

# WESTPAC BANKING CORPORATION FINANCIAL ADVICE PROVIDER DISCLOSURE STATEMENT



## Financial advice service.

We (Westpac Banking Corporation (ABN 33 007 457 141) (WBC)) are a Financial Advice Provider and are authorised by a licence issued by the Financial Markets Authority (FMA) to provide you with a financial advice service. Westpac New Zealand Limited is the licensee of that licence.

We can provide you with advice in relation to derivative products, including:

- Foreign exchange forward contracts and foreign exchange swaps
- Foreign exchange option contracts
- Carbon forward contracts.

We can only provide you with advice on these products, which are provided by WBC.

## Conflicts of interest and commissions or other incentives.

We and our affiliates provide a range of products, services and advice to a wide range of parties. We and our affiliates may provide products, services or advice to parties whose interests conflict with yours. To manage conflicts, we have a conflict of interest policy and framework in place and we train our advisers to identify and report conflicts of interest.

We do not charge a fee for any advice we provide. Our advisers are paid a salary and don't receive any incentive or bonus related to the advice they provide.

## Duties information.

When providing financial advice, we are bound by a number of duties under the Financial Markets Conduct Act, including:

- Meeting the standards of competence, knowledge and skill as set out in the Code of Professional Conduct for Financial Advice Services (Code).
- Giving priority to your interests by taking all reasonable steps to ensure our advice is not materially influenced by our own interests (or the interests of our affiliates), if we know (or reasonably should know) that we (or our affiliate) have a conflict of interest with you.
- Exercising care, diligence and skill.
- Meeting the standards of ethical behaviour, conduct and client care as set out in the Code.

## Problems or complaints.

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

We're committed to resolving your concerns quickly and fairly. To help us do this, when contacting us please provide:

- Your name and address
- Details of your concern
- What you would like us to do to put things right
- How you would like us to contact you e.g. phone number and best time to call or email address
- Any other relevant information.

We'll acknowledge your written complaint within five working days and work to resolve it as quickly as possible. We'll confirm that we are looking into your concern, and let you know when you can expect a response. We'll also keep you updated on our progress.

We aim to resolve your complaint at your first point of contact with us, so please contact your usual Westpac financial markets dealer initially. Alternatively, you can call or write to us.



0800 659 307



Chief Operating Officer, Westpac Banking  
Corporation – New Zealand Branch  
PO Box 934, Auckland 1140

## If you're still unhappy.

If you're still not satisfied with our response after we have fully investigated your complaint, you can seek assistance from the Banking Ombudsman Scheme, which provides an independent dispute resolution service. The Banking Ombudsman can help customers investigate or resolve concerns and disputes with their bank, free of charge.

The Banking Ombudsman is always available to provide advice on whether the complaint resolution proposed by Westpac is fair and reasonable. We encourage you to discuss your queries with the Banking Ombudsman Scheme – providing the Banking Ombudsman Scheme with an overview of your concern and Westpac's suggested complaint resolution. However, please note that before the Banking Ombudsman can review your complaint, we must first have investigated it before they can.

View the [Banking Ombudsman brochure](#).



0800 805 950



[help@bankomb.org.nz](mailto:help@bankomb.org.nz)



[bankomb.org.nz](http://bankomb.org.nz)



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