



18 May 2015

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By email: compliance@fma.govt.nz

Notices under Financial Markets Conduct Act 2013 (FMCA)

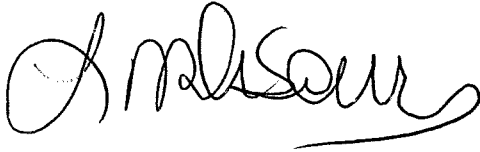
For the purposes of clause 7 of Schedule 4 of the FMCA, Westpac New Zealand Limited (**WNZL**) gives the Financial Markets Authority notice that the FMCA will apply to any offers and allotments of the following financial products made after 16 June 2015:

- Access
- Bearing Interest Account
- Bonus Saver
- Business Interest Account
- Business Online Saver
- Business Transact Account
- Cash Management Account
- Cheque account – Non Profit Organisations
- Commercial Deposit Account
- Corporate Investment Account
- Easy Access (includes the Tertiary Easy Access Account and Easy Access student accounts)
- Encore account
- Express Card
- Farm Ownership account
- Foreign Currency Account
- IMM Deposit/CFCA
- Money Market Call Deposits
- Online Bonus Saver (includes the HomeSaver Online Bonus Saver account)
- Online Saver
- Prepaid Card
- Ready Access
- Save & Win (includes the Tertiary Save & Win account)
- Simple Saver
- Solicitor's Nominated Trust Account
- Standard Cheque account
- Travel Card
- Westpac Active Card
- Westpac Earner
- Westpac Electronic

This notice will be included on the WNZL website at all reasonable times between 16 June 2015 and the earlier of the close of all of the relevant offers or 1 December 2016.

For the purposes of clause 19(2) of Schedule 4 of the FMCA, this letter gives notice that WNZL elects an effective date of 17 June 2015 for the above securities.

Yours faithfully

A handwritten signature in black ink, appearing to read 'Loretta DeSourdy', with a long horizontal flourish extending to the right.

Loretta DeSourdy
Head of Regulatory Affairs

cc: Registrar of Financial Service Providers
Paddy Rennie, WNZL