Westpac Smart ATMs

Simple, secure and always open

It’s time.
In this booklet

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Westpac Smart ATMs</td>
<td>4</td>
</tr>
<tr>
<td>Getting started is easy</td>
<td>5</td>
</tr>
<tr>
<td>Making a withdrawal</td>
<td>5</td>
</tr>
<tr>
<td>Depositing notes, coins and cheques</td>
<td>8</td>
</tr>
<tr>
<td>- With a Card</td>
<td>8</td>
</tr>
<tr>
<td>- Without a Card</td>
<td>10</td>
</tr>
<tr>
<td>Paying a bill</td>
<td>12</td>
</tr>
<tr>
<td>- From an account</td>
<td>12</td>
</tr>
<tr>
<td>- With notes</td>
<td>14</td>
</tr>
<tr>
<td>Checking your balance</td>
<td>16</td>
</tr>
<tr>
<td>All the latest security features</td>
<td>18</td>
</tr>
</tbody>
</table>
Westpac Smart ATMs

Banking when you need it
Whether you’re making a withdrawal or a deposit, paying a bill or checking your balance, you’re free to bank whenever you want, without having to wait for a staff member – or even for the branch to open.

Welcome to Westpac Smart ATMs. Quicker, easier and just as secure as over the counter transactions – and you’re in complete control.

Secure banking that’s ready when you are
One of the best ways we can save you time is by offering safe and simple banking options, when and where you need them.

With over 160 Westpac Smart ATMs throughout New Zealand, you can make deposits, withdraw cash, pay bills and check your account balance, around the clock, every day of the year.

Convenience at your fingertips
The cash you deposit goes directly into your account, so your money is ready to use right away. Depositing a cheque? Our Smart ATMs provide the same security and efficiency as an over the counter deposit. Plus, you can deposit up to 30 cheques at a time and see them appear in your account straight away. Funds can be withdrawn, once cleared.

Getting started is easy
Our Smart ATMs are easy to use, with step-by-step instructions on screen to guide you through the process.

Here are a few things that you can do at one of our Smart ATMs:

Making a withdrawal

1. Insert your bank card and enter your PIN.
2. Select Withdraw Cash and choose the account you would like to withdraw from.

Security is our priority
We have a full range of security measures in place to help to keep your ATM experience as safe as possible.
- Our ATMs retract cash after a short time, just in case you leave your withdrawal behind
- Our green sleeve technology helps protect you from card-skimming devices
- Our secure, well lit ATM lobbies are accessible by your Westpac card and are open 24 hours

If you select the credit option here, please note that interest and charges will apply. Please see our Transaction and Service Fees brochure.
3 You can also check your balance when you are in the Withdraw Cash screen. Simply press the button below:

Show available balance

4 Select the amount you’d like to withdraw (up to $3000 per day or a maximum of 40 notes per transaction, e.g. 40 x $50 = $2,000) and press Enter. To withdraw $3,000 you may need do this in two transactions.

5 The notes that you’ll receive will be displayed on the screen.

6 If you’re happy with notes on the screen, press Complete withdrawal then move to Step 11.

7 Or if you’d like to choose the notes or change what you receive, select the Change notes option. ATMs dispense $10, $20 and $50 notes. ATMs with the coin symbol will allow you to select an amount to the dollar – e.g. $12.

8 Press the + symbol to select the notes you’d like to receive.

9 Select Calculate the rest or Continue.

10 Confirm the notes you’d like to receive to complete the withdrawal.

11 Choose your receipt option (no balance or receipt, display balance or print receipt).

12 Remember to take your card and your money.
Depositing notes, coins and cheques

With a Card:

1. Insert your Westpac Card and enter your PIN.

2. Select Deposit.

3. Select the type(s) of funds you’re depositing (notes, coins and/or cheques – you can select more than one if applicable) and press Continue.

4. Select or enter the Westpac account number in which to deposit funds.

5. Insert a reference (if desired) and press Continue, or skip reference. Follow the on-screen prompts to deposit the funds into the appropriate deposit slot (up to a maximum of 50 notes).

6. Confirm the deposit amount on screen. If it doesn’t match what you were expecting, you can cancel the deposit and your funds will be returned to you. The example below is what you’ll see on-screen if you deposit notes.

7. Take your receipt as proof of your deposit.

8. If you want to do another transaction – select Yes.

9. If not – press No and remember to take your card.

If notes are torn, stapled, crumpled or folded, the Smart ATM will return those notes and they will need to be deposited over the counter.

If you have multiple notes, you can bundle them together and deposit up to 50 in one go. You can also do this with cheques, i.e. you don’t need to feed them in one at a time.
Without a Card:

1. Select **Start without a Card**.
2. Select **Deposit**.
3. Select the type(s) of funds you’re depositing (notes, coins and/or cheques – you can select more than one if applicable) and press **Continue**.

4. Enter the Westpac account number.
5. Confirm the Westpac account number.
6. Insert a reference (if desired) and press **Continue**, or **Skip**.
7. Follow the on-screen prompts to deposit the funds into the appropriate deposit slot (up to a maximum of 50 notes) e.g. 50 X $10.

8. Confirm the deposit amount on screen. If it doesn’t match what you were expecting, you can cancel the deposit and your funds will be returned to you.

9. Remember to take your receipt as proof of your deposit.
10. If you want to make another transaction – select **Yes** and you’ll be returned to the screen with all the transaction options.
11. If not – press **No** and remember to take your card.

If notes are torn, stapled, crumpled or folded, the Smart ATM will return those notes and they will need to be deposited over the counter.
Paying a bill

From an account:

1. Insert your Westpac EFTPOS or Debit Card and enter your PIN.

2. Select Bill Payment.

3. Select Pay Scanned Bill.

4. To scan the bill, align the remittance slip barcode under the scanner.

5. Select Pay from Account.

6. Select the Westpac Account you want to pay from.

7. Enter the amount you want to pay then Confirm.

8. You’ll receive a receipt as confirmation of your payment.

Bill payments completed before 9pm on business days are settled on the same day. Those performed after 9pm, or on non-business days, are settled with the payee on the next business day.
With notes:

1. Select Start with or without Card.
2. Select Bill Payment.
3. Select Pay Scanned Bill.
4. To scan the bill, align the remittance slip barcode under the scanner.

5. Select Pay with notes.
6. Enter the amount you want to pay then Confirm.
7. Insert your notes (Smart ATMs with a coin dispenser can give you up to $20 change in coins).
8. You’ll receive a receipt as confirmation of your payment.

Bill payments completed before 9pm on business days are settled on the same day. Those performed after 9pm, or on non-business days, are settled with the payee on the next business day.
Checking your balance

1. Insert your Westpac Card and enter your PIN.

2. Select the account to see the balance displayed on the screen.

3. Select Display or Print Balance.

4. Alternatively, select Print balance and retrieve your printout from the ATM.

5. Remember to take your card.

Did you know you can also check your balance when you’re in the Withdraw Cash screen? Simply press Show available balance.
All the latest security features

**Automatic timeout**
All our ATMs retract cash after a short time, just in case you leave your money behind.

**You’re in safe hands**
Whether you need to bank at midday or midnight, our ATMs can be found in well-lit lobbies, accessible only by swiping your bank card, with CCTV cameras rolling 24/7.

**You’re protected**
Our machines are fitted with innovative green sleeves, which make it virtually impossible for fraudsters to attach card-skimming devices.

**We’re with you all the way**
Our fantastic team of experienced staff has cutting-edge systems in place to detect fraudulent behaviour and they’ll call you immediately if anything untoward is noticed.

---

**We’re always open.**
Smart ATMs are a fast and convenient way to bank your way – whenever, wherever. But if you ever need to talk, our team are open to that too.

---

**Locate a Smart ATM**
To find your local Westpac Smart ATM, head to westpac.co.nz/atmlocator or log in to your Westpac One account and click on ‘Find a branch or ATM’ in the main menu.
Terms, conditions, fees and charges apply to Westpac products and services. For more details, see our Transaction and Service Fees brochure or you can get a copy of the current disclosure statement for Westpac New Zealand Limited from any Westpac branch in New Zealand, free of charge.