For mixed cash and cheque deposits, the total limit is less than \$1 million per customer, of which no more than \$7,000 can be cash).
- Have their identity verified (for new Westpac customers).
- Make account balance enquiries.

Westpac customers are not charged extra fees to use the Bank@Post service.

BPAY®.

When you see the BPAY symbol on a bill, you can pay that bill through Telephone Banking or Online Banking. It's a simple and convenient way to pay your bills.

What you can do with BPAY.

- schedule payments in advance using BPAY.
- register for BPAY View® and pay bills and receive your bills with BPAY View
- obtain a receipt number.
- use via Telephone Banking or Online Banking.
- choose the account to pay from (however some billers do not accept payments from credit cards).
- register with BPAY 'View Billers' to receive online access to bills.

Getting started.

You don't need to register for BPAY bill payment facility, however you do need to have Online Banking or Telephone Banking. All you need to do is either call Telephone Banking or sign in to Online Banking and provide the biller code and reference number (and possibly other information) that appears on the bill or invoice. We will then debit your nominated account with the amount you specify. You can schedule a BPAY payment to be made in the future. Cleared funds must be available in the account the day before the payment is made.

Details of BPAY payments, including a receipt number, will appear on your account statement.

Cheques.

What you can do with cheques.

A cheque provides a convenient way of paying a bill or receiving a payment. Cheque withdrawals are only valid if your account allows cheque access.

Depositing cheques.

There are several ways you can deposit a cheque, including:

- using a Westpac branded ATM at some branch locations
- visiting a branch or Bank@Post
- using the Express Deposit facility
- sending the cheque to us by mail for processing.

Writing cheques.

- Cheque books are only available if your account allows cheque access, see the 'Summary of features' table for details about which accounts allow cheque access. More information about cheques is available in the 'Using cheques' section of these Terms and Conditions.
- Bank cheques can be purchased on the spot at any branch or ordered via Online Banking. When in branch, you can pay for the bank cheque and the fee either in cash or by withdrawing funds from your account. Fees for bank cheques purchased via Online Banking will be debited to your account along with the value of the bank cheque purchased.

Savings Goals.

Savings Goals is a feature available on eligible accounts through Online Banking (see the 'Summary of Features' table for details of the eligible accounts). This feature allows the account holder and users in Online Banking with value access to the account ('eligible customers') to add savings goals to the account and distribute some or all of the account balance between these savings goals.

The Savings Goals feature enables eligible customers to track progress towards the savings goals based on the information entered by any eligible customer by displaying:

- the selected name, category, target amount and target date of the savings goal entered by the eligible customer;
- the amount that has been saved towards the target amount; and
- a calculation of the weekly or total savings amount that will achieve the savings goal by the target date.

Eligible customers must select one of the available categories when adding a savings goal. Savings goals added to an account can be viewed, edited or deleted by any eligible customer at any time. Savings goals will remain in place (even if the target amount or target date is reached) until an eligible customer deletes the savings goal.

Limits apply to the number of savings goals that can be added to the account, and to the target amounts and dates

of the savings goals. See the Savings Goals feature for the applicable limits. We may change these limits at any time without notice.

The 'Spare Funds' display in accounts using the Savings Goals feature shows the funds in the account that are not currently allocated to a savings goal, and includes any uncleared funds.

The total of Spare Funds and all savings goals form the overall balance of the account.

You can move funds between Spare Funds and a savings goal. In this case, funds do not leave the account. You cannot move funds directly between savings goals.

When transferring funds into an account that uses the Savings Goals feature, you need to specify whether the funds are to be transferred into either a savings goal or Spare Funds.

When transferring funds from an account that uses the Savings Goals feature, you need to specify whether the funds are to be transferred from either a savings goal or Spare Funds. You cannot make a recurring payment from a savings goal or Spare Funds.

The following paragraphs relating to transfers apply to transfers from an account that uses the Savings Goals feature.

For transfers dated today's date made through Online Banking (excluding transfers through tablet banking and mobile banking using the quick transfer function), if you have insufficient cleared funds in the savings goal or Spare Funds (whichever you have selected to make the transfer from) at the time the transfer is made, you will not be permitted to make that payment.

For future-dated transfers made through Online Banking (excluding transfers through tablet banking), if on the day before the transfer is due you have insufficient cleared funds in the savings goal or Spare Funds (whichever you have selected to make the transfer from), but have sufficient cleared funds in your account as a whole, we will withdraw the funds from your account in the following order:

- Spare Funds;
- then from the savings goals that have no target amounts, starting with the savings goal with the highest amount saved and moving through

the savings goals to the goal with the lowest amount saved; and

- then from the savings goals with target amounts, starting with the savings goal with the highest amount saved and moving through the savings goals to the goal with the lowest amount saved.

You will not be able to transfer or withdraw directly from a savings goal where the transaction is made in branch, by telephone, through telephone banking, tablet banking or mobile banking using the quick transfer function. If you have sufficient cleared funds in your account as a whole at the time the transaction is made (for transfers dated today's date or withdrawals) or on the day before the transfer is due (for future-dated transfers), we will withdraw the funds from your account in the following order:

- Spare Funds;
- then from the savings goals that have no target amounts, starting with the savings goal with the highest amount saved and moving through the savings goals to the goal with the lowest amount saved; and
- then from the savings goals with target amounts, starting with the savings goal with the highest amount saved and moving through the savings goals to the goal with the lowest amount saved.

Where there are two savings goals that have equal amounts saved, funds will be first withdrawn from the savings goal that has existed the longest.

If on the day before the transfer of a future-dated transfer is due, you have insufficient cleared funds in your entire account (being the combination of the balances of all your savings goals and Spare Funds), the transfer may not be processed.

Except for permitted transfers by an eligible customer into a specified savings goal, amounts credited to the account, including interest paid, will be automatically allocated to Spare Funds.

The Savings Goal functionality only displays factual information about the savings goals entered by the eligible customer and does not give any advice. The Savings Goal functionality does not take into account any of your actual personal circumstances when providing you with this factual information.

Deposits in foreign currencies.

An Account is an Australian dollar account. If we receive an amount or item in a foreign currency for deposit to your Account (including a telegraphic transfer or cheque drawn in foreign currency) we will convert the foreign currency amount into Australian dollars using the retail exchange rate that we make available for the foreign currency on that day. Visit any branch for more information about exchange rates that we offer. Additional fees may also apply.

Organising an overdraft.

Deposit accounts should not be overdrawn unless you have made prior arrangements with us such as through an overdraft. An overdraft is a line of credit on your eligible accounts, available if you meet our normal lending criteria.

Temporary or permanent overdrafts may be available, subject to formal overdraft arrangements with us.

Overdrawing your accounts.

You should not make a withdrawal or payment transaction which:

- takes your account into negative/debit balance (or further into negative/debit balance) when no formal overdraft arrangements exist
- means you will incur fees which will take your account into negative/debit balance (or fees and/or interest charges which will take your account further into negative/debit balance) when no formal overdraft arrangements exist
- overdraws (or further overdraws) your account beyond the agreed overdraft limit when formal overdraft arrangements do exist
- draws against uncleared funds.

While we are under no obligation to do so on any particular occasion, we may permit you to overdraw your account as described above. This may be, for example, by honouring a cheque or paying transactions made using other channels, such as Debit Mastercard® or Handycard, Periodical Payments, Direct Debit, or by making a withdrawal or payment transaction through a Westpac ATM or other electronic transaction channel.



Where we honour a withdrawal or payment transaction and your account shows a negative/debit balance.

If we permit you to make a withdrawal or payment transaction (as described in this section) which overdraws the available balance of your account, then you will, at the time the negative balance arises, owe us a debt of the amount by which your account is overdrawn. If we do honour the transaction, you may be charged an Account Overdrawn Fee (see the 'Understanding fees and charges' section of this document) and interest will be charged on your debit balance. We agree that you have a period of 20 days within which to repay the amount by which the account is overdrawn (including any fees and accrued interest). Accordingly, you will need to, by the end of that 20 day period, return the account to a positive balance unless within that period you ask us for, and we approve, an overdraft arrangement.

How debit interest is calculated and charged.

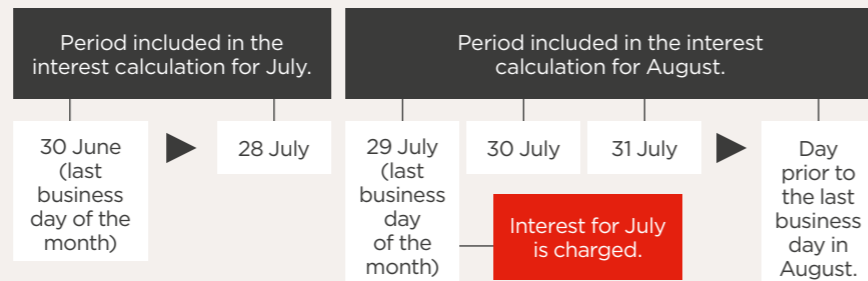
Debit interest is calculated daily as follows:

Daily closing balance x (interest rate/365)

Debit interest will be charged to your account on the last business day of the month.

However, debit interest calculated on the daily closing balance of the last business day of the month and any remaining days of that month, will be charged the following month.

For example, where 30 June was the last business day of June, and where 29 July is the last business day of July, interest for July will be calculated and charged in the following manner:



Please note that you may avoid being charged the Account Overdrawn Fee by returning your account to a positive balance, or to a balance within the agreed overdraft limit (as applicable), by 6.00pm Sydney time on the day the transaction is conducted.

If your account becomes overdrawn and there is no overdraft arrangement in place, or any overdraft arrangement is insufficient to cover the overdrawn amount, debit interest will be charged to your account at the Unarranged Lending Rate. It will be calculated daily on the closing debit balance (and debited on the last business day of each month) using the then current Unarranged Lending Rate, until the date on which the account balance is positive or within any agreed overdraft limit again.

Where we dishonour/reject a payment.

Your payment may be dishonoured if you make a transaction from your account and:

- there are insufficient funds available within the account
- the funds have not been cleared.

When could your credit rating be affected?

If your account:

- becomes overdrawn without arrangements; and
- remains overdrawn for more than 60 days after the end of the 20 day period we allow for you to repay the amount overdrawn,

then we may commence enforcement action and disclose your default and certain personal information to a credit reporting body.

Credit reporting bodies and the Privacy Act.

Under the Privacy Act 1988, a credit reporting body (within the meaning of that Act) may collect and hold default information (within the meaning of that Act) in relation to the default.

A default listing with a credit reporting body will remain on your file for a period of up to five years and may affect your ability to obtain finance or credit.

Our privacy policy includes important information about credit reporting, including details of the credit reporting bodies to which we are likely to disclose your credit information.

You can access our privacy policy by visiting westpac.com.au or by calling us.

When you haven't used your account for over six months.

Inactive accounts.

If your account becomes inactive we may close your account without any notice to you.

Your account becomes inactive if:

- you do not make any deposits and/or withdrawals during a continuous six-month period; and
- the balance of your account is nil or in debit without any arrangements.

Unclaimed monies.

If you have not made a deposit or a withdrawal from your account for seven years, we may close your account, and transfer any prescribed money in your account to the government.

We will usually notify you before we close your account, but there may be circumstances where we are not able to (such as where our record of your address is out of date).

You can visit any branch to find out how to recover unclaimed money (although it may take three months or more to recover money that has been transferred to the government).

The Bump Savings account is exempt from unclaimed monies laws, however once the customer turns 18, the account will be converted to a new account. If the account is converted to a new account the unclaimed monies provisions will apply to that account.

When we can combine your accounts.

Overdrawing.

If you overdraw your account without arrangement or beyond the agreed overdraft limit when formal overdraft arrangements do exist, we may automatically combine your accounts (e.g. transfer sufficient money which is kept in any other account with us that is held in your name to clear the debt).

Debts you owe us.

We may also transfer money kept in your deposit account to clear debts which you owe us in other loan or deposit accounts. If we do this, the balance of the account from which we have transferred the money will reduce by the amount used for this purpose.

If we exercise our right to combine accounts.

If we exercise our right to combine accounts, we will notify you promptly using the contact details shown in our records.

You agree that you may not set off any amounts we owe you (for example, credit balances in your other accounts) against amounts you owe us.

Closing your accounts.

Who can close an account.

- You or any other authorised person can close your accounts at any time simply by asking at any branch. Most accounts can also be closed by calling Telephone Banking.
- Another financial institution may close your accounts on your behalf.
- We may convert your Bump Savings account when you reach 18 years of age. We will notify you 30 days before we convert your account.
- On rare occasions we may also exercise our discretion to close accounts or refuse to accept further deposits or allow further withdrawals due to unsatisfactory conduct or for any other reason we deem appropriate, such as:
 - where your account is designed for domestic or personal use by you as a personal customer and is being used for business purposes; or

- where you hold an account that has been designed to promote your interests as an account holder who is under 18 years of age, and in our reasonable opinion, the account is being used for purposes that do not benefit you or are not in your interests as an account holder who is under 18 years of age.

We will notify you (and, we may also notify the authorised signatory/signatories) before we close the account. Upon closing the account for the above reasons we will provide you with a bank cheque for the net credit balance of the account.

Things to remember when closing your accounts.

When you close your account you must provide to us any:

- card that operates the account (including any card issued to an additional cardholder)
- unused cheques
- passbooks.

An account with cheque access may only be closed once all outstanding cheques written on the account have been presented.

We reserve the right to return any cheques presented for payment after the account has been closed.



You will need to ensure that you do not overdraw your account regularly.

Even if we do honour a transaction, or do so more than once, it does not mean we have any obligation to do so in the future.



Are you having financial difficulty?

When you overdraw your account, there may be occasions when repaying this debt becomes difficult. Should this arise, you should promptly contact us via Telephone Banking or visit a branch to discuss options that may be available.



Make sure you notify anyone who either directly credits or debits your accounts and be sure to cancel any Periodical Payments or regular transfers either to or from the accounts you are closing.

4. Understanding debit cards.



If you close your DIY Super Working Account you will also need to close your linked DIY Super Savings Account(s) and, if applicable, arrange an alternative trading account for your Westpac Online Investing account.

Termination Value.

How your closing balance (Termination Value) is calculated if:

Your account balances are in credit.

The net closing balance of your account is calculated as:

credit balance



accrued deposit interest that has not yet been credited to your account (if any)



accrued fees and government charges applicable up to the closing date that have not yet been charged to your account

Monthly fees will apply even if the accounts have been open for only part of the month.

There are uncleared funds or your accounts are overdrawn.

We cannot make available any uncleared funds at the time you request that the accounts be closed, until those funds become cleared.

If the accounts have a debit balance, you will need to pay to us the balance plus any accrued debit interest, account fees including monthly or quarterly fees and government charges applicable up to the closing date.

Authorising someone else to use your account.

A separate authority must be given by you to authorise another person to access your account via Online Banking or Telephone Banking and this authority will be separate to an authority to authorise another person to operate an account via the branch

(which is set out below). Refer to the Online Banking and Telephone Banking terms and conditions for further information on authorising someone else to access your account via Online Banking or Telephone Banking. For the Bump Savings account, refer to the Explanation of Parental Control information in the 'Your guide to opening accounts' section.

You can authorise another person to operate your account at a branch by completing a Notice of Authority, which sets out the things that an authorised signatory can do in respect of the account. For joint accounts, each joint account holder must sign the authority. The Notice of Authority form is available in branch and on westpac.com.au

Liability after cancellation.	<ul style="list-style-type: none"> Any account holder or the authorised signatory can cancel the authority to operate at any time, subject to the terms and conditions of the account, except where there is a single authorised signatory on an account held by a child under the age of 12. However, you will be liable for: <ul style="list-style-type: none"> any transactions made (including if they have been made by a third party) prior to the authority being cancelled even if they have not been debited to the account (including any associated fees and charges); and any future dated payments, cheques, authority debits, Periodical Payments, bill payments, drafts, bills of exchange, or promissory notes established by the authorised signatory prior to the cancellation of the authority to the extent these payment types are allowed on your account.
Authority relating to Debit Mastercards® (for Victorian Customers only).	<ul style="list-style-type: none"> We may have issued an additional Westpac Debit Mastercard to any person nominated by you, provided that each person is 16 years and over and has an Australian residential address. You are responsible to Westpac for the use by a third party cardholder of their Debit Mastercard.
Authorised signatories authority.	<ul style="list-style-type: none"> An authorised signatory will not be able to add or delete any other third party on the account to which they have access, except where they are the sole authorised signatory on the account and the account holder is under 12. In this case, the authorised signatory can add additional authorised signatories to the account up to the limit allowed by the product type. In addition to an authorised signatory's other authorities, the authorised signatory will be able to do the following, only where the account holder is under the age of 18: <ul style="list-style-type: none"> open a new account in the name of the account holder; and alter the account holder's details on the account. On rare occasions, acting reasonably, we may remove the authority to operate of anyone authorised to operate your account due to unsatisfactory conduct or for any other reason we deem appropriate, such as if we believe allowing the authority to remain on your account may cause loss to you or us. Any account holder aged 12 years and over can cancel an authorised signatory at any time by visiting any branch.
Disputes.	<ul style="list-style-type: none"> If we are notified of a dispute about a Notice of Authority, or the owner or owners of an Account, we may refuse to allow operations on your Account until all parties concerned have signed any authority we require.



From 15 July 2017, if you are aged 12 or over at the time of opening a Westpac everyday account, you are required to have a debit card linked to your account. Depending on your eligibility, this will be a Debit Mastercard® or a Handycard.



When you make a Debit Mastercard transaction, you authorise us to act on the instructions entered in the electronic equipment. You should ensure the transaction amount is correct before entering the PIN or otherwise using the card at the electronic equipment. By entering the PIN, signing a transaction voucher or record, using the card for an online transaction, or holding the card in front of a contactless terminal, you indicate your agreement that the transaction amount is correct.

What can you do with your Debit Mastercard?

You can use your Debit Mastercard to purchase goods or services from merchants or withdraw cash from ATMs in the following ways:

In Australia or overseas.	In Australia only.
<ul style="list-style-type: none"> By pressing the 'credit' or 'Debit Mastercard' option and entering your PIN or signing the transaction slip (where available). Holding your Debit Mastercard in front of the contactless terminal and waiting for the transaction to be confirmed. In Australia, there is no need to sign or enter a PIN for purchases under \$100. At merchants overseas you may not need to sign or enter a PIN for small value transactions. Over the phone - by quoting the Debit Mastercard number and expiry date on the front of your card. Online - by using the Debit Mastercard number and expiry date on the front of your card. Withdraw cash at ATMs - by pressing the 'cheque'/'savings'/'credit' button (if applicable) and entering your PIN. 	<ul style="list-style-type: none"> By pressing the 'cheque'/'savings' option (if applicable) and entering your PIN. Withdraw cash at the POS at some merchants - by pressing the 'cheque'/'savings' button (if applicable) and entering your PIN.

What can you do with your Handycard?

You can use your Handycard to purchase goods or services from merchants or withdraw cash from ATMs in the following ways:

In Australia or overseas.	In Australia only.
<ul style="list-style-type: none"> Withdraw cash at ATMs - by pressing the 'cheque'/'savings' button (if applicable) and entering your PIN. 	<ul style="list-style-type: none"> Purchase goods or services from merchants at the POS - by pressing the 'cheque'/'savings' option (if applicable) and entering your PIN. Withdraw cash at the POS at some merchants - by pressing the 'cheque'/'savings' button (if applicable) and entering your PIN. Purchase goods or services by holding your Handycard in front of the contactless terminal (where available) and wait for the transaction to be confirmed. There is no need to sign or enter a PIN for purchases \$100 or less.



Rules about your Debit Mastercard® and Handycard.

Some fees and charges may apply when you use your Debit Mastercard or Handycard. Refer to the 'Fees and charges' tables to see what Debit Mastercard and Handycard fees that may apply to your account.

Debit Mastercard and Handycard do not provide credit. When you use your Debit Mastercard or Handycard to make a transaction, you have access to the funds available in your account. We do not agree to provide any credit in respect of your Debit Mastercard or Handycard. However, we may allow your account to become overdrawn, see the 'Overdrawing your accounts' information in the 'Using your accounts' section.

Your card and PIN.



A Debit Mastercard or Handycard will be mailed to you, up to five business days after the account is opened and all account holders and signatories have met our identification requirements and eligibility criteria. See the 'Summary of features' table for account and card eligibility.

Your PIN may be a 4-digit number allocated to you by us, or it may be a 4 to 6 digit number or word that you have personally selected. You have the option of changing your PIN to one of your own choice at any time (including where your record of the PIN has been lost or stolen). Visit westpac.com.au to find out how.

If you are travelling overseas you will need to have a 4-digit PIN, as not all countries have the same ATM system and many overseas ATMs don't let you enter your PIN as a word.

For information on liability for Debit Mastercard and Handycard usage and PIN/code protection please refer to the 'Account security and liability' section of this document.

Card validity and expiry.

When you receive your Debit Mastercard or Handycard, for security reasons, you must sign it immediately. You must also ensure any additional cardholder does this when they receive their card. Cards should only be used within the 'valid from' and 'valid thru' dates.

As soon as a card expires, ensure that you destroy it by cutting it into several pieces and disposing of them securely.

Daily withdrawal limit.

A maximum daily transaction limit of \$1,000 applies to your card. This can be increased to a daily limit of up to \$2,000 or decreased to \$500, \$300 or \$200 at your request.

This is the maximum total amount that you can withdraw or debit from all the accounts linked to your card in one calendar day. This limit applies when you use your card in Australia or overseas.

Your daily cash transaction limit applies to:

Transaction type.	Debit Mastercard	Handycard
Cash withdrawals through ATMs debited to any account.	Yes	Yes
Transactions made through a POS terminal debited to your transaction account when you select 'cheque' or 'savings'.	Yes	Yes
Transactions made at branch terminals.	No	No
Transactions made through a POS terminal when the cardholder selects the 'credit' or 'Debit Mastercard' option on the terminal.	No	N/A
Contactless transactions.	No	Yes
Transactions made over the phone by quoting the Debit Mastercard number and expiry date on the front of your card.	No	N/A
Transactions made online using the Debit Mastercard number and expiry date on the front of your card.	No	N/A
Transaction vouchers manually processed by a Mastercard merchant.	No	N/A

You will be advised of any changes we make to the maximum daily transaction limit. You can change your limit in Online Banking, by calling Telephone Banking or visiting a branch.

In deciding whether you may require the standard daily limit to be increased or decreased, bear in mind that the higher the limit, the more funds will be able to be withdrawn via ATMs and POS by any unauthorised person who may come into possession of your card or card and PIN. Merchants or other providers may impose additional limits.

Card cancellation.

We may cancel any card at any time, without prior notice if we believe there is a risk of loss to either you or us.

We also reserve the right to cancel any card by providing you with 30 days' notice.

Once your card is cancelled you must stop using it and destroy it by immediately cutting it into several pieces and disposing of them securely.

You may contact us to cancel your card at any time by calling us or by returning the card to us. A cancellation may not be effective until the card has been surrendered, or you have taken all reasonable steps to have the card returned to us. What constitutes taking all reasonable steps to have a card returned to us, where you are the account holder and the card in question is held by another person, will vary depending upon the particular circumstances. At a minimum, it will require you to contact that person, if at all possible, and request them to surrender their card to you, so that you can return it to us.

If you close your accounts or where the card has been cancelled, the account holder will remain liable for transactions made using the card linked to your account:

- prior to or after its cancellation or closure of the accounts; or
- using the card number for mail, online, telephone and recurring transactions which have not been cancelled prior to termination.

The user may be liable to the account holder for any use of a card after the user has received notice of its cancellation.

Card reissue.

We may issue a new card to you at any time. All reissued cards are subject to the terms and conditions of the card. We reserve the right not to reissue a card.

Withdrawals at branches and other financial institutions.

The minimum withdrawal amount may vary between financial institutions. Before a cash withdrawal is processed in Australia you may be required to provide a second form of identification, such as a passport or driver's licence. Overseas, a passport will be required for Debit Mastercard. Handycards cannot be used to withdraw funds from your account over-the-counter at any bank overseas.

All cards remain our property.

All cards remain our property and you are required to return the card to us:

- on our request;
- on cancellation of your card;
- on closure of all of the accounts which are linked to your card;
- on termination of your authority to operate all accounts which are previously linked to your card;
- if the account(s) linked to the Debit Mastercard is closed. In this case, the card will be automatically cancelled.

Overseas transactions.

You can access your funds in your linked default account at any international ATM where the Mastercard or Cirrus® logo is displayed, by using your Debit Mastercard and PIN or Handycard and PIN, respectively.

At overseas ATMs you cannot use your Debit Mastercard or Handycard to make deposits or Transfer Funds between accounts linked to your Debit Mastercard or Handycard.

To access funds from your default account at overseas ATMs, select the 'credit' option for Debit Mastercard, or the 'cheque'/savings' option for Handycard.

Transaction fees apply for the use of ATMs overseas (except for ATMs participating in the Global Alliance). Westpac Foreign Transaction Fees apply to all overseas ATM, POS and contactless transactions. If the amount of the transaction is more than your available balance, the transaction may be rejected and no fees will be charged.

How Mastercard® processes transactions.

Mastercard Worldwide processes foreign currency transactions, including charges incurred and refunds made, and converts these transactions into Australian dollars. Transactions that are made in foreign currencies other than United States dollars are converted into United States dollars before being converted into Australian dollars. The exchange rate used for conversion is either a government mandated exchange rate or a wholesale exchange rate, selected by Mastercard Worldwide for the applicable currency on the day the transaction is processed. That rate may differ from the rate applicable to the date the transaction occurred, or the date when the transaction is posted to your account. Please note that exchange rates quoted by Westpac in Australia are not used to convert foreign currency transactions to the Australian dollar equivalent.

Fees charged by Mastercard Worldwide during the conversion process are passed on to you by us. A Westpac Processing Fee is also charged by us for these transactions.

To facilitate the processing of card transactions, information relating to your card details and transaction details may be processed by Mastercard Worldwide in countries other than Australia. By making a cash withdrawal with your Debit Mastercard or Handycard or a purchase (for Debit Mastercard only), you agree that information regarding the transaction may be processed outside Australia.



You should report a disputed transaction to us as soon as possible so that we may reasonably claim a chargeback right. Chargeback rights are not available for BPAY transactions.

What to do if you want to dispute a Debit Mastercard® transaction.

If you need to dispute a transaction on your Debit Mastercard, you should do so in writing as soon as possible and no later than 30 days after the date of the statement on which the transaction is recorded. Please note that this time limitation does not apply to transactions made using a card and PIN. In some circumstances, card scheme rules allow us to charge a transaction on the account back to the merchant with whom you made the transaction. This is known as a chargeback.

If it is available, we will claim a chargeback right for a transaction on your account if:

- you ask us to do so; and
- you give us the information and material we require to support a chargeback, within 30 days after the date of the statement on which the transaction is recorded.

Otherwise any chargeback right we have may be lost.

The timeframe for disputing a transaction may not apply where the ePayments Code applies.

The ability to dispute a transaction may be lost if it is not reported to us within these timeframes.

Statements.

You should keep all voucher and transaction records given to you when using your card. You can use these to verify the transactions on your account.

Stopping debit cards.

We may block, or place a stop on your card if any account the card is linked to is transacted on in such a way that we suspect fraudulent use of your card. When a block or stop is placed on the card, you must continue to meet your obligations under these Terms and Conditions.

As anyone who has your card and PIN, Telephone Banking access code or Online Banking password can make transactions on your accounts, you must take special care to protect them.

Authorising Debit Mastercard transactions.

When you use a Debit Mastercard to make a Debit Mastercard transaction the transaction may need authorisation from us. We may choose not to authorise a proposed transaction.

Without limiting the reasons why we may do so, this may happen if:

- the Card is expired or otherwise invalid;
- the account does not have sufficient Available Balance to cover the transaction amount; or
- acting reasonably, we consider the transaction may be fraudulent.

If we give an authorisation, we reduce the available balance by up to the amount of the authorisation. Some Merchants, for example, hotels and car rental agencies, may request confirmation that your account has sufficient available balance to meet the estimated cost of goods and services they will supply. We treat the request as a request for authorisation. Once the authorisation is given, the available balance is reduced by up to the amount of the estimated cost of the goods and services. This means, even though the balance of your account is a certain amount, you may find you have a reduced available balance (including no available balance).

When the goods and services have been supplied, the Merchants may request a subsequent authorisation for the actual costs. This may have the effect of reducing the available balance by the sum of multiple authorisation amounts. You should ensure that the Merchants cancel the original authorisations.

Debit Mastercard transaction may take some weeks to be processed and debited to your account. If we gave an authorisation for the purchase or payment, the available balance of your account may be less than the balance of your account. Please consider this whenever you obtain a statement or a mini transaction history or a balance of your account.

Statements.

If there are no transactions posted to your account in a statement period, your statement will be deferred to the next statement cycle. However, a statement will always be issued at least every six months, even if there have been no transactions posted to the account during this period. Note that if you have an overdraft facility on your account and the account balance is less than zero, you will receive a statement even if no transactions have been posted to the account in the statement period.

You can choose to have your statement more frequently by calling us or visiting a branch.

We may cease mailing statements to you if, after taking reasonable steps, we are unable to locate you.

Electronic statements.

As an alternative to receiving paper statements in the mail, electronic statements and other important information on one or more of your eligible deposit accounts may be given via Online Banking together with an email notifying you when the statement is available. You may agree or consent to electronic statements, or we may notify you that statements will be made available electronically instead of by mail. To obtain electronic statements you must be registered for Online Banking and supply us with a valid email address. You can opt-out of electronic statements at any time via Online Banking, in-branch or through our call centre. See our Online Banking Terms and Conditions for more details. There may be times that we send paper copies of statements.

Things to remember about statements.

Remember, statements are an important part of your banking and finances in general. Please be advised that:

- all entries on statements should be checked carefully and any apparent or possible unauthorised transaction promptly reported to us;
- all transactions will appear on the account statement, however the statement narrative will not identify the initiator of the transaction;
- you should retain transaction records or transaction record numbers to confirm against items appearing on the statement of your account;
- statements cannot be sent to a branch for collection, unless in exceptional circumstances; and
- it will assist any claim you may need to make regarding any lack of authority, including forgery, or any other discrepancy if you notify us, within three months of receiving your statement of account, if there is any cheque noted on your statement which we have paid but you did not authorise, or if any other amount has been debited to your account without your authority.

What to do if you don't recognise an entry on your statement.

If you see an entry on your statement that you don't recognise, you can use the merchant look up facility in Online Banking to make sure the merchant is known to you.

You can also query entries on your statement by contacting us using the contact details on the back of this document.



Remember you can view, print and save your statements in Online Banking when it suits you free of charge.



If you are registered for or apply for Online Banking at the time of opening an eSaver or Westpac Life account you will automatically receive electronic statements for that account. You will only be able to opt out of receiving electronic statements once your account is operational. If you want to receive printed statements instead please sign in to Online Banking. If you aren't registered for Online Banking or opt out of receiving electronic statements you will receive paper statements in the mail instead.

6. How we pay interest.



The interest rate forms part of your terms and conditions and can be found on your account statement, in Online Banking or by contacting Phone Banking.

How interest is calculated and paid for Westpac eSaver, Bump Savings, Westpac DIY Super Savings and Westpac Super Working accounts.

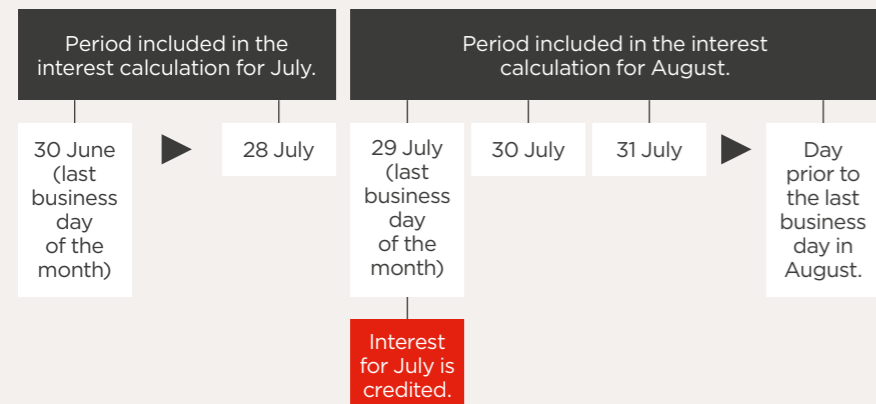
Deposit interest is calculated daily as follows:

$$\text{Daily closing balance} \times (\text{interest rate}/365)$$

Deposit interest will be credited to your account on the last business day of the month.

However, interest earned on the closing balance of the last business day of the month and any remaining days of that month, will be credited to your account the following month.

For example, where 30 June was the last business day of June, and where 29 July is the last business day of July, interest for July will be calculated and paid in the following manner:



For Westpac 55+ and Retired accounts interest is calculated daily in the same way as above, however:

- it is paid quarterly (on the last business day of March, June, September and December);
- interest earned on the last business day of the quarter and any remaining days in that month will be credited in the following quarter;
- where a split rate applies, different rates will apply to different portions of the balance – see interest calculation diagram.

Please note that you will not earn interest on a Westpac Choice account.



Information on current interest rates is available on request. You can also visit westpac.com.au, visit a branch or contact Telephone Banking.

Interest types.

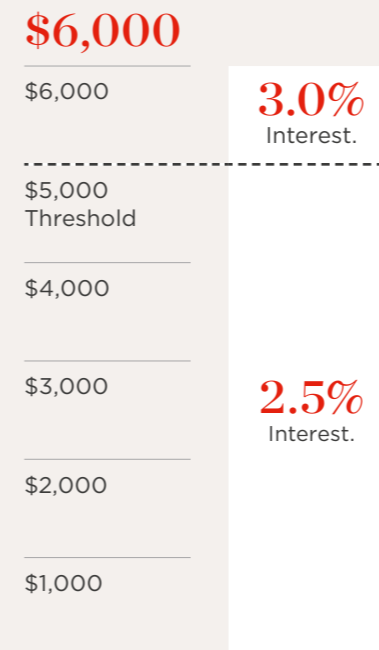
Base interest.

Base interest refers to interest that is earned on your account each day that you have a positive closing balance. Your base interest rate can be either split interest or tiered interest.

What is split interest?

If the daily closing balance of your account exceeds a particular threshold determined by us, a higher interest rate will apply to the portion of your account balance above that threshold.

Alex's account balance.



Alex has an account balance of \$6,000. For Alex, a split interest rate of 2.5% p.a. applies for balances less than \$5,000 and 3% p.a. applies for account balances over \$5,000.

Alex's interest rates would be as follows:

- 2.5% p.a. would apply to the first \$5,000; and
- 3% p.a. would apply to the additional \$1,000 above the \$5,000 threshold.

Interest is calculated daily.

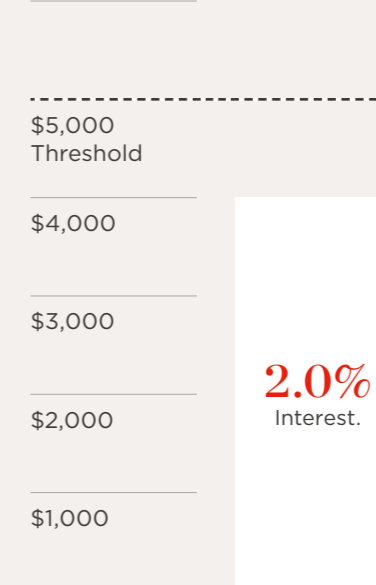
What is tiered interest?

If the daily closing balance of your account exceeds a particular threshold determined by us, a higher interest rate will apply to your total account balance on the day the threshold is exceeded. The interest is calculated daily using this higher interest rate until your account balance falls below the threshold.

Betty's account balance.

Day One.

\$4,000



On a particular business day, Betty deposits \$2,000 into her account, increasing her balance from \$4,000 to \$6,000. Betty will receive an interest rate of 3% p.a. on the full \$6,000 at the end of the day on which the \$2,000 was deposited to calculate interest.

Interest tiers that apply to Betty's account.

When Betty's account balance:

- exceeds \$5,000, an interest rate of 3% p.a. applies;
- is equal to or less than \$5,000, an interest rate of 2% applies.

Please note that different balance tiers may offer the same interest rate.



Bonus interest.

In addition to base interest, some accounts also earn bonus interest when you meet specific bonus interest eligibility criteria.

Refer to the examples and table below for specific types of base and bonus credit interest that apply to our accounts.

	EVERYDAY BANKING		SAVINGS		SUPER	
	Westpac Choice	Westpac 55+ and Retired	Westpac Bump Savings	Westpac Life	Westpac DIY Super Working	Westpac DIY Super Savings
Type of base interest paid	Nil	Split Interest.	Tiered interest.	Tiered interest.	Tiered interest.	Tiered interest.
Type of Bonus interest paid	N/A	N/A	<p>Bump Savings Bonus Interest will be payable for each day of a month if, during that month:</p> <ol style="list-style-type: none"> 1. your account balance has not fallen below \$0; and 2. you (or someone on your behalf) have made a deposit of any amount; and 3. the account balance at the end of the month is higher than the account balance at the start of that month. <p>For the purposes of bonus interest, a month is the period from close of business on the last business day of the previous month to close of business on the last business day of the current month.</p> <p>Please note:</p> <ul style="list-style-type: none"> • Bonus interest is calculated daily. • Transaction processing times will vary depending on the transaction type. A transaction will be recorded by close of business on a day according to the system in which the transaction is processed. For processing and cut-off times for Online Banking and Telephone Banking refer to the separate terms and conditions. For branch and ATM transactions refer to the 'Using your account' section. To help you qualify for monthly bonus interest, we recommend you ensure funds are received by the last business day of the month. 	<p>Westpac Life Bonus Interest will be payable for each day of a month if, during that month:</p> <ol style="list-style-type: none"> 1. your account balance has not fallen below \$0; and 2. you (or someone on your behalf) have made a deposit of any amount; and 3. the account balance at the end of the month is higher than the account balance at the start of that month. <p>For the purposes of bonus interest, a month is the period from close of business on the last business day of the previous month to close of business on the last business day of the current month.</p> <p>Please note:</p> <ul style="list-style-type: none"> • Bonus interest is calculated daily. • Transaction processing times will vary depending on the transaction type. A transaction will be recorded by close of business on a day according to the system in which the transaction is processed. For processing and cut-off times for Online Banking and Telephone Banking refer to the separate terms and conditions. For branch and ATM transactions refer to the 'Using your account' section. To help you qualify for monthly bonus interest, we recommend you ensure funds are received by the last business day of the month. 	N/A	N/A
When interest is paid	N/A	Quarterly (on the last business day of March, June, September and December).	Monthly (on the last business day of the month).	Monthly (on the last business day of the month).	Monthly (on the last business day of the month).	Monthly (on the last business day of the month).

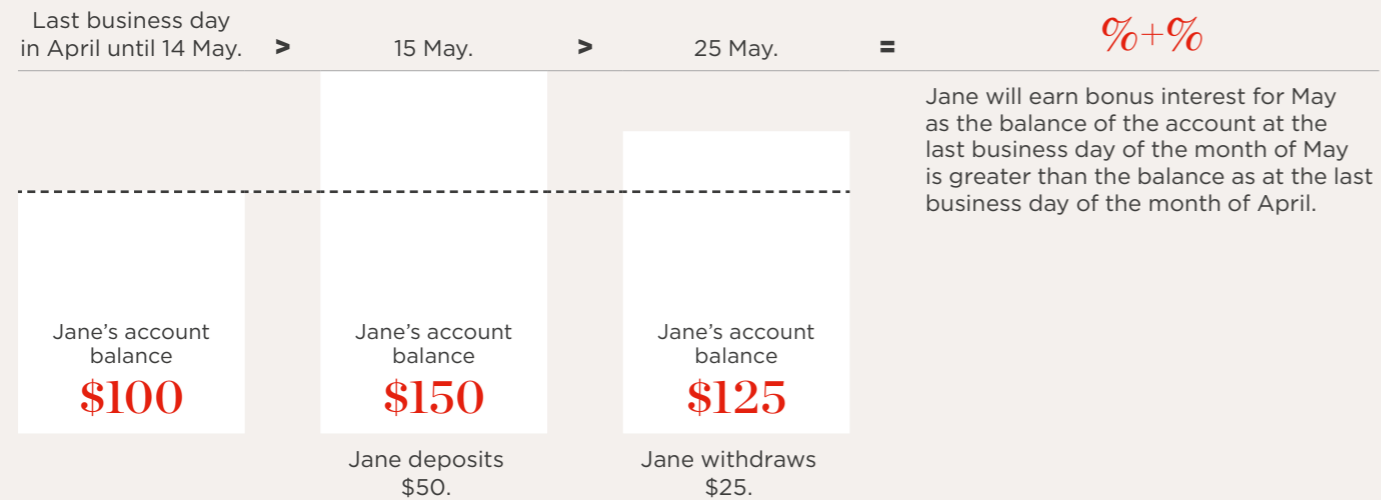


7. Stopping a payment.

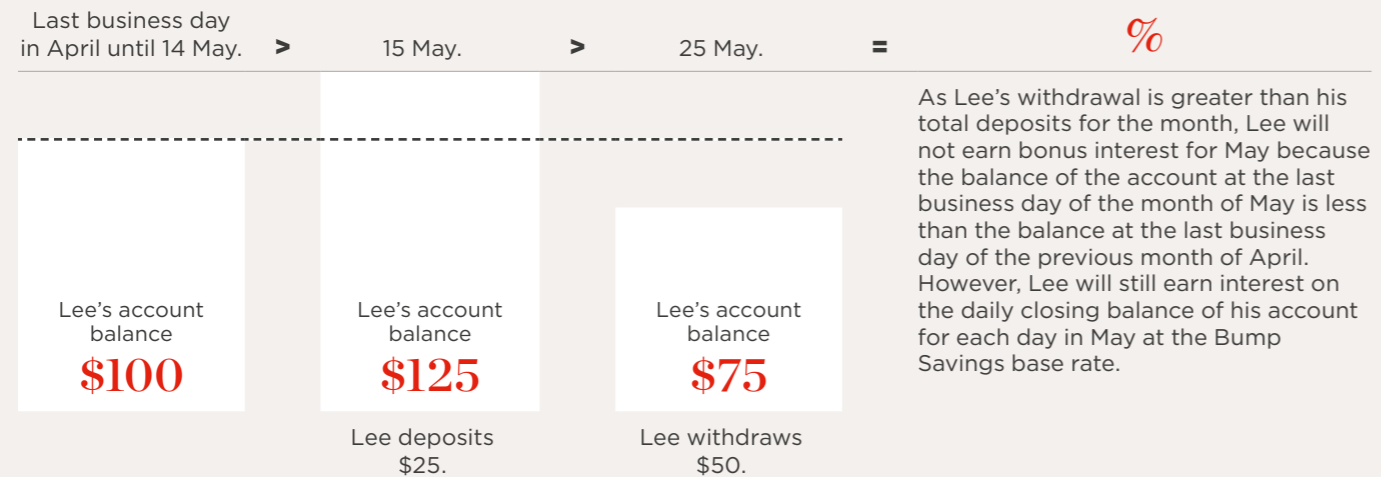
This section covers how we stop certain types of payments from your account.

Examples of how bonus interest is calculated for Westpac Bump & Westpac Life savings accounts.

Example 1 - Jane qualifies for bonus interest.



Example 2 - Lee does not qualify for bonus interest.



Interest offset facility

If an interest offset facility is available for your account, you may request us to link your account to an eligible loan account you hold with us. Linking your account to a loan account may reduce the amount of interest payable on the loan account.

No interest will be paid to you on your account while that account is linked to a loan account under an interest offset facility (including if the balance of your account exceeds the amount owing on the linked loan account). Details of how an interest offset facility may reduce the interest payable on your loan account are set out in the terms and conditions applying to your loan account.

Not all accounts or loan accounts may be linked under an interest offset facility. Contact us using the details on the back of this document for information on whether your account and your loan account may be linked. Your account may not be linked to more than one loan account under an interest offset facility.

Stopping cheque payments.	Stopping periodical payments or regular transfers.	Stopping a Direct Debit or a regular payment.
<p>If you want to stop a cheque payment, you can do so if you notify us before it has been paid.</p> <p>You can also initiate a stop cheque request online. You should contact Telephone Banking or give your branch written and signed instructions.</p> <p>There is a fee for stopping a cheque, but this will not apply if your cheque book has been lost, stolen or destroyed or where the cheque book is no longer required and the cheques are not signed.</p>	<p>If you have authorised us to make regular automatic payments or regular transfers from your account, and you want to stop those payments or transfers you will need to notify us at least one business day before the payment or transfer is scheduled.</p> <p>If you set up a recurring payment in Online Banking, you can stop it online.</p>	<p>You can authorise another party to debit your account for payment of services (for example, life insurance premiums or utility bills). If you want to stop the arrangement, you can do this in two ways:</p> <ol style="list-style-type: none"> 1. Contacting us to request a cancellation. Please note this is only available for Direct Debits. We can then contact the authorised party on your behalf to request a cancellation. We will promptly process any: <ul style="list-style-type: none"> • instruction by you to cancel a Direct Debit Request relevant to a banking service we provide to you; or • complaint by you that a Direct Debit was unauthorised or otherwise irregular. <p>When you contact us to request the cancellation, we can complete the request on your behalf and forward it to the authorised party. We will then put a 'stop' on your account which will prevent all withdrawals by the previously authorised party for a period of three years. You can request this 'stop' to be cancelled at any time.</p> 2. Contacting the authorised party yourself to request a cancellation. If you have provided your card number and expiry date to a merchant, you'll need to contact them to request a cancellation. Please note, unlike Direct Debits, Westpac is unable to cancel a regular payment (also known as a card recurring payment) on your behalf. Until you cancel your authority, the merchant is entitled to request Westpac to debit the account and Westpac is obliged to process this request. If the merchant does not comply with your request to cancel the authority, you must provide Westpac with a copy of the correspondence with the merchant to enable Westpac to dispute the relevant transaction(s) on your behalf.
<p>What details we will need to stop the payment:</p>		
<p>the following cheque details:</p> <ul style="list-style-type: none"> • account details; • cheque number; • amount of the cheque; • name of the payee (the person you've written the cheque out to); • date of the cheque; and • if the cheque was crossed or open. 	<p>the following details:</p> <ul style="list-style-type: none"> • the payment amount; • when it's due; • the payee; and • the account it normally comes from. 	



We will not be able to stop a BPAY payment once you have instructed us to make the BPAY payment.

8. Using cheques.



Third party cheque deposits.

Cheques can normally only be deposited into the account of the person(s) or company named as payee on the cheque.

If you are depositing a cheque to your account, where you are not the person(s) or company named (i.e. you are a 'third party'), please ensure that the payee transfers ownership to you by signing the back of the cheque in the following manner:

Please pay (your account name)
Signed (payee's signature)

In addition, at the time you make the deposit, we will ask you how you got the cheque. This is to confirm your ownership of the cheque and avoid problems that sometimes occur with lost or stolen cheques.

If the cheque has not been properly signed over to you, or if a satisfactory explanation is not given as to how you received it, we may refuse to accept deposit of the cheque. Third party cheques cannot be accepted at Bank@Post outlets.

Withdrawing money from a deposited cheque.

The value of a cheque that you deposit to your account is normally made available to you after three business days, or after five days where the cheque was deposited through Bank@Post. However, this can be extended by up to two business days in uncommon circumstances. Normally you will not be able to withdraw the value of a cheque you deposit until the cheque is cleared, even though your account may be credited with the proceeds of the cheque. This rule applies even to cheques made payable to "cash". In some cases withdrawals may be permitted earlier. This is only done at our sole discretion and you should contact your branch. When drawings are made before a deposited cheque is cleared, you will have to reimburse us if the cheque is subsequently dishonoured and for other fees and charges may be payable. Please see the 'Overdrawing your accounts' section for further details.

How to get access to cheque funds early.

A valid cheque can sometimes be cleared on the day it is presented if you are willing to pay for the service, which is called 'Special Answer' or 'Special Clearance'. There are fees for this service (depending upon the option you select). The cheque will be cleared for you to withdraw the funds once it is paid by the other bank.

Things you should know about writing cheques.

- any cheque books issued on the account (where available) will bear the name of the account holder. You should safeguard your cheque books;
- cheque books will be mailed to the account holder(s) mailing address unless alternative arrangements are made by the account holder; and
- cheque books cannot be sent to a branch for collection, unless in exceptional circumstances.

Types of cheques.

Personal Cheques.	<ul style="list-style-type: none"> • These are available for Everyday Banking and DIY Super Working accounts. The cheques are drawn on your account and are prepared by you. • A new cheque book will be automatically reordered and mailed to you when you are 80% of the way through your current cheque book. Cheque books can also be ordered by calling us or visiting any branch.
Open or uncrossed cheque.	<ul style="list-style-type: none"> • An open cheque is one that is uncrossed, that is, a cheque that does not have two parallel lines across it. It is an instruction to us to pay anyone who presents the cheque (assuming that the cheque is a 'bearer' cheque) at our branch where the drawer's account is held, rather than the cheque being required to be deposited into the account. • If the cheque was lost and presented for payment by the person who found it, we would not normally be responsible for reimbursing the money to the drawer. You should always make your instructions clear.
Account payee only cheques.	<ul style="list-style-type: none"> • If you write 'account payee only' on a crossed cheque, you are instructing us that you wish the cheque to be paid into the account of the person you have named on it.
'Not negotiable' cheques.	<ul style="list-style-type: none"> • A cheque is a negotiable instrument, that is, it can be passed from one person to another. • A crossed cheque, with or without the words 'not negotiable' written between the lines, protects the 'true owner' in case it is lost or stolen. • For example, if someone persuades a tradesperson to accept a stolen 'not negotiable' cheque as payment for a service, the tradesperson would be liable to refund the amount of the cheque to its rightful owner, provided the thief cannot be located or cannot make good the loss.
'Or bearer' cheques.	<ul style="list-style-type: none"> • If the words 'or bearer' appear at the end of the line on which you have written the payee's name and you leave the cheque uncrossed and without the words 'not negotiable' on it, we will have to pay the proceeds to anyone who presents the cheque. • If, on an uncrossed cheque, you cross out 'or bearer' or write in 'or order' and the cheque is presented for payment in cash, we have to pay the proceeds only to the person whose name is on the cheque, or as they direct.

Dishonoured cheques.

If a cheque is returned to us unpaid it means it has been dishonoured by the bank on which the cheque was drawn. If that happens we may return the cheque to you. We will also reverse the entry in your account, that is, deduct the amount we credited. If the cheque you deposited is not paid, it is your responsibility to pursue payment from the person who gave it to you. A cheque may be dishonoured when there aren't sufficient funds in the account of the writer of the cheque or there is some irregularity in connection with the cheque.

Why may a cheque be dishonoured?

- There are a number of reasons why a cheque may be dishonoured, some of which are:
- there are insufficient available funds in the account of the drawer (the person who signed the cheque) to cover the amount written on the cheque
 - the cheque is post-dated – i.e. presented for payment before the date that is written on it
 - the cheque is not signed, the signature is not valid or more than one signature is required
 - the cheque has been 'stopped' by the drawer (see the 'Stopping a payment' section for more information on 'stopping' cheques and any fees involved)
 - the cheque is stale – presented for payment more than 15 months after the date written on it (although we may still process it)
 - the cheque has been materially altered without the alterations being properly signed or initialled.

You are charged a fee for every cheque you issue that is dishonoured (known as an 'outward dishonour'). On a personal account if you deposit a cheque from someone else and it is dishonoured (known as an 'inward dishonour'), you will not be charged a fee. If a cheque has not been cleared, we will notify you as soon as possible.

Bank cheques.

Bank cheques, drawn by a bank on itself, are a widely accepted means of safe payment, and a safe alternative to carrying large amounts of cash.

Getting a bank cheque.

Bank cheques can be purchased on the spot at any branch or via Online Banking. You can pay for the bank cheque and the fee either in cash or by withdrawing funds from your account. Fees for bank cheques purchased via Online Banking will be charged to your account along with the value of the bank cheque purchased.

Things to remember with bank cheques.

A bank cheque has to be cleared like any other cheque and may be dishonoured for the same reasons as a personal cheque.

If a bank cheque you have purchased is lost, stolen, or destroyed, please contact any branch immediately with your original bank cheque purchase receipt. There is a fee for replacing a bank cheque.

If a bank cheque is no longer required, the purchaser, may cancel it and request a refund at any branch. The original bank cheque and purchase receipt should be provided when requesting a refund. There is a fee for refunding a bank cheque.



Tips for using cheques.

- Always be careful when writing a cheque or accepting one. To minimise the risk of forgery or fraud, take time to make sure that it is accurate, properly crossed (when required) and signed. Don't leave gaps between words and figures – use all the space and add 'only' to the amount to be paid where it does not include any cents (e.g. fifty dollars only).
- Fill up any empty spaces with a horizontal line.
- Never use a pencil, non-permanent ink pen or a correctable typewriter to write a cheque as it can be easily erased and altered.
- Never sign a cheque before you use it (and never sign a blank cheque).
- When you alter a cheque you have written, you must sign your name or initials next to where you made the alteration.
- Tell us immediately if a cheque, your cheque book or some forms from your cheque book have been lost or stolen. This will enable us to stop unauthorised cheque payments and prevent or minimise resulting losses.
- Never leave your cheque book where it can be found by someone else.

9. Fees and charges tables.

Everyday bank accounts.

Transaction Fee	Westpac Choice	Westpac 55+ and Retired
Monthly Service Fee	\$5.00 The monthly service fee is waived for each month you deposit a minimum total of \$2,000 into the account between close of business on the last business day of the previous month and on or before close of business on the last business day of the current month. If you make a deposit in a month after the close of business on the last business day of that month, that deposit will be included in the deposit calculation for the following month. This fee is also waived if you (and any other account holder for a joint account) are: <ul style="list-style-type: none"> • under 21 • a full time tertiary student • a Pensioner Concession or Health Care Card holder and your benefit is paid to the account • new to Australia or an expatriate customer (fee waived for the first 12 months). 	Nil
Monthly Service Fee as part of Westpac Plus Package (Existing Westpac Plus Package customers only)	\$7.00	N/A
Monthly Withdrawal Allowance The number of free monthly withdrawals, based on when we process the withdrawal to your account, which may be on a date after the day on which you make the withdrawal. Withdrawals from non-Westpac Group branded ATMs and Overseas ATM Cash Withdrawals are not included in the free monthly withdrawal allowance.	Unlimited	Unlimited
Free Monthly Telephone Banking Enquiries	Unlimited	Unlimited

Understanding fees and charges.



Everyday bank accounts continued.

Transaction Fee	Westpac Choice	Westpac 55+ and Retired
The following transaction types and fees exclude additional fees that may apply for international payments or transactions.	The following transaction types are included in your unlimited monthly withdrawal allowance.	The following transaction types are included in your unlimited monthly withdrawal allowance.
Online Banking Online transfer withdrawals via Online Banking.	Free	Free
Westpac Group Branded ATM Any withdrawal and balance enquiry made at a Westpac/ St.George/Bank of Melbourne/BankSA branded ATM.	Free	Free
Point of Sale (POS) transactions All transactions conducted at a POS terminal.	Free	Free
Telephone Banking (automated) Automated Telephone Banking transfer withdrawals.	Free	Free
Telephone Banking (staff assisted) A Telephone Banking transfer withdrawal assisted by a staff member over the telephone.	Free	Free
Cheque Withdrawals Withdrawals or payments made by cheque. Excludes cashing of a cheque. Only available to customers aged 18 years and over.	Free	Free
Direct Debits A transfer of funds from your account drawn under a Direct Debit request you gave another person or company.	Free	Free
Branch staff assisted withdrawals Includes any withdrawals conducted at a Westpac branch, including cashing of Westpac cheques.	Free	Free
Periodical Payments An automated transfer that is debited from your account and credited to a specified account on a regular basis on your request. Additional fees apply for Periodical Payments made by Bank Cheque and International Periodical Payments. These additional fees are not included as part of any free monthly withdrawal allowance, see the 'Other bank charges' section for more information.	Free	Free

Everyday bank accounts continued.

Transaction Fee	Westpac Choice	Westpac 55+ and Retired
Transaction fees that are not included in the free monthly allowance and charged per transaction.		
Non-Westpac Group branded ATM withdrawals and enquiries Any successful cash withdrawal or balance enquiry made domestically from a non-Westpac/non-St.George/ non-Bank of Melbourne/non-BankSA branded ATM. Non-Westpac Group branded ATMs may apply an operator fee by the ATM owner, which should be disclosed at the time of the transaction on the ATM screen. This fee is debited on the day (or next business day) of the transaction and is itemised separately on your statement.	Nil	Nil
Overseas ATM Cash Withdrawal Any successful cash withdrawal made at an overseas ATM. Some overseas banks may also apply a surcharge to cash withdrawals from their ATMs. This should be drawn to your attention before you proceed with your transaction. This surcharge amount will be added to your withdrawal amount, converted to Australian dollars and debited to your account as one transaction on the same day the transaction was made, or on the next business day.	\$5.00 Nil for cash withdrawals from Global ATM Alliance and Westpac Group partner ATMs. To find an overseas ATM visit westpac.com.au and search 'Global ATM Alliance'.	\$5.00 Nil for cash withdrawals from Global ATM Alliance and Westpac Group partner ATMs. To find an overseas ATM visit westpac.com.au and search 'Global ATM Alliance'.
Overseas ATM Balance Enquiry Some overseas banks may also apply a surcharge to balance enquiries from their ATMs. This should be drawn to your attention before you proceed with your transaction. This surcharge amount will be converted to Australian dollars and debited to your account on the same day the transaction was made, or on the next business day. Westpac customers are not charged a fee for balance enquiries by Global ATM Alliance or Westpac Group partner ATMs.	Nil	Nil
Westpac Foreign Transaction Fee <ul style="list-style-type: none"> The Westpac Foreign Transaction fee is payable and will be incorporated into the AUD transaction amount shown on your statement. If incurred, this fee will be charged to your account on the same day the transaction was made on the account or the next business day. The Westpac Foreign transaction fee includes the Westpac On-Charged Scheme Fee and the Westpac Processing Fee.	The fee charged will either be: <ul style="list-style-type: none"> 3% of the AUD transaction amount where a transaction is made in foreign currency and the merchant or financial institution accepting the card is located outside of Australia (comprising of 2% Westpac Processing Fee plus 1% Westpac On-Charged Scheme Fee); or <ul style="list-style-type: none"> 2.2% of the AUD transaction amount where a transaction is made in foreign currency and the merchant or financial institution accepting the card is located in Australia (comprising of 2% Westpac Processing Fee plus a Westpac On-Charged Scheme Fee of 0.2%). 	



Savings accounts.

Transaction Fee	Westpac Life	Westpac eSaver	Westpac Bump Savings
Monthly Service Fee	Nil	Nil	Nil
Monthly Withdrawal Allowance The number of free monthly withdrawals, based on when we process the withdrawal to your account which may be on a date after the day on which you make the withdrawal.	Unlimited withdrawals	Unlimited withdrawals	Unlimited withdrawals, subject to any Parental Controls.
The fees below will be charged per domestic transaction (additional fees may apply to international payments and transactions) and charged to the account on the first day of the following month.			
Online Banking Online transfer withdrawals via Online Banking.	Nil	Nil	Nil
Westpac Group Branded ATM Any withdrawal or balance enquiry made at a Westpac/Bank of Melbourne St.George/BankSA branded ATM.	N/A	N/A	N/A
Point of Sale (POS) transactions All transactions conducted at a POS terminal.	N/A	N/A	N/A
Telephone Banking (automated) Automated telephone banking transfer withdrawals.	Nil	Nil	Nil
Telephone Banking (staff assisted) A telephone banking transfer withdrawal assisted by a staff member over the telephone.	\$2.50	\$5.00	Nil
Direct Debits A transfer of funds from your account drawn under a Direct Debit request you gave another person or company.	N/A	N/A	N/A
Branch staff assisted withdrawals Includes any withdrawals conducted at a Westpac branch, including cashing of Westpac cheques (if applicable).	\$2.50	\$5.00	Nil Shown as \$0.00 on your account statement.

Savings accounts continued.

Transaction Fee	Westpac Life	Westpac eSaver	Westpac Bump Savings
Non-Westpac Group branded ATM withdrawals and enquiries Any successful cash withdrawal or balance enquiry made domestically from a non-Westpac/non-St.George/non-Bank of Melbourne/non-BankSA branded ATM. Non-Westpac Group branded ATMs may apply an operator fee by the ATM owner for a balance enquiry or cash withdrawal made, which should be disclosed at the time of the transaction on the ATM screen. This fee is debited on the day (or next business day) of the transaction and is itemised separately on your statement.	N/A	N/A	N/A
Overseas ATM Cash Withdrawal Any successful cash withdrawal made at an overseas ATM. Some overseas banks may also apply a surcharge to cash withdrawals from their ATMs. This should be drawn to your attention before you proceed with your transaction. This surcharge amount will be added to your withdrawal amount, converted to Australian dollars and debited to your account as one transaction on the same day the transaction was made, or on the next business day.	N/A	N/A	N/A
Overseas ATM Balance Enquiry Some overseas banks may also apply a surcharge to balance enquiries from their ATMs. This should be drawn to your attention before you proceed with your transaction. This surcharge amount will be converted to Australian dollars and debited to your account on the same day the transaction was made, or on the next business day. Westpac customers are not charged a fee for balance enquiries by Global ATM Alliance or Westpac Group partner ATMs.	N/A	N/A	N/A
Westpac Foreign Transaction Fee The Westpac Foreign Transaction fee is payable and will be incorporated into the AUD transaction amount shown on your statement. If incurred, this fee will be charged to your account on the same day the transaction was made on the account or the next business day. The Westpac Foreign transaction fee includes the Westpac On-Charged Scheme Fee and the Westpac Processing Fee.	N/A	N/A	N/A



DIY Super.

Transaction Fee	Westpac DIY Super Working	Westpac DIY Super Savings
Monthly Service Fee With the Free Monthly Withdrawal Allowance which allows Unlimited self-service Online Banking and electronic transactions only.	Nil	Nil
The fees below will be charged per domestic transaction (additional fees may apply to international payments and transactions) and charged to the account on the first day of the following month.		
Online Banking Online transfer withdrawals via Online Banking.	Nil	Nil
Telephone Banking (automated) Automated Telephone Banking transfer withdrawals.	Free	Free
Telephone Banking (staff assisted) A Telephone Banking transfer withdrawal assisted by a staff member over the telephone.	\$2.50	N/A
Cheque withdrawals Withdrawals or payments made by cheque. Excludes cashing of a cheque. Only available to customers 18 years and over.	\$1.00	N/A
Direct Debits A transfer of funds from your account drawn under a Direct Debit request you gave another person or company.	Free	N/A
Branch staff assisted withdrawals Includes any withdrawals conducted at a Westpac branch, including cashing of Westpac cheques (if applicable).	\$2.50	N/A
Periodical Payments An automated transfer that is debited from your account and credited to a specified account on a regular basis on your request. Additional fees apply for Periodical Payments made by Bank Cheque and International Periodical Payments. If you incur a periodical payment fee, it will be charged to your account on the same day the transaction was made. See the 'Fees and charges' tables.	Free	N/A

Other bank charges.

Transaction type	Fee
Account Overdrawn	
This fee will be applied once on any given day on which you overdraw or further overdraw your account if the balance is not returned to a positive balance by the end of the day.	\$15.00 per item. Nil for Westpac Choice account holders who are holders of an Australian Pensioner Concession Card or Health Care Card and whose pension benefit is paid into the account. This fee is not applicable to Bump Savings or Westpac Life accounts.
Outward Dishonour	
A fee for each transaction that is dishonoured due to insufficient available funds in the account.	\$5.00 per item. Nil for Westpac Choice account holders who are holders of an Australian Pensioner Concession Card or Health Care Card and whose pension benefit is paid into the account. This fee is not applicable to Bump Savings or Westpac Life accounts.

Banking service type	Fee
Bank cheques	
Issue of a bank cheque:	
Staff assisted	\$10.00* per cheque (for Bank customers). \$15.00* (for non-Bank customers).
Online	\$5.00** (for Bank customers only and includes a customised remittance plus postage and handling).
Cancelling a bank cheque and requesting a refund when you present the original.	\$12.00* per cheque (for Bank customers). \$20.00* per cheque (for non-Bank customers).
Cancelling a bank cheque and refunding or replacing the cheque when the original has been lost, stolen or destroyed.	\$27.00* per cheque (for Bank customers). \$32.90* per cheque (for non-Bank customers).
Cheques - Special Answer (Special Clearance)	
Cheques processed through the clearing system, and phone or mail answer is obtained.	\$16.00* per request.
'On-the-spot' answer at the branch on which the cheque is drawn.	\$16.00* per request.
Items delivered to another branch or bank (where available).	\$75.00* per hour (minimum \$35.00) plus out of pocket expenses (where applicable).
Personal Cheques - Stop Payments	
Stopping a cheque payment due to a lost, stolen or destroyed cheque book or where the cheque book is no longer required and the cheques are not signed.	Free*
All other cheques (such as those you have signed but have decided to stop).	\$12.00* per cheque.



Other bank charges continued.

Banking service type	Fee
Document Requests	
Special statement – if you require a statement of transactions on your account to be sent to you earlier than your next statement is due.	\$4.00 per statement. Provides all transactions since your last statement. There is no charge for a special statement if your regular account statement has been deferred because no transactions have occurred during the statement period.
Additional copies of your current statement – if you receive paper statements and want extra copies of your original statement mailed to you or to a nominated person, we can do this but you will need to let us know prior to your original statement being issued.	\$4.00 per page. One statement page provides approximately 36 transactions on it.
Duplicate statement – if you require an extra copy and your original statement has already been issued, we can order a duplicate statement for you. Note, duplicate statements are not issued within five business days of the original statement date.	\$2.00 per statement.
Online Banking statement summary – a list of transactions which you can see and print out from westpac.com.au.	Free Provides details of your last 100 transactions plus up to the last seven years statements.
Telephone Banking statement summary – a list of transactions available for mail delivery through self-service Telephone Banking. In addition you can listen to a list of recent transactions via self-service for free or via staff-assistance (subject to the free account enquiry limit).	Free per mail requests (via self service). Provide details of all transactions since your last statement.
ATM mini statement – a list of transactions available through Westpac ATMs on accounts linked to your card.	\$0.65 Provides details of up to the last 10 transactions since your last statement, together with your current balance.
Voucher retrieval – if you want us to physically locate a paper copy of a withdrawal slip, cheque or deposit slip that you have previously given us, we can do this. This service is available by calling Telephone Banking or at any branch.	\$13.00 per item you ask us to retrieve.
Tracing – you may sometimes need to confirm the destination of a cheque you have written. We can assist you by tracing the cheque to confirm if it was deposited to the payee's account. This service is available by calling Telephone Banking or at any branch.	\$35.00 per cheque.
Audit Certificate Fee – if you require an audit certificate which shows your holdings on a particular date.	For personal customers, \$50.00 per certificate for up to 11 accounts.
Optional Deposit Services	
Mail credits:	
If a deposit slip is included in the envelope with the deposit.	Free*
If a deposit slip is not included in the envelope with the deposit.	\$2.00*

Other bank charges continued.

Banking service type	Fee
Deposits to accounts held at other banks or financial institution:	
By branch staff.	\$5.00*
By 'Pay Anyone' on Online Banking.	Free
Periodical Payment	
From an eligible Westpac account to another account at an Australian financial institution (including Westpac and non-Westpac accounts).	See the 'Fees and charges table' that applies to your account.
From an eligible Westpac account to an account at an overseas financial institution via Bank Draft or Overseas Telegraphic Transfer.	\$5.00** (for each payment plus Bank Draft or Overseas Telegraphic Transfer service charges, visit a branch for more information).#
By bank cheque.	\$10.00** (there is no additional charge for the issue of the bank cheque).#
Periodical Payment Not Made Fee (for lack of funds in your account).	\$5.00 (for each missed payment).
Telegraphic Transfers	
You can send a payment in Australian Dollars or foreign currency to any account by:	
Local Telegraphic Transfer Any branch or bank within Australia. Funds are normally available on the same day if request is received before 4pm.	\$30.00
Overseas Telegraphic Transfer (Outward) Any overseas branch or bank. Funds are normally available within 1-3 business days.	\$32.00 per transfer via branch*. \$10.00 per transfer in foreign currency via online#. \$20.00 per transfer in Australian Dollars via online#. \$25.00 when you ask us to advise you of the outcome of the transfer*. \$25.00 when you ask us to amend the transfer instructions*. \$25.00 when you ask us to cancel the transfer and/or return the funds*.
Overseas Telegraphic Transfer (Inward) All inward payments from overseas and locally.	\$12.00 credit to Westpac account*. \$22.00 paid by bank cheque or cash*. \$24.00 where you instruct us to credit to an account at another Australian financial institution in AUD*. \$50.00 all disbursements in foreign currency*.

* These fees are payable for banking services that are not related to your account. They are current as at the effective date on the front of this document but are subject to change without notice. Contact us for more information about our fees for other banking services.

** Excess transaction fees may apply where you exceed any monthly withdrawal allowance that applies to your account. See the terms and conditions that apply to your account.

These fees are not included as part of any monthly withdrawal allowance. Excess transaction fees may apply where you exceed any monthly withdrawal allowance that applies to your account. See the Fees and Charges table that applies to your account.

10. Explaining fees and charges.

Transaction fees.

Transaction fees (excluding those relating to accessing your account via an overseas ATM or through a non-Westpac Group branded ATM or for Periodical Payments) are calculated based on the order they appear on your statement and are debited from your account on the first day of the following month or upon account closure for account activity for the previous month.

Fees for overseas ATMs and non-Westpac Group branded ATMs belonging to another institution are debited to your account on the same day (or the next business day) that the cash withdrawal, balance enquiry, or transaction is made.

We may elect not to charge a fee, which we are otherwise entitled to charge, under the terms and conditions of the account. Any failure by us to charge a fee shall not constitute a waiver of that fee or the right to charge that fee.

11. How to save on fees.

The amount of fees you incur depends largely on the way you bank. At Westpac, we would like to help you keep fees to a minimum – or avoid them altogether. It's all in the way you choose to manage your banking.

- Plan your banking – if fees for withdrawals apply to your Account, try to limit the number of withdrawals.
- Use Online Banking or self-service Telephone Banking.
- Take advantage of any transaction allowances or fee exemptions that apply to your Account.
- Ensure you deposit the required monthly amount.
- Simplify your banking – avoid maintaining multiple accounts.
- Make sure you're familiar with the fees that may apply.
- Consider whether you have the most suitable account for your needs.

Would you like further information on fees and charges? It is available on request by contacting us using the details on the back of this document.



Account security and liability.

12. Security and liability for card, Telephone Banking and Online Banking usage.



Protecting your card.

To protect your card, you will need to:

- Sign it as soon as you receive it.
- Carry it with you or keep it somewhere safe.
- Regularly check that you still have your card.
- Not give your card to anyone else, including a family member or friend.

Recording your PIN.

If you make a record of your PIN you will need to keep it separate and well away from your card unless the PIN is reasonably disguised. However, to minimise the risk of unauthorised transactions occurring on your account, it is best to keep your PIN record, even if disguised, separate and well apart from your card.

Protecting your access codes including your PIN.

What you have to do.	What you can't do.
<ul style="list-style-type: none"> • Try to memorise them. • Destroy our letter telling you your PIN (if applicable) and any documentation we issue to you containing a code. • Make sure nobody watches or hears you when you are entering or using your codes at electronic equipment (e.g ATMs and POS terminals). • Be ready to make a transaction when you approach an ATM or POS terminal. • Make sure you do not leave anything behind when you complete a transaction including leaving your card unattended in or at an ATM. • Notify us immediately if your PIN mailer has not been received intact or if a PIN change request has taken place without being requested. 	<ul style="list-style-type: none"> • Write your PIN on your card even if it is disguised. • Keep a record of your PIN with or near your card. • Tell anyone your codes, even your family members and friends. • If you select your own code, don't pick a number or word that can be easily guessed (e.g. part of the number printed on your card, date of birth, drivers licence number). • Enter your PIN in an electronic banking terminal that does not look genuine, has been modified, has a suspicious device attached to it or is operating in a suspicious manner.

If you have selected your own codes, you should try to change it at regular intervals (say, every two years).



Reasonable attempts to disguise.

If you make a record of your PIN or any other access codes you will need to take reasonable steps to prevent unauthorised access to the record or ensure the record is reasonably disguised. We do not consider that you have made a reasonable attempt to disguise a code if you only:

- record it in reverse order;
- record it as a series of numbers with any of them marked to indicate the code;
- record the code as a telephone number with the code in its correct sequence anywhere within the telephone number;
- record the code as a telephone number where no other telephone numbers are recorded; or
- disguise the code as a date or as an amount.

There may be other forms of disguise which may be similarly unsuitable because of the ease of another person working out your code.

Loss, theft, or misuse of a card, PIN or other code.

You must notify us as soon as possible if your card, PIN or code record is lost, stolen or misused, or you suspect that unauthorised transactions have been made on any account. This will enable us to put a stop on your card straight away preventing or minimising losses resulting from unauthorised transactions and your potential liability for such losses. If you've misplaced your card, you can put a temporary lock on it by using Online Banking. If your card has been lost or stolen, you'll need to contact us to permanently cancel your card.

You can notify us using Online Banking or by using the contact details at the back of this document.

Lost or stolen card, PIN or other code when overseas.

If you are calling about a lost or stolen card, PIN or other code from overseas, please use our reverse charge international phone number (see the contact details on the back of this document). Please note that calls made from mobile phones or hotel rooms may attract additional charges, not covered by the reverse charge service.

If the lost card is also a Debit Mastercard®.

If you are overseas, you may also report the loss to:

- Mastercard Global Cardholder Services; or
- any financial institution displaying the Mastercard logo.

When you contact us, we will give you a notification number or some other form of acknowledgment which you should retain as evidence of the date and time of your report. We may require you to also confirm your report at one of our branches and complete certain documentation.



What happens if you can't call us?

If you can't contact us by phone because our telephone numbers on the back of this document are unavailable, you will not be responsible for unauthorised use of your card, PIN or other code which could have been prevented if you were able to contact us by phone. However, you will still need to tell us of the loss, theft or misuse of your card, PIN or other code within a reasonable time after our facilities become available again.

13. Liability for unauthorised transactions.

Liability for losses resulting from unauthorised transactions is determined under the relevant provisions of the ePayments Code where that Code applies (notwithstanding the obligations in the 'Security and liability for card, Telephone Banking and Online Banking usage' section). In this section, we outline when you will and when you will not be liable for unauthorised transactions.

When you are not liable.	When you are liable.
<p>You will not be liable for losses resulting from unauthorised transactions where it is clear that the user has not contributed to the loss.</p> <p>You will not be liable for losses resulting from unauthorised transactions that:</p> <ul style="list-style-type: none"> are caused by the fraudulent or negligent conduct of our staff or agents or of companies involved in networking arrangements or providers of goods or services who are linked to the Electronic Funds Transfer system or of their agents or employees; or require the use of a card or other device and/or a code and happen before the user receives their card or other device, or receives or selects their code(s) (as the case may be), including a replacement or reissued card, other device or code; or require the use of a card or other device and/or a code and happen after we have been notified that the card, or other device has been misused, lost or stolen or that the security of the code has been breached; or require the use of a card and happen after you have requested us to cancel the card and have either returned the card to us, or taken all reasonable steps to have the card returned to us; or are made with a card, code or with any other device or identifier that is forged, faulty, expired or cancelled; or are the result of the same transaction being incorrectly debited more than once to the same account; or are electronic transactions able to be made using an identifier without a code or device; or are electronic transactions able to be made using a device and not a code, provided you did not unreasonably delay in reporting the loss or theft of the device. 	<p>You will be liable for losses resulting from transactions which are carried out by the user, or by another person with the user's knowledge and consent.</p> <p>You will be liable for actual losses resulting from unauthorised transactions caused by the user:</p> <ul style="list-style-type: none"> engaging in fraud; or voluntarily disclosing any of their codes to anyone, including a family member or friend; or keeping a record of a PIN or other code: <ul style="list-style-type: none"> without making a reasonable attempt to disguise it or to prevent unauthorised access to it; and in a way that it could be lost or stolen with their card (in the case of a PIN) or any device to which the code relates; or keeping a record of a code: <ul style="list-style-type: none"> without making a reasonable attempt to disguise it or to prevent unauthorised access to it; and where more than one code is used, recording both/all codes in a way that they could be lost or stolen together; or writing their PIN on their card; or writing their code on the device to be used with that code; or selecting a code which represents their birth date, or being an alphabetical code which is a recognisable part of their name, after we have asked them not to select such a code and told them of the consequences of doing so; or leaving a card in an ATM (provided the ATM incorporates reasonable safety standards that mitigate the risk of a card being left in the ATM); or acting with extreme carelessness in failing to protect their codes.

You will also be liable for actual losses resulting from unauthorised transactions caused by the user unreasonably delaying notifying us of the misuse, loss or theft of their card or other device, or of their code(s) becoming known to someone else. Your liability will only extend to losses which occur between the time when the user became aware (or should reasonably have become aware) of such misuse, loss or theft and when we were actually notified.

However you will not be liable to pay for:

- that portion of the losses incurred on any one day which exceed the daily transaction limit applicable to the card, their account(s) or the relevant device;
- that portion of the losses incurred which exceed the balance of their account(s), including any prearranged credit;
- losses incurred on any accounts which we and you have not agreed could be accessed using the relevant device; or
- losses occurring after we have been notified that the card or other device has been misused, lost or stolen or that the security of the code has been breached.

Your liability is subject to us proving on the balance of probability that the user contributed to the losses in one or more of the ways listed above.

If more than one code is required to perform a transaction and we prove that a user breached the security requirements for one or more, but not all, of those codes, you will be liable under this clause only if we also prove, on the balance of probabilities, that the breach of the security requirements was more than 50% responsible for the losses when assessed together with all the contributing causes.

When limited liability applies.

You will only be liable for losses resulting from unauthorised transactions to a limited extent, in circumstances where a code was required to perform the transaction and it is unclear whether the user contributed to the loss. Your liability in such cases will be the least of:

- \$150; or
- the balance of the account(s), including any pre-arranged credit; or
- the actual loss at the time we are notified of the misuse, loss or theft of the card or of the code(s) becoming known to someone else (excluding that portion of the loss incurred on any one day which exceeds the applicable daily transaction limit).

You will not be liable for losses resulting from an unauthorised electronic transaction made using your Debit Mastercard® or Handycard to the extent they exceed what your liability would have been had we exercised any rights we had under the rules of the card schemes at the time you reported the unauthorised transaction to us against other parties to the Scheme.

Consequential damages.

Notwithstanding anything else in these terms and conditions, for transactions governed by the ePayments Code, we do not deny a user's right to claim consequential damages resulting from a malfunction of a system or equipment provided by a party to a shared electronic payments network that you are entitled to use pursuant to these terms and conditions (such as a merchant or us) except where a user should reasonably have been aware that the system or equipment was unavailable or malfunctioning, in which case our liability for any loss arising from the equipment or system unavailability or malfunction is limited to:

- correcting any errors; and
- refunding any fees or charges imposed on the user.

14. Mistaken internet payments.



If the ePayments Code ('Code') applies to a particular payment, or if the payment is an Osko® Payment or a Basic Single Credit Transfer, we will act in accordance with the Code when dealing with mistaken internet payments.

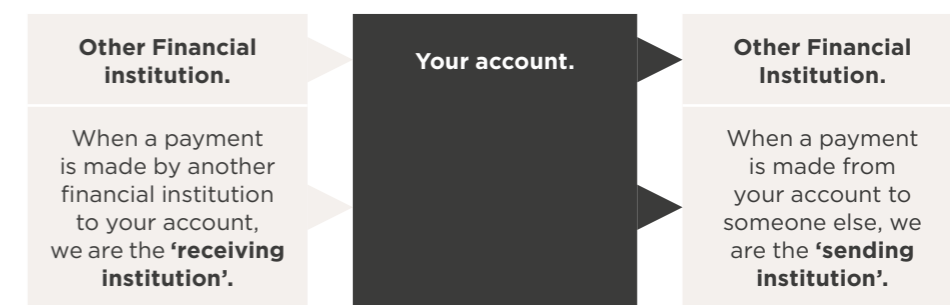
This section sets out a summary of some of the processes in the Code but it does not apply to BPAY payments.

Reporting mistaken internet payments.

You should report mistaken internet payments to us as soon as possible after you become aware of them. You can report mistaken internet payments to us by visiting a branch or by contacting us using the contact details at the end of this document.

Dealing with mistaken internet payments.

When dealing with mistaken internet payments, there are two scenarios:



If another financial institution is the sending or receiving institution, we cannot guarantee they will act in accordance with the processes in the Code. A financial institution is unlikely to follow these processes if it is not an authorised deposit-taking institution for the purposes of the Banking Act. We are not liable for any loss suffered if it does not follow those processes.

Where the sending institution is not satisfied that a payment is a mistaken internet payment, it is not required to take any further action.

Where you or another financial institution advises us that you are, or we think you may be, the sender or recipient of a mistaken internet payment, you will need to give us, as soon as reasonably practicable and within the time we request, any information we reasonably require to enable us to determine whether the payment was a mistaken internet payment.



Where the unintended recipient of the mistaken internet payment is receiving income support payments from Centrelink, the receiving institution will need to recover the funds from that recipient in accordance with the Code of Operation for Centrelink Direct Credit Payments.

Where sufficient funds are available in the unintended recipient account.

Where the sending institution is satisfied that the mistaken internet payment occurred and there are sufficient credit funds available in the account of the unintended recipient to the value of the mistaken internet payment, the process that applies depends upon when the report of the mistaken internet transaction is made.

If the report is made:

<10 business days of payment.	10 business days to 7 months of payment.	>7 months of payment.
<p>If the receiving institution is satisfied that a mistaken internet payment has occurred, it will return the funds to the sending institution within five business days of the request if practicable, or any reasonably longer period up to a maximum of 10 business days.</p>	<p>The receiving institution will investigate the payment and complete the investigation within 10 business days of receiving a request.</p> <p>If the receiving institution is satisfied that a mistaken internet payment has occurred, it will:</p> <ul style="list-style-type: none"> prevent the unintended recipient from withdrawing the funds for a further 10 business days; and notify the unintended recipient that they will withdraw the funds if that recipient does not establish they are entitled to the funds within that 10 day period. <p>If the unintended recipient does not establish they are entitled to the funds within that time, the receiving institution will return the funds to the sending institution within two business days of the end of that period.</p>	<p>If the receiving institution is satisfied a mistaken internet payment occurred, it must seek the consent of the unintended recipient to return the funds.</p>

In each case where the receiving institution is not satisfied that a mistaken internet payment has occurred, it may (but is not required to) seek consent of the unintended recipient to return the funds. Where the funds are returned to the sending institution, it will return the funds to the holder as soon as practicable.

Where sufficient funds are not available.

Where both the sending and receiving institution are satisfied that a mistaken internet payment has occurred but there are not sufficient credit funds available in the account of the unintended recipient, the receiving institution will use reasonable endeavours to recover the funds from the unintended recipient.

Where you receive a mistaken internet payment.

1. Where both we and the sending institution are satisfied that a payment made to your account is a mistaken internet payment and

2. sufficient credit funds are available in your account to the value of that payment and

3. the mistaken internet payment is reported seven months or less after the payment and where it is reported between 10 business days and seven months of the payment, you do not establish that you are entitled to the payment within the 10 business day period referred to in the table in this section,

4. we will, without your consent, deduct from your account an amount equal to that mistaken payment and send that amount to the financial institution of the payer.

If there are insufficient funds in your account, you will need to co-operate with us to facilitate payment by you of an amount of the mistaken internet payment to the payer.

We can prevent you from withdrawing funds the subject of a mistaken internet payment where we are required to do so under the processes set out in the ePayments Code.

Liability for losses arising from internet payments.

You will need to ensure that internet payment details are correct. You and your user are solely responsible for providing correct payment details including amount and payee details.

We will return to you any funds recovered by us on your behalf from an unintended recipient in respect of a mistaken internet payment but otherwise have no liability to you or your user for any payment made in accordance with details provided by you or your user including mistaken internet payments.



Other important things to understand.

15. Changes to terms and conditions.

At various times, we may make changes without your consent to the terms and conditions relating to:

- fees and charges (including their amount, frequency, and times for payment and to introduce new fees and charges);
- interest rates;
- how interest is calculated, charged or paid to your account or to the balance tiers which determine the interest rate or rates;
- transaction limits;
- the types of transactions performed or ways you can access or transact on your account;
- eligibility requirements in relation to your account; or
- the features of your account or of a product or service.

We'll always let you know if, for any reason, the terms and conditions of your account change. However, 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. Unless otherwise specified in this document, we may notify you of changes as set out in the following table:

Type of change.	Time frame.	Method of notification.
Minimum monthly balance required to waive the monthly service fee.	30 days in advance.	In writing, electronically or through media advertisement.
New fee or charge or increase in fee or charge for performing electronic transactions, or issuing or replacing a device used to conduct electronic transactions (such as a card, token, or code).	30 days in advance.	In writing or electronically.
Other new fee or charge or increase to a fee or charge.	30 days in advance.	In writing, electronically or through media advertisement
Interest rate changes.	No later than the date of the change, except where the rate is linked to money market rates or other rates – changes to which we cannot notify you of in advance.	In writing, electronically or through media advertisement.
Change in the way interest is calculated, charged or paid to your account – or to the balance tiers which determine the interest rate or rates.	30 days in advance.	In writing or electronically.
Changes increasing your liability for electronic transactions.	20 days in advance.	In writing or electronically.
Transaction limits on electronic transactions, a facility or electronic equipment, including Debit Mastercard®, Handycard and Pay Anyone transactions.	20 days in advance.	In writing or electronically.
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.	In writing, electronically or through media advertisement.
Any other change to a term or condition.	In advance of the date of the change.	In writing, electronically or through media advertisement.

Electronic notices.

We may use your email address to advise you of any changes to your account, including these Terms and Conditions or send you an email notification to tell you the changes are available for viewing within Online Banking or on a website. There may be times that we send paper copies of this information.

16. General matters.



We may also make any other changes to the terms and conditions without your consent at any time:

- as a result of any change or anticipated change in:
 - circumstances relating to the account or product or service such as, for example, changes in technology or our systems or procedures or product mix or changes to the risks of, or the features or benefits of, the account or product or service; or
 - our structure or financial position, including our cost of funds and liquidity; or
 - industry, market or best practice; or
- for prudential reasons; or
- if we reasonably think the change should be made:
 - to meet our legal obligations or as a result of any change or anticipated change to a relevant law, code of guidance; or
 - to reflect judgments of any court or tribunal or guidance or views of any regulator or external dispute resolution service of which we are a member; or
 - to correct errors, inaccuracies or ambiguities; or
 - to streamline the administration of the account or product or service; or
 - on the basis that it is impractical for us to continue without the change; or
 - for reasons of security; or
- to make them clearer or simpler.

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 this Code.

Each relevant provision of the Code applies to the banking products and services described in this document.

Information is set out in this document 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.

The ePayments Code.

The ePayments Code governs certain electronic payments to or from your account where you are an individual.

For example, using your credit card or debit card at ATMs, online payments, telephone banking payments and BPAY. We will comply with this Code where it applies.

What happens if your details change?

If your address or other relevant details change, please notify us as soon as possible. This can be done easily using Online Banking, Telephone Banking, or at any branch.

If the account signatories change, please notify us as soon as possible by visiting any of our branches.

Please note that unless you have given us adequate prior notification of account changes, we cannot be held responsible for any resulting errors or losses.

If we cannot locate you after having made reasonable efforts to do so, we may stop operations on your account until you give us your current contact details.

Privacy and confidentiality.

Westpac's Privacy Policy explains our commitment to the protection of your personal information. You may obtain a copy of our Privacy Policy by:

- calling Telephone Banking on 132 032;
- asking at any of our branches;
- visiting our website at www.westpac.com.au.

In addition to the Bank's duties under legislation, it has a general duty of confidentiality towards you, except in the following circumstances:

- where disclosure is compelled by law;
- where there is a duty to the public to disclose;
- where the interests of the Bank require disclosure;
- where disclosure is made with your express or implied consent.

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 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 (eg 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 advisor



17. Meaning of words.

if you need help finding out whether any person is a foreign tax resident.

The amounts we pay our staff.

Staff are paid a combination of salary and superannuation but may also become entitled to other benefits as a result of customers acquiring products through them. These other benefits may include cash incentive programs where staff may be eligible for a cash bonus based on the performance of their team and their own performance for achieving or exceeding a sales target.

The performance requirements include a variety of key behaviours and objectives, such as the quality of their customer service and may include the level of product sales made by them and by other areas of the business as a result of their referrals.

The amount of the bonus will be based on the extent to which they have exceeded their objectives, their general behaviour, the performance of their business unit and their job classification.

Staff may also be entitled to receive other benefits from incentive and promotional programs. These vary from small non-monetary rewards such as movie tickets, hampers and dinners, to more valuable benefits such as flight and accommodation packages.

Notices and communications.

Communications relating to your Account, including statements of account and notice of any changes to the Terms and Conditions will be given in writing, or in any other way set out in these Terms and Conditions or agreed with us.

We may use electronic means to communicate with you. This may include emailing you written notices or other communications about changes to our products and services, or sending you notification the changes are available for viewing within Internet Banking or on a website.

If we post you a written communication directly, we will send it to the most recent address you have given us. Where we send written notice by ordinary mail, we will regard that notice as given 6 Business Days after we post it.

From time to time, members of the Westpac Group may contact you with or send you information about other Westpac products and services that we feel might be of relevance or benefit.

Although we encourage you to receive this information, it is not compulsory. If you do not wish to receive it, please

contact us (see contact us details at the end of this document).

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:

- 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 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 any deposit product;
- we may from time to time require additional information from you 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 any potential losses arising from any breach by you of such undertakings:

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

Australian Government Financial Claims Scheme.

You may be entitled to payment under the Australian Government's Financial Claims Scheme. Payments under the Financial Claims Scheme are subject to a limit for each depositor.

Information about the Financial Claims Scheme can be obtained from the APRA website at apra.gov.au or by calling the APRA hotline on 1300 55 88 49.

What to do if you have a problem or dispute.

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

Where possible, we will attempt to resolve your complaint on the spot. If we need to take some additional time to get back to you, we will let you know. In the event we can't resolve your concern at your first point of contact, we will refer the complaint to our dedicated Customer Experience team.

Our Customer Experience Managers aim is to respond to your complaint as quickly as possible, however some complaints may take longer to resolve than others. We will keep you informed as to the progress of your complaint.

You can contact us by:

Telephone: 1300 130 467

E-mail: Go to our website, westpac.com.au, and search 'Feedback and Complaints'

Mail: Customer Experience, Reply Paid 5265, Sydney NSW 2001

If you are still unhappy.

If you are unhappy with the outcome of your complaint, then please feel free to contact our Westpac Group Customer Advocate.

The role of the Customer Advocate is to provide an objective and independent review of the outcome. The Customer Advocate's recommendations are binding on Westpac but it's up to you if you want to accept or reject the determination.

The Westpac Group Customer Advocate can be contacted by email: customeradvocate@westpac.com.au Information to include in your correspondence:

- Your customer number and complaint reference number
- Your preferred contact details
- A brief description of your complaint

If despite our best efforts you remain dissatisfied, there are a number of other bodies you can go to. One of these is the Financial Ombudsman Service (FOS) Australia. The Financial Ombudsman Service Australia helps individuals and small business customers resolve problems and disputes with their bank.

Their contact details are:

Financial Ombudsman Service Australia

Telephone: 1800 367 287

Mail: GPO Box 3, Melbourne VIC 3001

Email: info@fos.org.au

Fax: (03) 9613 6399

Online: fos.org.au

'account holder' and 'you'	means the person(s) in whose name an account is conducted and who is responsible for all transactions on the account.
'authorised signatory'	means the third party who is authorised to operate on the account.
'available balance'	means the total balance in your account less any unsettled transactions (e.g cheques deposited that have not yet been cleared or Debit Mastercard® transactions pending authorisation) plus any credit limit you may have on your account for accounts with overdraft arrangements.
'balance'	means the balance in your account, based on the deposits, withdrawals, fees, charges and interest we've recorded on your account at a particular point in time, which may include unsettled transactions.
'Bank@Post'	means an arrangement between Westpac and Australia Post to enable Westpac customers to access banking services at participating post offices in Australia.
'Basic Single Credit Transfer'	means a credit payment message, other than an overlay service payment or an international funds transfer instructions payment, sent by a New Payments Platform (NPP) participant via the NPP basic infrastructure for the benefit of a payee with another NPP participant.
'BSB'	means Bank State Branch (often referred to as 'BSB'). It is the name used in Australia for a bank code, which is a branch identifier. The BSB is normally used in association with the account number system used by each financial institution.
'business day'	means any weekday when we are open for business in any State or Territory of Australia. If we are closed in all States and Territories then that day will not be a business day. If our offices are closed in your State or Territory but open in other States or Territories then we will still regard that day as a business day in every State and Territory. Saturday and Sunday are not classified as business days even though branches may be open for business. For ATMs, business day refers to any weekday when the branch where the ATM is located in open for business. Saturday and Sunday are not classified as business days even though the branch may be open for business.
'card'	means any authorised card issued by us for your account or for which we allow you to link to your account and includes a Debit Mastercard, Visa Debit card, Handycard and a Westpac credit card.
'Cardless Cash'	means a feature of Westpac Mobile Banking that allows you to withdraw cash from Westpac ATMs without a card or get cash to others by sending them a cash code to use.
'Cardless Cash code'	means the code that you use at a Westpac Group ATM to access money without your card.
'code'	means a PIN, Telephone Banking access code, Online Banking password or any similar information which may be required in order to make electronic funds transfer transactions to or from accounts, and which the user is required to keep secret.
'contactless terminal'	means an electronic terminal or electronic equipment which can be used to make a contactless transaction.
'contactless transaction'	means a transaction made by holding your card (which is capable of making a contactless transaction) in front of a contactless terminal and without having to insert or swipe the card.
'Debit Mastercard transaction'	means when you use your Mastercard Debit card to make purchases by selecting the 'credit' or 'Debit Mastercard' option, you make a contactless transaction or you use your 16-digit card number to purchase goods or services.
'device'	means an article we give to a user to perform electronic transactions.
'electronic equipment' or 'electronic terminal'	means electronic terminals (e.g. ATMs, POS terminals and terminals located at the counter in a branch), computers, televisions and telephones.

‘electronic transaction’	means payment, Transfer Funds, and cash withdrawal transactions that are initiated on your account using electronic equipment and not intended to be authenticated by comparing a manual signature with a specimen signature.
‘identifier’	means information that a user knows and must provide to perform an electronic transaction but is not required to keep secret.
‘merchant’	means a provider of goods or services who accepts payment by card.
‘mistaken internet payment’	means a payment, other than one made using BPAY, by an individual through a ‘Pay Anyone’ internet banking facility and either processed through direct entry or through Osko where the funds are paid into the account of an unintended recipient because the user enters or selects a BSB number and/or identifier that does not belong to the intended recipient as a result of the individual’s error or the individual being advised of the wrong BSB number and/or identifier.
‘non-Westpac Group branded ATM’	means any ATM which is not branded Westpac or St.George or BankSA or Bank of Melbourne.
‘Online Banking’	means Westpac Online Banking if you open an account as a personal customer or Online Banking for Business if you open an account as a business customer. Online Banking also refers to Mobile Banking and Tablet Banking in this document. Refer to the Online Banking terms and conditions for full details of features and services available.
‘Osko’	means the Osko payment service administered by BPAY.
‘Osko payment’	means a Pay Anyone payment made using the Osko service.
‘PIN’	means the Personal Identification Number used in conjunction with your Card.
‘regular payment’	means a regular drawing, also known as a card recurring payment, from your account that you have authorised a third party to make (this includes a person, company or merchant) by quoting your 16-digit Debit Mastercard® number.
‘Telephone Banking’	means Personal Telephone Banking and, if you open a Personal account in a business name, Business Telephone Banking.
‘Transfer Funds’	means by using the Transfer Funds options in Online Banking or Telephone Banking you may Transfer Funds between the Westpac accounts that are accessible through the Online Banking or Telephone Banking service.
‘Unarranged Lending Rate’	means the rate at which you are charged interest if your account becomes overdrawn without arrangement. The current unarranged lending rate is available by contacting Telephone Banking or visiting westpac.com.au
‘user’	means the person(s) authorised by you to perform the type of transactions permitted by you.
‘Westpac’, ‘we’, ‘us’ and ‘our’	means Westpac Banking Corporation.
‘Westpac Foreign Transaction Fee’	means the charging of both the Westpac On-Charged Scheme Fee plus the Westpac Processing Fee (where applicable).
‘Westpac Group’	means Westpac Banking Corporation and its related bodies corporate. St.George Bank, BankSA and Bank of Melbourne are divisions of Westpac.
‘Westpac Group branded ATM’	means any ATM which is branded Westpac or St.George or BankSA or Bank of Melbourne.
‘Westpac On Charged Scheme Fee’	means a fee charged to Westpac by Mastercard Worldwide when processing foreign currency transactions which we pass on to you. The amount varies depending on the nature of the transaction.
‘Westpac Processing Fee’	means a fee charged to you by Westpac where a transaction is made in foreign currency with a merchant or financial institution located outside Australia.

Here when you need us.

 westpac.com.au

 132 032 or (+61 2) 9155 7700 if you're overseas

 Drop into a branch

 If you are deaf, or have a hearing impairment or speech impairment, you can contact us through the National Relay Service:

- TTY users phone 133 677 then ask for 132 032
- Speak and listen users phone 1300 555 727 then ask for 132 032
- Internet relay users connect to the NRS then ask for 132 032

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