

# QuickSuper Referral.

## **Product Disclosure Statement.**

Issued by Westpac Banking Corporation

ABN 33 007 457 141

Australian Financial Services Licence

Number: 233714

**Dated: July 2019.**



**200 years**  
proudly supporting Australia

## Important Information.

This is an information document. Its purpose is to provide you with enough information to allow you to make an informed decision about the suitability of Westpac's QuickSuper product for your needs. It is also a tool for comparing the features of other products you may be considering. If you have any questions about this product, please contact us on any of the numbers listed at the end of this document.

If you decide to use Westpac's QuickSuper product, you should keep a copy of this Product Disclosure Statement and any associated documentation, including the terms and conditions you are asked to accept electronically before using the QuickSuper Referral facility and any contract or arrangement you may have with the relevant superannuation Fund. You should also promptly tell us if at any time you experience financial difficulties.

This document is issued by Westpac Banking Corporation and is current as at July 2019. The information in it is subject to change. Because this document forms part of the contract between you and us, its terms are legally binding on you in your dealings with us. Westpac will provide updated information by notifying you in writing or by posting the information on our website. You can get a paper copy of any updated information without charge by calling us.

This document is intended for distribution in Australia only. Distribution of it in jurisdictions outside Australia may be restricted by law and persons who come into possession of it who are not in Australia should seek advice. If you are in Australia and have received it electronically, we will give you a paper copy on request, without charge. To obtain copy, refer to the contact details listed on the back page of this document.

The information set out in this document is general in nature. It has been prepared without taking into account your objectives, financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness having regard to your objectives, financial situation and needs. By providing this document, Westpac does not intend to provide financial advice or any financial recommendation. You should read and consider this document in its entirety carefully and seek independent expert advice before making a decision about whether or not this product is suitable for you.

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## Terms we use in this document.

In this PDS the following words have the following meanings:

**BPAY** means a payment made via the BPAY scheme from time to time adopted by BPAY Limited ABN 69 079 137 518.

**Business Day** means any day other than a Saturday, Sunday or public holiday on which Westpac is open for the type of business described in this PDS in the place at which the service is required to be made available.

**Change in External Costs** means the introduction of or an increase in Westpac's external costs directly relevant to the delivery of services under the QuickSuper Employer Service Agreement. Westpac's external costs include (for example) interest rates, interchange fees, external service provider's costs and industry scheme provider costs.

**Change in Law** means the introduction of, or a change in, any law, official directive, code of conduct, guideline, ruling or request or a change in its interpretation or application. If it does not have the force of law, it must be one with which responsible banks or financial institutions would comply. Without limitation, it includes any of these circumstances which relates to capital adequacy, special deposit, liquidity, reserve, prime assets, prudential requirements, interchange fees, customer identification, transaction reporting, anti-money laundering or counter terrorism requirements, any goods and services tax or similar tax (but only to the extent it directly affects anything used in relation to the services under the QuickSuper Employer Service Agreement), or any other tax (except a tax on overall net income).

**Choice Contributions** are those superannuation contributions made to a Superannuation Fund other than the Sponsoring Fund.

**Cut Off Time** means the time agreed between Westpac and you in the QuickSuper Employer Service Agreement with Westpac.

**Debit** means a specified transaction where an amount is, or is to be, debited to your Nominated Account.

**DDR** means a Direct Debit Request.

**Default Contributions** are those superannuation contributions made to the Sponsoring Fund.

**Direct Debit Request** means a request in a form approved by Westpac signed by you authorising Westpac to process Debits.

**EFT** means electronic funds transfer from your account to Westpac via your online banking facility or via BPAY (where BPAY is made available).

## Terms and Conditions.

Use of the QuickSuper Referral facility by you is governed by the terms and conditions set out in this PDS, the Westpac contract you are asked to accept electronically before using the QuickSuper Referral facility (the "QuickSuper Employer Service Agreement") and any contract or arrangement you may have with the Sponsoring Fund.

**Financial Institution** means the financial institution where you hold your Nominated Account.

**Fund** means a superannuation fund that is the recipient of contributions remitted by you through your use of the QuickSuper Referral facility.

**Goods and Services Tax (GST) and GST Law** have the meanings given to those terms in *A New Tax System (Goods and Services Tax) Act 1999*, as amended from time to time.

**Nominated Account** means the account from which Westpac is authorised to debit payments under the QuickSuper Employer Service Agreement.

**Payment File** means an electronic data file transmitted or to be transmitted by you to Westpac containing instructions for multiple payments. Payment files can be either generated externally to QuickSuper and uploaded into QuickSuper, or created within QuickSuper using the manual contribution entry screens.

**PDS** means this Product Disclosure Statement.

**QuickSuper Employer Service Agreement** means the agreement between you and Westpac by which Westpac agrees to process amounts to be credited to nominated Funds. The QuickSuper Employer Service Agreement is accepted electronically by you before using the QuickSuper Referral facility.

**QuickSuper Referral facility** means the facility described in this PDS under the heading "Overview of the facility".

**Related Bodies Corporate** has the meaning given to that expression in the Corporations Act 2001 (Cth).

**Sponsoring Fund** means a Fund which requests that Westpac allows you to use QuickSuper to make both Choice Contributions and Default Contributions on the basis that the Fund agrees to pay Westpac for your use of QuickSuper, unless the Sponsoring Fund at any time requires you to pay Westpac's transaction fee for outbound Choice Contributions.

**SuperStream** means the Australian federal government requirements by which employers must submit contribution data and payments electronically as prescribed by the Superannuation Data and Payment Standards 2012.

**Tax Invoice** has the meaning given by the GST Law.

**Westpac** means Westpac Banking Corporation (ABN 33 007 457 141).

**Westpac Group** means Westpac Banking Corporation and its Related Bodies corporate.

Use of the Direct Debit Request service by you is governed by the terms and conditions set out in the Direct Debit Request service agreement and in the DDR, both of which are available on the QuickSuper portal.

## QuickSuper Referral at a Glance.

SUMMARY.	
Issuer.	Westpac Banking Corporation (Westpac, we or us).
Description.	The QuickSuper Referral facility is a facility whereby a superannuation Fund (a <b>Sponsoring Fund</b> ) requests that Westpac allows you to use QuickSuper to make Choice Contributions and Default Contributions on the basis that the Sponsoring Fund agrees to pay Westpac for your use of QuickSuper, unless the Sponsoring Fund at any time requires you to pay Westpac's transaction fee for outbound Choice Contributions. As part of these arrangements you will enter into a contract with Westpac governing your use of QuickSuper (the "QuickSuper Employer Service Agreement") and you may also enter into a separate contract or arrangement with the Sponsoring Fund.
Fees and Charges.	<p>You are responsible for paying:</p> <ul style="list-style-type: none"> <li>• any fees and charges imposed on you by the Sponsoring Fund under your arrangements with the Sponsoring Fund; and</li> <li>• any fees and charges imposed on you by any Fund other than the Sponsoring Fund in relation to your arrangements with the Fund; and</li> <li>• any fees and charges imposed on you by your Financial Institution; and</li> <li>• Westpac's transaction fees for outbound Choice Contributions if the Sponsoring Fund at any time requires you to pay these fees.</li> </ul> <p>The Sponsoring Fund may, at its discretion, elect not to pay Westpac's transaction fee for outbound Choice Contributions made using QuickSuper, in which case you will be responsible for paying this fee. Other than where the Sponsoring Fund has elected not to pay for Westpac's transaction fee for outbound Choice Contributions, as at the date of this PDS no fees or charges are payable by you to Westpac in relation to the QuickSuper Referral facility whilst the Sponsoring Fund pays Westpac for your use of the QuickSuper Referral facility. If we introduce a new fee or charge which is payable by you in relation to this facility we will give you at least 30 days' notice. If we do introduce any fees or charges, information about them will be available on request.</p> <p>However, if the Sponsoring Fund ceases to pay for your use of the QuickSuper Referral facility and you continue to use the service after this time, Westpac may charge you for the further QuickSuper services provided to you at the standard Westpac fee rates prescribed by Westpac.</p>
Key benefits.	<ul style="list-style-type: none"> <li>• Increased efficiency in processing payments.</li> <li>• Meets SuperStream compliance requirements.</li> <li>• Payments can be made to multiple Funds.</li> <li>• Many existing costs (such as cheque issuance, cheque reconciliation, printing and postage) are eliminated.</li> <li>• QuickSuper operates in a secure electronic environment.</li> </ul>
Key risks.	<ul style="list-style-type: none"> <li>• You are responsible for meeting any obligations imposed by the Sponsoring Fund or any other Fund with which you have made arrangements.</li> <li>• The Sponsoring Fund is entitled to terminate your use of QuickSuper where you fail to meet these obligations.</li> <li>• Where a Sponsoring Fund has elected not to pay Westpac for your outbound Choice Contributions, you are responsible for paying Westpac for the transaction fees relating to those contributions. If you do not pay these fees, your contributions will not be processed.</li> <li>• Westpac may suspend or terminate your access at its discretion.</li> <li>• You are responsible for the accuracy of the information you provide to Westpac, and for providing that information in the correct format and error-free. Failure to do so may mean payments are not processed correctly or on time.</li> <li>• Where a Debit is returned unpaid, the relevant payment to the Fund may not be made.</li> </ul>

## Overview of the Facility.

This PDS relates to the offer by Westpac of a facility under which you can make non cash payments to third parties using Westpac's QuickSuper product. You instruct Westpac to make payments on your behalf through a Payment File.

This PDS relates to your use of QuickSuper under arrangements whereby an intermediary (a **Sponsoring Fund**) requests that Westpac allows you to use QuickSuper to make both Choice Contributions and Default Contributions on the basis that the Sponsoring Fund agrees to pay Westpac for your use of QuickSuper, unless the Sponsoring Fund at any time requires you to pay Westpac's transaction fees for outbound Choice Contributions. As part of these arrangements you will enter into a contract with Westpac governing your use of QuickSuper and you may also enter into a separate

contract or arrangement with the Sponsoring Fund. The facility is called **QuickSuper Referral**.

You either:

- (a) make an EFT payment from your Nominated Account to Westpac via your online banking facility. The amounts transferred by you will be paid to your nominated Funds; or
- (b) authorise Westpac, through your agreement with Westpac and any associated DDR, to debit your Nominated Account with your Financial Institution. The timing of the Debits, and the amount or amounts to be debited, will be in accordance with instructions Westpac receives from you. The amounts debited will then be paid to your nominated Funds.

The Payment File will specify the Funds to be paid.

## How QuickSuper Referral Works.

You prepare a Payment File of all the payments to be made and attach information needed by the Fund to reconcile the relevant payment(s). The Payment File is transmitted to Westpac's QuickSuper system by you.

You have two alternatives for processing of payments:

- (a) you may make an EFT from your Nominated Account to Westpac via your online banking facility. The amounts transferred by you will be paid to your nominated Funds; or
- (b) you may authorise Westpac to Debit your Nominated Account with the total amount of your payments. You should ensure that there are sufficient funds in your Nominated Account to meet the Debit.

In each case Westpac then effects payments to the Funds and sorts the information supplied with each payment (member name, member number, contribution type, date of birth) and delivers it to the Fund so they can effect reconciliation.

You should take into account that it can take up to 3 Business Days between amounts being debited to your Nominated Account and payments being made to the nominated Funds, depending upon the method of payment used.

If the Sponsoring Fund elects at any time to have you rather than the Sponsoring Fund pay Westpac's transactional fee in relation to outbound Choice Contributions, you will be required to include the amount of the fee in your contribution payment. This means that:

- (a) If you have elected to pay contributions by EFT payment or (where made available by the Fund) BPay payment, the total payment amount you send to Westpac must include any Choice Contribution fees as advised by QuickSuper at the time you submit your Payment File; or

- (b) If you have elected to pay contributions by Direct Debit, Westpac is authorised to debit the Nominated Account to recover the transaction fee in relation to outbound Choice Contributions.

If the total payment amount is less than the combined total of the contributions and fees, the contributions will not be processed and the payment will be returned to your Nominated Account within three Business Days.

In the event that the Sponsoring Fund makes an election to have you rather than the Sponsoring Fund pay Westpac's transactional fee in relation to outbound Choice Contributions, you will receive notification on the QuickSuper website:

- (a) on the first occasion you accesses the QuickSuper website following the Sponsoring Fund making that election, in which case you will be required to acknowledge the notification in order to continue using QuickSuper; and
- (b) each time you submit contributions for processing, in which case the notification will include the relevant Choice Contribution transaction fee plus GST which will be payable by you at the time the Payment File is lodged for processing.

If you agree to meet the transaction fee and to progress with lodgement of the Payment File on that basis, you must indicate your acceptance where required in the on-screen notification before the Payment File will be processed by Westpac. If a superannuation contribution is refunded for any reason, Westpac's associated Choice Contribution transaction fee will not be refunded to you.

## Benefits.

### (a) Increased efficiency.

Saves on the time taken to prepare and deliver payments and associated information to Funds, as no more mailing, faxing or e-mailing member data separately to each Fund is required. You only need to make a single payment and single data submission, and QuickSuper will securely transmit all contribution data and facilitate matching payments to each Fund.

### (b) SuperStream compliance.

Under SuperStream, employers must make superannuation contributions electronically in a format prescribed by the Australian Taxation Office (ATO) in the Superannuation Data and Payment Standards 2012. Because QuickSuper transfers payments and data to Funds in a SuperStream compliant manner, using QuickSuper is a convenient way to meet your SuperStream obligations.

### (c) Multiple Funds.

Payments can be made to any Fund account at any bank, building society or credit union. QuickSuper maintains an up-to-date master database of all APRA-regulated superannuation Funds which are available for employers to use in QuickSuper. If we don't have a Fund on our master database (including Funds who are self-managed superannuation funds) it can be added at your instruction to the QuickSuper portal.

### (d) Reduced Costs.

QuickSuper will enable you to eliminate many of your existing costs (including cheques, cheque reconciliation, envelopes, printing and postage) associated with making payments to many Funds and should also reduce banking and office administration charges.

### (e) Security and Control.

- Westpac will only process a Debit when we receive a Payment File from you.
- QuickSuper is operated via Westpac's secure electronic banking network. Security features include data encryption, file compression, block validation of transmitted data, and audit trail reporting.

## Risks.

### (a) Termination based on Sponsoring Fund instructions.

You are responsible for ensuring that you meet any obligations or requirements imposed upon you by the Sponsoring Fund ("Requirements") that ensures the Sponsoring Fund will continue to pay Westpac for your use of the QuickSuper Referral facility. (Note: you are also responsible for meeting any obligations imposed by any other Fund with which you have arrangements).

The Sponsoring Fund is entitled to instruct Westpac to terminate your use of this service at any time (whether because the Requirements are not met or otherwise). Under your agreement with Westpac you agree that the Sponsoring Fund may do so and that Westpac is entitled to terminate your use of the service forthwith.

Westpac will endeavour to give you reasonable notice of such termination, and may offer you the continued use of the QuickSuper service on the basis you pay Westpac for the service thereafter on agreed terms, but is under no obligation to do so.

Under no circumstances will Westpac be liable to you or any third parties for any loss or damage suffered by you if you are terminated because of the Sponsoring Fund's instructions to Westpac.

### (b) Suspension or Termination by Westpac.

Westpac is also entitled to suspend and/or terminate your use of QuickSuper in its independent discretion. This may include where Westpac identifies fraudulent transactions being conducted by you.

Westpac may also suspend your access to the service where, for example, scheduled maintenance or technical problems with the QuickSuper service arise.

Under no circumstances will Westpac be liable to you or any third parties for any loss or damage suffered by you if your access to the QuickSuper service is suspended or terminated by Westpac.

### (c) Information you give us.

You are responsible for:

- providing payment details to us in the required format of Payment Files (which Westpac may change at any time);
- the accuracy and correctness of the information you provide to us. Westpac is not responsible for the security of information you give any Fund or permit any Fund to access through your use of QuickSuper.

### (d) Errors.

If a Payment File transmitted by you contains technical errors that prevent Westpac from accessing or processing the Payment File, Westpac will notify you within a reasonable period of time that the Payment File has been rejected. For the file to be processed, you will need to correct the errors and re-transmit the Payment File to Westpac for processing. Unless you do so, Westpac has no obligation to process the Payment File.

### (e) Delays

Westpac only processes the Payment Files it receives from you prior to the Cut Off Time on each Business Day. You are responsible for ensuring that you transmit a Payment File before the Cut Off Time on any given Business Day.

There may be delays in processing payments to the Funds where:

- you do not give us the Payment File in the correct format or within the timeframe required by us;
- The Payment File is sent to us either on a day which is not a Business Day or after the Cut Off Time on a Business Day;
- the Payment File contains errors;
- a Debit is dishonoured or returned;
- an EFT payment is not received by Westpac, not received on time or, where an EFT payment received by Westpac is required to be returned by Westpac; or
- you do not include in your payment the correct Choice Contribution transaction fees in the case that the Sponsoring Fund requires you to pay those fees.

### (f) Dishonoured Items

If any Debit is returned unpaid, the relevant payments to the Funds may not be made. Westpac will notify you when any Debit is returned unpaid.

### (g) Where Sponsoring Fund elects not to pay for outbound Choice Contributions

Where a Sponsoring Fund has elected not to pay Westpac for your outbound Choice Contributions, you are responsible for paying Westpac for the transaction fees relating to those contributions. If you do not pay these fees, your contributions will not be processed

## Stopping of Transmitted Payment Files.

You can request cancellation of a Payment File yourself by clicking "Delete File" on the QuickSuper portal and following the prompts to remove the file provided you do so before the funds have been released to the Fund.

Westpac will use reasonable endeavours to stop processing of a Payment File if that request is received by Westpac prior to the Cut Off Time. However, if Westpac does not stop the processing it has no liability to you.

## Advertising and Promotional Materials.

You must not use any material advertising or promoting the QuickSuper Referral facility (for example brochures distributed to staff, text in staff magazines or bulletins or on your company intranet) unless that material has been approved by Westpac.

## Fees and Charges.

Westpac's fees and charges in relation to QuickSuper are able to be viewed on the QuickSuper website at the time Payment Files are lodged for processing. Westpac may at any time review these fees and charges or introduce a new fee or charge. Westpac may do this by giving written notice via the QuickSuper website of the new or varied fee or charge at least 30 days prior to the day on which the new or varied fee or charge takes effect.

Notwithstanding anything in the previous paragraph, where Westpac determines (acting reasonably) that a Change in Law or a Change in External Costs which is outside of Westpac's control has the effect of increasing Westpac's costs of providing the services under QuickSuper, then Westpac may vary the fees and charges payable upon 30 days written notice via the QuickSuper website (setting out the nature of the increase and the fees and charges affected). A variation will be effective from the date specified in the notice.

You are responsible for paying:

- any fees and charges imposed on you by the Sponsoring Fund under your arrangements with the Sponsoring Fund; and
- any fees and charges imposed on you by any Fund other than the Sponsoring Fund in relation to your arrangements with the Fund; and
- any fees and charges imposed on you by your Financial Institution; and
- Westpac's transaction fees for outbound Choice Contributions if the Sponsoring Fund at any time requires you to pay these fees.

The Sponsoring Fund may, at its discretion, elect not to pay for your outbound Choice Contributions made using QuickSuper, in which case you will be responsible for paying Westpac's fees in relation to Choice Contributions. Other than where the Sponsoring Fund has elected not to pay for your outbound Choice Contributions, as at the date of this PDS no fees or charges are payable by you to Westpac in relation to the QuickSuper Referral facility whilst the Sponsoring Fund pays Westpac for your use of the QuickSuper Referral facility. If we introduce a new fee or charge which is payable by you in relation to this facility we will give you at least 30 days' notice. If we do introduce any fees or charges, information about them will be available on request.

However, if the Sponsoring Fund ceases to pay for your use of the QuickSuper Referral facility and you continue to use the service after this time, Westpac may charge you for the further QuickSuper services provided to you at the standard Westpac fee rates prescribed by Westpac.

Westpac will make available on a monthly basis a billing statement in the form of a Tax Invoice itemising all fees, charges, taxes and expenses payable by you for the previous month. The Tax Invoice will be available for download by you from the QuickSuper website.



## Goods and Services Tax.

Unless stated differently in any fee schedule, the amounts payable to Westpac in connection with your use of QuickSuper do not include any goods and services tax or similar tax by whatever name called (“GST”).

To the extent that anything done or to be done under or in connection with the provision of QuickSuper to you by Westpac constitutes a taxable supply for the purposes of any GST legislation, the amounts payable or to be provided in relation to that supply will automatically increase to include an additional amount on account of GST, such amount will be calculated by multiplying the value of the amount payable or to be provided by you for the relevant taxable supply by the prevailing GST rate. Any additional amount paid or payable on account of GST shall be calculated and shall be payable by you without any deduction or set-off of any amount payable by Westpac to you.

If, after a supply is made in connection with QuickSuper, it is determined on reasonable grounds that the amount of any GST paid or payable by Westpac to the Commissioner of Taxation on that supply differs for any reason from the amount of GST recovered from you the amount of GST recovered or recoverable from you shall be adjusted by Westpac repaying to you the amount of the overpayment or by you paying to Westpac the amount of the underpayment, as the case may be.

## Availability of Information.

General descriptive information about Westpac’s banking services referred to in this PDS is set out in the Introduction to this PDS, and includes information about the following.

- Westpac’s obligations regarding the confidentiality of your information.
- Complaint handling procedures.
- A recommendation that you read the terms and conditions applying to the relevant banking service

## The Banking Code of Practice.

Westpac has adopted the Banking Code of Practice 2019 (Banking Code). The Banking Code sets out the standards of practice and service for Australian banks to follow when dealing with certain customers.

If we provide you with a ‘banking service’ and you are an ‘individual’ or a ‘small business’ (each term as defined in the Banking Code), the relevant provisions of the Banking Code will apply to the banking service described in this PDS.

You can obtain a copy of the Banking Code from Westpac’s website or any of our branches. Please let us know if you would like to discuss whether or not the Banking Code will apply to you. Our contact details are set out on page 14.

Westpac recommends that its customers:

- inform Westpac promptly if they are in financial difficulty; and
- carefully read the terms and conditions applying to each banking service including those referred to in this PDS.

## The ePayments Code.

The ePayments Code governs certain electronic payments to or from your account where you are an individual. We will actively comply with this code where it applies.

## How to Get Additional Assistance.

If you would like additional explanation of this PDS, have a question or a problem, you can contact Westpac by calling 1800 800 388, 24 hours, 7 days a week from anywhere in Australia.

## If You Have a Problem or Dispute.

### Getting your complaint heard.

Sometimes you may want to talk about problems you are having with us. Fixing these problems is very important to us. We’ve put in place ways of dealing with your issues quickly and fairly.

### Please talk to us first.

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

You can contact us 24 hours a day, 7 days a week from anywhere in Australia, by:

**Telephone:** 1300 130 467

**E-mail:** Go to our website, [www.westpac.com.au](http://www.westpac.com.au) and click on “Contact Us”.

**Fax:** (02) 8253 3707

**Mail:** GPO Box 5265, Sydney NSW 2001.

If you are not satisfied with our response, you may be able to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA's contact details are:

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

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Phone:** 1800 931 678 (free call)

**Mail:** Australian Financial Complaints Authority  
GPO Box 3 Melbourne VIC 3001

## Privacy Statement.

### Personal information.

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

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

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

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

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

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

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

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

We will update our privacy policy from time to time.

### Other acknowledgements and consents.

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

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

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

## Communication With You.

From time to time, members of the Westpac Group would like to contact you, or send you information regarding other products and services that may be of benefit to you.

While we encourage you to receive this information, if you do not wish to receive this information, please:

- call us on 132 032
- write to us at GPO Box 3433, Sydney, NSW 2001; or
- call in at any Westpac branch.

You do not need to do this if you have already told us you do not wish to receive information of this sort.

## Westpac Banking Corporation Contact Details.

Go to our website, [www.westpac.com.au](http://www.westpac.com.au) and click on "Contact Us".





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