



**Phone
banking.**



Contents

- 4** Get to the bank when it suits you
- 6** Getting started
- 6** Setting up accounts
- 7** What does it cost?
- 7** Time saving options
- 7** Fast balances
- 7** Fast codes
- 7** Fax information
- 8** Bill payments
- 8** Set payments up in advance
- 8** Accessing your money
- 8** Reference numbers
- 9** Cut-off times
- 9** Things to remember
- 10** Definitions
- 12** Phone banking menu
- 14** Your details
- 15** Bill payment numbers

Phone banking

Fast, reliable and convenient service by phone.

When you're busy the one thing that matters most is time – so we want to ensure that your everyday banking takes as little of your time as possible.

Doing your banking over the phone offers you a fast, reliable and secure way to carry out most of your everyday banking, whenever and wherever it suits you.

Of course there will still be some things you'll want to discuss with your customer service representative. However, doing your banking over the phone offers a wide range of services, and is easy and convenient to use.

We'll be happy to help set everything up for you either over the phone or at one of our branches – and you are always welcome to call us on **0800 400 600** whenever you have a query.

Get to the bank when it suits you

You can do just about all your banking by phone using these services:



0800 172 172

Phone Banking offers you a wide range of banking services 24 hours a day, seven days a week. All you need is a touch tone phone. Simply follow the voice guide and use the keys on your phone to:

- get a balance
- review recent transactions
- transfer money
- pay your credit card and other bills
- get your credit card minimum payment amount
- top up your Vodafone prepay
- request a statement
- order a cheque or deposit book
- get information on foreign currency

and more...

There's a guide at the back of this brochure showing the services available in more detail.

If you're overseas dial +64 4 915 6666

International toll charges apply.



0800 400 600

One-to-one service over the phone from 7am to 11pm, seven days a week. You can speak with one of our customer service representatives to:

- enquire about your accounts
- set up, change or remove automatic payments
- set up, change or remove bill payments
- update personal details
- find out our latest term investment interest rates
- renew a term investment
- set up accounts so you can do your banking by phone or online
- stop a cheque
- enquire about any Westpac service

and more...

If you're overseas dial +64 9 912 8000

International toll charges apply.



Getting started

You'll need your Customer ID and confidential phone password to do your banking by phone.

Customer ID

Your Customer ID identifies you and lets us know which accounts you can access by phone. You can record this number on your wallet card or at the back of this guide.

You are given a Customer ID when you first open an account with us. If you're unsure what your number is just call us on **0800 400 600** or visit your nearest branch.

Password

Your phone password proves we are dealing with the right person. If your 5-digit phone password was not set up with your Customer ID, please phone **0800 400 600** or visit your nearest branch with suitable ID to arrange this. When choosing a password, select any five numbers that you can easily memorise but make sure they can't be easily identified by anyone else.

You should avoid sequences like 23456, birth dates, telephone numbers and other personal information and remember not to write your password down anywhere.

If you are considering using a phone with a display and call recall feature or a public phone (including a hotel phone, retirement home etc) your Password and other keyed numbers may be recorded and later retrieved from the phone system. Remember you are responsible for ensuring your password remains safe, secure and known only to yourself.

Setting up your accounts

You can set up your accounts to do your banking by phone. You'll be able to access up to 11 accounts of your choice.

To change your current set up and to add other accounts call us on **0800 400 600** or visit your nearest branch.

What does it cost?

Your first ten calls to Phone Banking each month are free, additional calls cost 50 cents each. These prices are charged to the account you specified when you joined Phone Banking. Bill payments will be charged to your account at the rate specified for electronic transactions on your account. The only other fees will be Westpac's standard account fees. Details of fees for your account/s are in the Transaction and Services Fees brochure, available from any Westpac branch, or by calling **0800 400 600**.

Time-saving options

Once you start doing your banking over the phone you'll be surprised at how easy it is – and how much time it can save you. Here are some of the smart ways this service can help you, and some of the main things you need to know.

Fast balances

With Phone Banking, you can be automatically updated on the balance of an account of your choice – without having to choose any menu options. To select or change the account that is read to you automatically, call us on **0800 400 600** or visit your nearest branch.

Fast codes

You can save time by moving directly to the next step without waiting for the voice instructions to finish.

For example, to make a bill payment from your cheque account to your bill payment number 9010 you'd key in;

2 3 1 9 0 1 0 #

See page 8 for information on bill payment numbers.

These numbers would be the fast code.

We'll be happy to help you work out the fast codes for the transactions you do most often.

Fax information

You can request a fax to confirm your last ten transactions, your list of bill payments and the latest foreign currency rates. Please note we don't send faxes to mobile phones.



Important

Don't write your phone password in this guide, or anywhere else.



Bill payments

One of the real advantages of doing your banking over the phone is paying bills. You can pay many major businesses such as power or phone companies. There are many pre-registered payees which means you will not need to supply us with their account information. You can check if a company is pre-registered by calling **0800 400 600**. You can add your own by calling us (we'll just need a name and a bank account number so have a recent bill handy when you call).

Once a bill payee has been set up, we will give you a four digit bill payment number to use when paying this bill in the future.

Set payments up in advance

You can arrange transfers, bill payments and credit card payments up to six months in advance. This means you can do all your paperwork at once. It's also a convenient feature when you are travelling and want to get your finances tidy before you go. Our customer service representatives can help you set everything up – just call us on **0800 400 600**.

Accessing your money

In most cases money you transfer is available for use straight away. However, please note that payments to a credit card can take up to two business days to appear in your credit card balance, and bill payments require standard clearance times (up to five business days).

Reference numbers

Every time you transfer money, make a credit card or bill payment, you will be given a reference number after the transaction is confirmed. You will have the option of repeating this number if you haven't quite caught it the first time.

Cut-off times

Any banking you do before 10pm on Monday to Friday will normally be processed on the same day. Banking that takes place after 10pm or on Saturday, Sunday or a public holiday will be processed the next business day. However, to make absolutely sure the money is received on time, (especially if it's a bill payment) we suggest you make the payment the day before it's due. All payments between Westpac accounts occur immediately. Planned payments are debited from your account at 7am on the date of payment, and can be cancelled up until this time.

Things to remember

- Remember these keys whenever you do your banking over the phone:
 - 7** Pre-recorded help
 - 8** Return to main menu
 - 9** End call
 - 0** Speak to customer service representative
 - #** Repeat or confirm instruction
 - *** Go back one step
- When entering a dollar amount, enter the full amount. The last two digits will be the 'cents'. End with **#** key. For example:
\$100 = 10000 **#**
\$100.50 = 10050 **#**
- When entering a date, the first two digits are the day, and the next two, the month. You don't need to enter the year. End with the **#** key. For example:
1 May = 0105 **#**
10 September = 1009 **#**
- When requesting information by fax, enter the two digit area code then the seven digit fax number and press **#** .
Faxes are sent within a few minutes. Please note we can't fax overseas or to a mobile phone.



You can even top up your Vodafone prepay mobile via Phone banking.



Definitions

Account – The bank account(s) you hold with Westpac.

Banking by phone – Use of automated phone banking services or a call centre customer services representative.

Business customer – Any person operating a business account(s) with a view to making a profit, or a non-profit organisation.

Customer ID – The identification number issued to you by Westpac. This number may be up to nine digits and enables the system to identify you and your accounts when you access Westpac over the phone.

Personal Customer – Any person who operates an account or accounts for their personal banking.

Phone Password – The confidential password number used to help prevent unauthorised access to and use of your account(s).

We, us or our – Westpac and its related companies.

You or your – An applicant for our banking by phone services whose application has been approved by us.



Westpac's Electronic Banking Services terms and conditions apply when using Phone Banking. These can be found on our website at **westpac.co.nz**

You must read these terms and conditions before you start using Phone Banking as they contain important information:

- details about your Customer ID and Password
- what you must do in respect of safeguarding your password
- your liability for any losses suffered when using this service
- Westpac's liability for any losses suffered when using this service

Use of Phone Banking signifies both your acknowledgement and acceptance of Westpac's Electronic Banking Services terms and conditions.

Phone banking menu – dial **0800 172 172**, enter your Customer ID and password then...

press

- 1 Check account balances and transactions

then press to select...

- 1 Balance of all accounts
- 2 Balance of selected account
- 3 Last 10 transactions (you can request a fax)
- 4 Last four withdrawals
- 5 Last four deposits

and follow these steps...

- Select account
- Select account and press # to hear details (or for fax, enter fax number and press #)
- Select account
- Select account

- 2 Transferring money and paying bills

You can transfer money now or up to six months ahead.

- 1 Transfer money

- Select account to transfer from
- Select account to transfer to
- Enter amount, then press #
- To transfer today press #, or
- To transfer later, enter date dddmm, and press #

- 2 List future dated transactions

- Press 1 for future dated transfers
- Press 2 for future dated bill payments

- 3 Make a bill payment

- Select account to pay from
- Enter four digit bill payment number, press #
- Enter the amount, then press #
- To pay today press #, or
- To pay later enter date dddmm, and press #

- 4 List bill payment numbers – by fax

- Enter your fax number, then press #

- 5 Vodafone prepaid top up

- Select account to pay from
- Enter the amount, then press #
- Enter the mobile phone number, then press #

- 6 Load new bill payment

- Please have a recent bill handy showing payment details

Press 1 for first credit card, or Press 2 for second credit card
Press 1 for first credit card, or Press 2 for second credit card
Select account to pay from Select card to pay to (press 1 for first card, or 2 for second card) Enter amount, then press # To transfer today press #, or to transfer later enter date dddmm, and press #
A customer service representative will load the details for you
Press 1 for first credit card, or Press 2 for second credit card

1 Card balance and available credit
2 Minimum repayment and due date
3 Make card repayment
4 Set up regular payments
5 List future dated repayments

3 Credit card services

Select account

1 Order a cheque book
2 Order a deposit book
3 Request a statement

4 Cheque books, deposit books, and statements

Select currency
Select currency
Enter your fax number, then press # Select currency Enter the amount in whole dollars, then press #

1 Indicative rates for the bank to sell foreign currency to you
2 Indicative rates for the bank to buy foreign currency from you
3 List of buy and sell rates - by fax
4 Indicative foreign currency conversion to New Zealand dollars

5 Foreign exchange rates Indicative rates for six major currencies.
--

6 Change your password

Enter new password and press #, then repeat

My details

Use this page as a quick reference when banking by phone with Westpac.

My Customer ID is: _____

Important: don't write your password on this guide.

Main accounts

Fill in the account number of each of your accounts.

Cheque account

0	3																					
---	---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Savings account

0	3																					
---	---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

First credit card

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Second credit card

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Nominated accounts

Fill in the name and account number of each of your nominated accounts.

1

0	3																					
---	---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

2

0	3																					
---	---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

3

0	3																					
---	---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

4

0	3																					
---	---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

5

0	3																					
---	---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

6

0	3																					
---	---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Bill payment numbers

List the names of the bills you pay by phone and their four-digit payment numbers.

1	_____	_ _ _
2	_____	_ _ _
3	_____	_ _ _
4	_____	_ _ _
5	_____	_ _ _
6	_____	_ _ _
7	_____	_ _ _
8	_____	_ _ _

Fast codes

Write down the transactions you do most often and their 'fast codes'.

For example: Bill payment from cheque account.

2 3 1 9 0 1 0 #

1	_____
2	_____
3	_____
4	_____
5	_____
6	_____
7	_____
8	_____

