Tips and tricks for managing your payments.

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- Consider setting up and managing your Automatic Payments through Online Banking – it costs less than setting them up in branch or over the phone. We’ll also keep you safe with our Online Guardian Fraud detection system.
- Sign up to txt and email alerts in Online Banking to help you manage your payments.
- Some accounts charge an electronic transaction fee when an Automatic Payment, Direct Debit or Bill Payment goes out. We can help you to choose an account that works for you.
- If you’re using an Automatic Payment to pay off a large lump sum in regular installments (a loan for example), make sure you load a ‘last payment date’ so you don’t accidentally overpay it.
- Your payments will leave your account at 7am of the planned payment date. So check your balance and that the payment has gone out after this time.
- A future-date bill payment must be cancelled before 7am on the day it is due to go out.

Other services that might come in handy.

**SALARY SPLITTER**
Did you know you can automatically split your income into as many as six different Westpac accounts? It’s a great way to put money in your savings account without seeing it first. It’s also good for people who like to have one account for bills and another for spending. It costs just $5 to set up or change.

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If you like to know your account will always have a certain amount in it, a Sweep Over can help. It automatically transfers money to or from a different account so you can choose a maximum or minimum balance to suit your needs. It costs $5 to set up or change, plus 40c each time a sweep is made.

**HOW DO I SET ONE UP?**
You can set up Salary Splitter or Sweep Over by visiting any Westpac branch in New Zealand, or by giving us a call on 0800 400 600.

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Ways to bank

With so many ways to do your banking you’ll be spoilt for choice.

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Westpac’s Electronic Banking Services terms and conditions apply and can be found in the General Terms and Conditions brochure or are available at www.westpac.co.nz. Phone Banking Terms and Conditions apply. Debitplus Conditions of Use apply. You can get a copy of the current disclosure statement for Westpac New Zealand Limited from any branch in New Zealand free of charge. Fees are subject to change. Other fees/charges may apply. For full details, refer to our latest Transaction and Service Fees brochure, which is available from any branch in New Zealand free of charge.

Westpac New Zealand Limited

12382WP-6 09-14
Are you banking on your terms?

At Westpac you can tailor the way you bank to suit your life. Whether you log on to Online Banking, call Phone Banking or visit your local branch, you’ll find a convenient, accessible way to manage your finances, 24 hours a day, 7 days a week.

And with this many banking options, imagine how much time you can save and what else you could be doing. The key to all this is your Customer ID and password.

Your Customer ID and Password
Your Customer ID and password open the door to three convenient ways to do your banking:
- Online Banking
- Phone Banking
- Phone Assist.

Every Westpac customer gets a unique, nine-digit Customer ID and a temporary password. Your temporary password expires after 7 days so remember to change it by logging in to Online Banking.

If you need to talk to us before then about setting up your Customer ID and password, simply call 0800 400 600 and one of our Phone Assist team will be happy to help you.

You can choose your own personalised Customer ID when you log in to Online Banking. You can change or remove this at any time, and you will still be able to log in to Online Banking using the Customer ID that we gave you. But if you’d like to use Phone Banking or Phone Assist, you’ll need to have your nine-digit Customer ID on hand.

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### Automatic Payments (AP)

**The upside**
- Just set and forget – no need to keep remembering it every month!
- You can control how much goes out, and when.
- Ideal for fixed amounts at regular frequencies, such as your rent, or a regular charity donation.
- Choose just about any frequency to suit your needs - as long as it’s regular.
- If you don’t have enough money in your account on the day your AP is due, Westpac will try again the following business day. This gives you a second chance without being charged a fee.

**Things to keep in mind**
- If you know that the amount or frequency could change, then you might find that a Bill Payment works better for you.
- If you don’t have enough money in your account two days in a row, you’ll be charged an AP fail fee or dishonour fee of $19.
- You can sign up for email and txt alerts to alert you if your Automatic Payment fails.

**How do I set one up?**
- Through Westpac Online Banking (free).
- At any Westpac branch ($5)
  - please bring some ID.
- By phoning 0800 400 600 ($5).

### Direct Debits

**The upside**
- Good for those regular bills where the amount can vary, like the power and phone bills.
- Many companies will give you a prompt-payment discount for paying on time.

**Things to keep in mind**
- The organisation setting up the Direct Debit is in control of your payment, not you.
- Remember to check your bill so you know exactly how much is going out and when.
- The person you’re paying needs to be set up to receive Direct Debit payments. Most companies are, but you can’t usually pay individuals this way.

**How do I set one up?**
- You’ll need to contact the company and ask them to send you their Direct Debit authority form. There’ll be a $5 set-up fee.

### Bill Payments

**The upside**
- Good for those one-off or occasional payments (like paying your babysitter or a tradesperson).
- You can set up and change Bill Payments yourself through Online or Phone Banking – and there’s no fee!
- You’re in control of your payment - so you can make sure you have the money first.
- It’s easier than writing out a cheque and safer than carrying around cash.
- You can write your own reference details and they’ll appear on your statement.
- You can even make one-off payments to someone you don’t expect to pay again e.g. an online auction purchase.
- Payments can be made immediately or pre-loaded for a future date.

**Things to keep in mind**
- You need to remember to make your payment before it’s due. Make sure you have enough available funds on the date of payment.
- It’s up to you to ensure the accuracy of your payment details.

**How do I set one up?**
- Through Westpac Online Banking (no set-up or change fee).
- Through Westpac Phone Banking (no set-up or change fee).
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Here’s your quick guide.
Westpac branches

We’ve got over 200 branches throughout New Zealand offering you friendly service and advice on all your banking needs, whether it’s personal, for family or for your business.

From cashing cheques to opening a savings account, organising your home loan or seeking advice on your retirement savings options, our staff can help you find the right solution for your financial needs.

Our usual opening hours are Monday to Friday, 9.00am to 4.30pm. There are exceptions however - for example some are open Wednesdays between 9.30am and 4.30pm. Many are also open late nights and weekends.

Visit www.westpac.co.nz, click on ‘Branch, Mobile and Online’ and ‘Find a branch, ATM or person’ to find branch opening hours in your area.

You’ll also be able to locate branches that offer special services including:

- 24 hour access
- Envelope deposits
- Electronic deposits

ATMs (Automatic Teller Machines)

We boast over 500 Westpac ATMs throughout New Zealand. You can do most of your routine banking this way while you’re on the go. It’s not just about automating cash withdrawals these days. You can transfer money, make credit card payments – even top up your Vodafone prepaid phone.

Smart ATMs

Our Smart ATMs are all about offering a quick and easy self-service option that allows you to do your banking when it’s convenient for you.

If you’re a Westpac customer you can use this machine to deposit money into any of your Westpac accounts, and the money will appear in your account as soon as we have processed it (cheques follow normal clearance processing times). The machine will print the cheque details on the back of your receipt. Deposits made before 4.30pm on week days will be credited on the same day – any later and they’ll be credited by the end of the following business day.

Deposits are treated as electronic transactions, helping many account types avoid manual ‘over the counter’ transaction fees.

Visit www.westpac.co.nz, click on ‘Branch, Mobile and Online’ and ‘Find a branch, ATM or person’ to find a Smart ATM in your area.
Online Banking is convenient

It’s easy to set up, simple to use and the time you save means you can get on with the things you really want to do. Joining is free, there are no hidden costs, and you can log on as often as you like.

It’s protected.

Westpac Online Guardian helps detect and stop fraudulent online banking transactions.
Our Online Guardian Challenge Service helps to make Online Banking even safer by allowing you to confirm your identity using your choice of special challenge questions.

Westpac Online Guardian monitors online sessions for irregularities based on banking patterns. And because it runs off our server, we’re always looking out for you 24/7, even when you’re logged out. If something does look suspicious it’ll be followed up by our Online Banking fraud team.

Once you have set up your Challenge questions and registered your mobile phone in Online Banking, you will be able to reset your Online Banking password using the Challenge Services - saving you the hassle of having to call us or come into branch.

Couple this with our Westpac Online Banking Guarantee – which, subject to our terms and conditions, fully reimburses* you in the unlikely event of online banking fraud – and you’ve got virtually no online worries.

Visit www.westpac.co.nz for more information, including ordering your very own Online Safety Guide.

To register for Online Banking, call us on 0800 400 600 or ask at your local branch.

We’re so confident in our systems and processes that, subject to Westpac’s General Terms and Conditions available at www.westpac.co.nz, we make you the following promise:

* In the unlikely event that you fall victim to online fraud as a result of using Westpac New Zealand’s online banking services, we will always reimburse, in full, all money taken from your account.
It’s simple.

Westpac Online Banking is so easy anyone can use it.
With straightforward instructions and user friendly steps, Westpac Online Banking is incredibly simple to use. Just enter your Customer ID and password, follow the prompts and away you go. If you need any help you can call us at Phone Assist on 0800 400 600. Plus, because Online Banking is designed for both dial-up and broadband, it works on practically any connection. You’ll wonder how you ever managed without it.

Visit www.westpac.co.nz for more information.

To register for Online Banking, call us on 0800 400 600 or ask at your local branch.
It’s smart.

Westpac Online Banking frees you up to do the things you really want.
With Westpac Online Banking, you don’t have to worry about traffic jams, parking or waiting in lines. Simply turn on your computer and do your banking straight away. Do you need to pay someone, transfer money between accounts, or watch your savings grow? Online Banking turns what can be time-intensive tasks into jobs done in a matter of clicks.

**What else can Online Banking help you do?**

- View account balances
- Transfer money between Westpac accounts
- Get free email alerts and up to ten monthly free txt alerts
- Manage your credit card
- View and redeem hotpoints®
- Suppress your paper statements
- View your Westpac loan or overdraft
- View your KiwiSaver investment
- Set up, pay and amend automatic payment details
- Pay utility bills or make tax payments
- Send money overseas with International Payment functionality
- Pay anyone with a New Zealand bank account
- Get access to Mobile Banking
- Set up a new Term Deposit
- Open another account, if you’ve already got one
Mobile Banking

With Westpac’s Mobile Banking App (for Apple and Android devices), it’s even easier and more convenient for you to bank while you’re on the go. With the App, you can:

- Check account balances
- Transfer money between your Westpac New Zealand accounts
- Make payments to existing payees
- Make one-time payments to any New Zealand bank account
- View previous activity on your account, including your credit card(s)
- View upcoming payments (next 7 days)
- Set-up ‘Quick Balance’, the fastest way to check your available funds while on the move.

For more information on the full range of mobile apps offered by Westpac New Zealand, visit http://www.westpac.co.nz/branch-mobile-online/

Phone Banking

Phone Banking lets you access your accounts 24 hours a day, 7 days a week. You don’t need any special equipment, just a standard touch-tone phone, so it’s easy. Simply follow the pre-recorded voice prompts and use the number pad on your phone to:

- Get your account balance
- Keep tabs on what’s going in and out of your accounts
- Transfer money – today or at any time up to 6 months in the future
- Pay your bills – from a list of pre-registered businesses, or people you’ve set up to pay yourself
- Find out your minimum credit card payment amount information and due date – you can even pay it over the phone
- Order a cheque book or request a statement
- Receive information on foreign currency – including buy/sell rates for major currencies plus a conversion to nz dollars. A full currency list can also be sent by fax.
Call 0800 172 172 from any touch-tone phone in New Zealand. Or, if you’re overseas, call +64 4 915 6666. International toll charges will apply.

You get five free calls to Phone Banking every month. After this, you’ll pay 50c per call. **If you run out of free calls remember, you can log into Online Banking as many times as you want and it’s free.**

Normal electronic transaction fees apply for all payments and transfers.
Fax requests are free.

**Phone Assist**

If you’re looking for information on any Westpac account or service, or you have questions about your account, use our free Phone Assist service and talk to one of our Customer Service Representatives, 7 days a week, from 7.00am to 11.00pm. Just call us on 0800 400 600.

Our Customer Service team can also help you to:

- register for Online and Phone Banking
- set up accounts for Online Banking and Phone Banking access
- set up, amend or delete automatic payments and bill payments
- update personal details eg. your address
- stop a cheque
- renew a Term Deposit
  ...and much more.

Don’t forget to have your 9-digit Customer ID and password ready when you call. This helps our Customer Service Representative identify you quickly so we can answer your account queries much faster.
Your Westpac Eftpos card

Your Westpac Eftpos card gives you access to your accounts. Your card and PIN allow you to use ATMs as well as Eftpos terminals in over 60,000 retail outlets throughout New Zealand, so you don’t have to carry around large amounts of cash with you. Many retailers are happy to let you take out extra cash with your purchase if you need to as well.

Debitplus

Westpac Debitplus Visa® is like an Eftpos card, but even better as you can also use it to shop online, over the phone overseas. You can use your Debitplus card anywhere Visa is accepted. With Debitplus you have the flexibility of a credit card – but it’s not a credit card because you’re using money from your own everyday account.

Debitplus lets you make purchases or bookings
- on the internet
- over the phone
- overseas – anywhere in the world Visa is accepted
- from vending machines
- at parking machines
- via mail order
- using a ‘zip-zap’ machine.

Your Debitplus card:
- uses money from your everyday account when you make a transaction
- can be used at more than one million ATMs and over 24 million retailers around the world
- doesn’t require payment of a monthly fee
- can be used in New Zealand and overseas.
ATM Global Alliance

Get your cash from an ATM belonging to one of the ATM Global Alliance banks, and you’ll pay no international transaction fee* – saving you up to NZ $8 every time. That’s a New Zealand exclusive from Westpac.

Just look for an ATM belonging to one of these ATM Global Alliance banks in their respective countries.

<table>
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<th>Bank</th>
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| Westpac Australia’s First Bank | Australia and the Pacific  
More than 1,600 ATMs throughout Australia. ATMs are also located in the Pacific Islands |
| Bank of America | United States of America  
More than 16,000 ATMs throughout the USA. |
| BARCLAYS | England, Wales, Scotland and Northern Ireland  
More than 3,000 ATMs throughout the United Kingdom, and 200 throughout Africa (Barclays South Africa not included). |
| Scotiabank™ | Canada, Caribbean, Chile and Mexico  
More than 2,700 machines across Canada, 350 ATMs across the Caribbean, 115 ATMs in Chile and over 1,000 ATMs throughout Mexico. |
| BNP PARIBAS | France  
More than 3,000 ATMs throughout France. |
| Deutsche Bank | Europe  
More than 2,300 ATMs throughout Germany, Poland, Spain and Italy. |
| ABSA | South Africa  
More than 8,000 ATMs throughout South Africa. |

*The $8 international transaction fee saving applies to Westpac cards only, and is subject to change.

All other international and standard fees apply including foreign currency conversion fees – refer to the ‘Transaction & Service Fees’ brochure available from any Westpac branch, or visit www.westpac.co.nz for more information. ATM Global Alliance banks and details are subject to change.
Stay in touch.

By banking on your mobile, you can keep on top of things on the go. Get balances and transfer money by txt. Plus, you can set up alerts to help you keep track of your Online Banking activity, bank account and credit card information.

Account balance requests and transfers by txt

With txt banking you can get balances for - and transfer money between - two pre-selected accounts by txt wherever you are, 24 hours a day, seven days a week. To do this you’ll need to register your mobile number and set up txt banking. You can do this:

- Via Online Banking
- By calling 0800 400 600 (7.00am - 11.00pm, 7 days a week)
- By visiting your local Westpac branch.
Email & Txt alerts

Choose from a range of alerts, such as:

Account balance alerts

- Regular balance updates on a particular day and time of your choice.
- When your balance or available money goes over or under an amount you choose.

Credit card alerts

- When a new bill is available online
- When a payment is due in 3 days
- Gives you regular balance updates
- When your hotpoints® or other balance reaches a target
- When you go over or under an amount you choose.

Security alerts

- When your Online Banking password changes
- When a login is made to your Online Banking
- When a change is made to someone you pay online or a new person is added
- When a payment is planned from one of your accounts that is over an amount you choose (doesn’t include transfers between your Westpac accounts).

Automatic alerts

- Triggered by certain changes to your Online Banking or alert settings.

Payment alerts

- You can opt into receiving automatic alerts for Automatic Payments, failed planned payments and loan payments.

Txt and email alerts for balances and transfer confirmations are free*. For more information about email and text alerts, including applicable fees, please visit www.westpac.co.nz/branch-mobile-online

* Txts that you send to Westpac may incur charges from your mobile service provider.
A quick guide to your payment options, so the hard work’s done for you.

The easy way to pay your way.
Setting up electronic payments for your regular bills can make your life a whole lot easier. Your bills get paid on time, companies often reward you with a discount for doing so, and best of all, there’s one less thing to think about in your day.

To make it easier to work out which type of payment is best for you – Automatic Payments, Direct Debits or Bill Payments – just take a minute to go through this handy checklist.
Are you banking on your terms?

At Westpac you can tailor the way you bank to suit your life. Whether you log on to Online Banking, call Phone Banking or visit your local branch, you’ll find a convenient, accessible way to manage your finances, 24 hours a day, 7 days a week.

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Which type of payment is right for me?

1 2 3

1. Am I paying the same amount at a regular frequency (eg. $150 monthly)?
- Yes
- No

2. Is it a regular payment, but the amount may change each time (like a power bill)?
- Yes
- No

3. Is it a payment I might have to make more than once, but the amount could change or the frequency isn’t regular (eg. the lawn mowing guy or school fees)?
- Yes
- No

**Automatic Payments (AP)**

**The upside**
• Just set and forget – no need to keep remembering it every month!
• You can control how much goes out, and when.
• Ideal for fixed amounts at regular frequencies, such as your rent, or a regular charity donation.
• Choose just about any frequency to suit your needs - as long as it’s regular.
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