



WESTPAC PHONE BANKING

Fast, reliable, convenient banking.



Contents

Banking your way.....	2
Getting started	3
Setting up your accounts	4
Time saving options.....	4
Bill payments.....	5
Set payments up in advance	5
Accessing your money	5
Cut-off times	6
What does it cost?.....	6
Things to remember	7
Your details.....	8
Phone banking menu.....	9-10

Phone banking

Fast, reliable and convenient service on your landline or mobile.

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.

Banking your way

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 call 0800 172 172.**

Then 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.

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).

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 five-digit phone password was not set up with your Customer ID, please phone **0800 400 600** or visit your nearest branch with suitable ID (i.e driver licence) 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

Once you have your Customer ID and password, you'll need to set up your accounts to do your banking by phone (you'll be able to have up to 11 accounts).

Call us on **0800 400 600** to get started.

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.



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.

Speak to us to set up a new payee for the first time. 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. There are also many pre-registered payees which means you will not need to supply us with their account information.

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 hearing this number repeated if you didn't quite catch it the first time.

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.

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.

Cut-off times

Any banking you do before 10pm will normally be processed on the same day. 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.

What does it cost?

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.



Westpac One[®] online banking.

If you have access to a computer or smartphone and want the freedom to do more of your banking wherever you are, Westpac One, our safe and secure online banking solution, provides access to these features and a whole lot more.

- You can view account balances
- Transfer money between Westpac accounts
- Get free email alerts and free text alerts
- Manage your credit card
- View and redeem hotpoints[®]
- Open another account, if you've already got one.

When you next talk to us, ask us how to get set up or pop into a branch.

Things to remember

1 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

2 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 **#**

3 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 **#**

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

Phone banking menu

Dial **0800 172 172**, enter your Customer ID and password then...

Press	Then press to select...	And follow these steps...
1 Check account balances and transactions	1 Balance of all accounts	
	2 Balance of selected account	Select account
	3 Last 10 transactions	Select account
	4 Last four withdrawals	Select account
	5 Last four deposits	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 ddmm, 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 ddmm, and press #
	4 Load new bill payment	Please have a recent bill handy showing payment details A customer Service representative will load the details for you
3 Credit card services	1 Card balance and available credit	Press 1 for first credit card, or Press 2 for second credit card
	2 Minimum repayment and due date	Press 1 for first credit card, or Press 2 for second credit card
	3 Make card repayment	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 ddmm, and press #
	4 Set up regular payments	A customer service representative will load the details for you
	5 List future dated repayments	Press 1 for first credit card, or Press 2 for second credit card
4 Request a paper statement	Select Account	
5 Change your password	Enter new password and press #, then repeat	

We're here to help



0800 400 600



Pop into a branch



[westpac.co.nz](https://www.westpac.co.nz)



**TOGETHER
GREATER**

Important things to know.

Terms, conditions, fees and charges apply to Westpac products and services. For full details of fees see the Transaction and Service Fees brochure. Westpac One App Terms and Conditions which incorporate Westpac's General Terms and Conditions apply to the use of Westpac One online banking. The material in this brochure is provided for information purposes only and is not a recommendation or opinion in relation to phone banking or other Westpac services. Westpac New Zealand Limited.