



GAINING GROUND

How to
help your
assets grow.



Common investment traps
Understanding your assets
Giving the kids a kickstart

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**GAINING
GROUND**

Contents



09 COMMON INVESTMENT TRAPS

Simple tips to get more
out of your investments.



CASH.



SHARES.



PROPERTY.

05

UNDERSTANDING YOUR ASSETS

There's power in knowledge when
it comes to your investments.

11 PLAN AHEAD

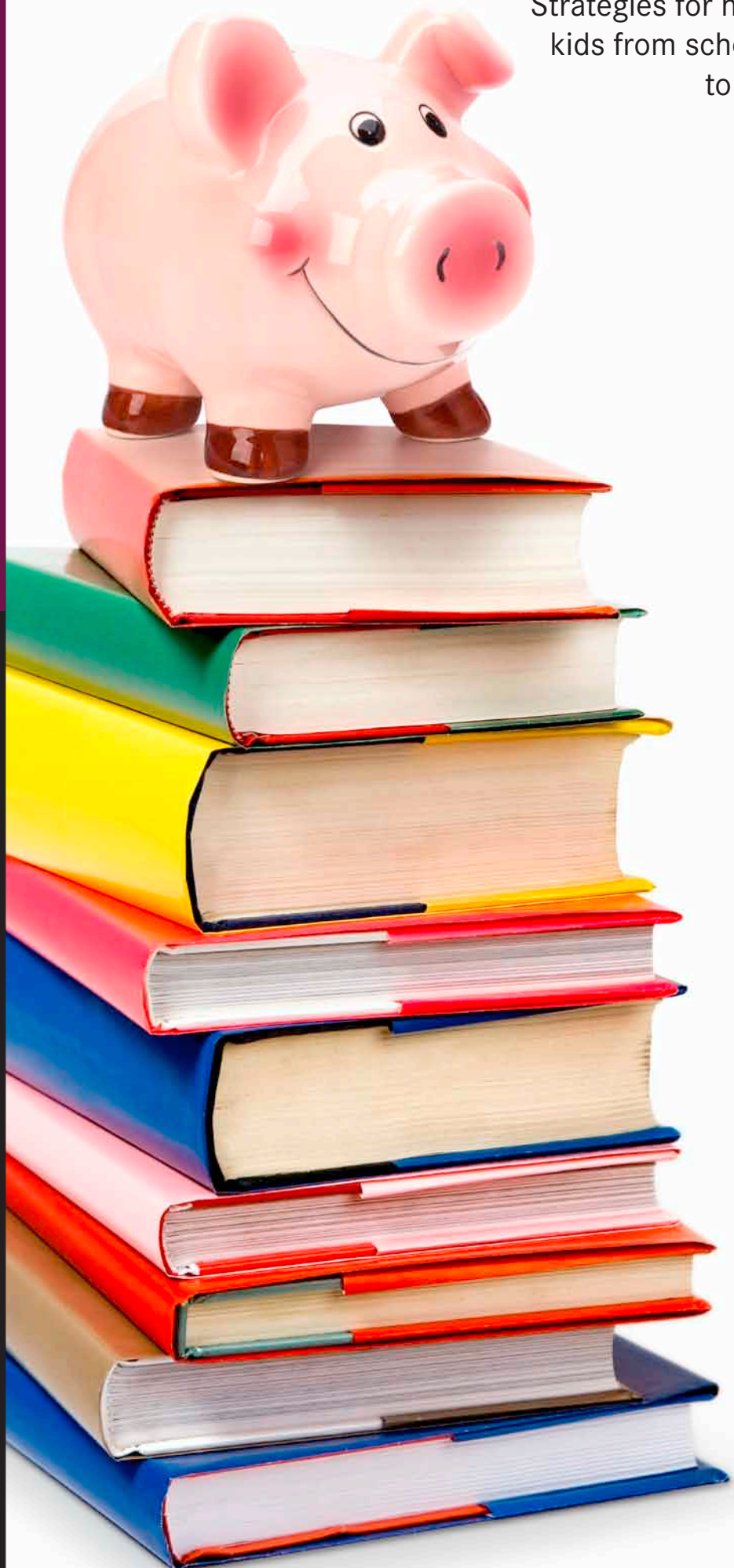
Develop a plan to ensure you're prepared for retirement.

17 PROTECTING WHAT'S IMPORTANT

Insurance to protect those you love and all that you have.

12 GIVING THE KIDS A KICKSTART

Strategies for helping your kids from school through to first home.



Handbook

Westpac is here to help with all your investment and insurance needs. Here's how.

Everyday Banking

20 Choice Account

Savings

21 eSaver Account and 50 Means More

22 Term Deposit

23 DIY Super

Credit Cards

24 Altitude Credit Card and Earth Credit Card

Lending

25 Investment Property Loan and Premier Advantage Package

26 Unsecured Personal Loan and Flexi Loan

Insurance

27 Life Insurance

28 Landlord Insurance

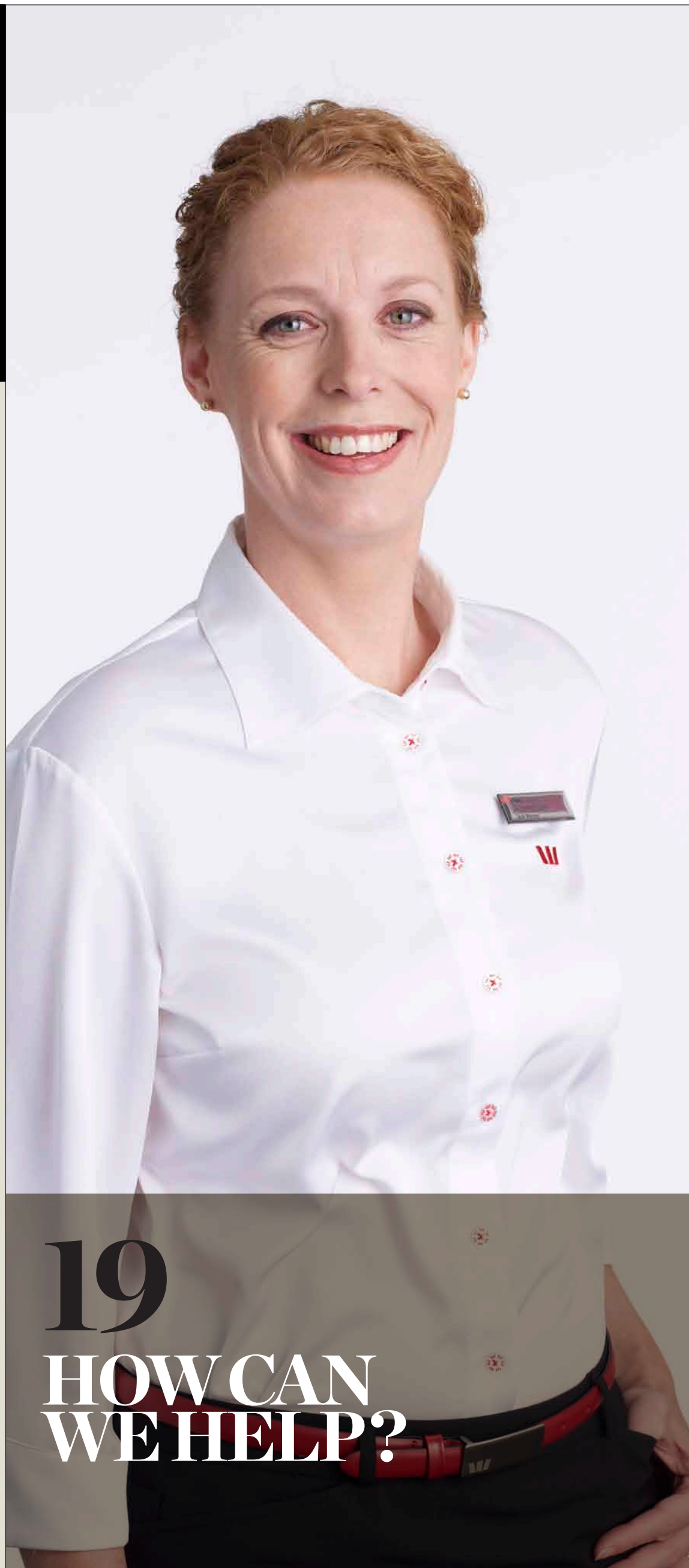
Superannuation and Retirement

29 Online Investing

30 BT Super for Life

31 Financial Planning

32 Things you should know



19
HOW CAN
WE HELP?



SHARES.



CASH.



**FIXED
INTEREST.**



**MANAGED
FUNDS.**



PROPERTY.

UNDERSTANDING YOUR ASSETS

Get to know your investment options.

There's a huge choice of options vying for your investment dollar. The trick is to understand your choices and the kind of investment strategies you feel comfortable with.





SHARES.

The sharemarket is one of the best ways to achieve your long-term financial goals. You can buy and sell them online when you decide you want to and you don't need a lot of money to get started. It's a great way to have flexibility and control over your investments.

Don't be intimidated.

The thought of investing in shares is sometimes scary, but once you get your head around it, you've got the flexibility and control you wouldn't have with other investments. You don't need millions to start investing, start with a small amount and build your portfolio slowly. Get the help of a stockbroker, they'll give you advice on where to start.

Time is your friend.

There are no guarantees, but shares are well known for giving people a better return than other investments. It's also worth remembering that stocks aren't all about short-term buying and selling. They're a great way to meet

your long-term savings plan. But you can't just leave them be, keep an eye on them and keep tabs on how the market is doing. Read the paper, speak to your stockbroker and make sure you keep doing your homework.

How do you make money on shares?

You get a return by either your shares going up in price or for being paid a dividend.

There's also something called franking that applies to Australian companies[#].

SHAREMARKET SUCCESS TOP 5.

- Do your research into the companies you want to invest in.
- Take the long view on any investment.
- Remember your goals and follow an investment strategy.
- Monitor the general trend of your shares' performance on a regular basis.
- Get educated on the investment areas you are interested in.



Westpac Online Investing offers flexible trading technology and a handy video for first time traders.

[#] A franking credit represents tax paid by the company and may give you a better post tax return on the dividend you receive.





PROPERTY PAYS.

Depending on what part of Australia you're looking to buy in, property can seem either an achievable goal or the untouchable dream. However, property, when tackled smartly, is still an investment that from the moment you purchase and get tenants in – pays.



CASH.

The rental income you receive from your investment property helps pay the interest on your mortgage. Over the years the rental income received from property investments increases at a rate that outpaces inflation. On top of this, the value of the property usually increases over time too.

Tax deductions.

Mortgage interest and the ongoing costs you make to upkeep your property may be tax deductible against assessable rental income.

Some people also have negative geared properties where the deductible expenses are greater than the assessable income. This may reduce your tax bill, but you must be able to pay the remaining expenses every month.

Don't get tax tunnel vision. Tax shouldn't be the only reason you buy property.

WHY IS INVESTING IN PROPERTY SO GREAT?

- Your property should go up in value over time.
- There are a wide range of tax benefits.
- It's a steady market, the value of your house is unlikely to suddenly drop.
- You earn both income as rent and also capital growth as the value of the property rises over time.

If in doubt, cash investments are always a good back-stop – and there are a multitude to choose from in Australia, including bank accounts, term deposits and cash management trusts.

The advantages? Easy access to your money whenever you need it – and safe-like security for your capital. This makes them perfect for keeping cash on hand for short-term expenses and emergencies.





%

TAKE A FIXED INTEREST BREATH



MANAGED BY EXPERTS

Managed funds are the day-to-day investor's passport to bigger opportunities.



Fixed interest savings accounts are where you put your money on a term deposit at a set rate of interest for a set amount of time. The longer the time period, the higher the interest rate.

Government or corporate bonds are basically

IOUs where you lend the government or a company money for a fixed rate of interest.

There is usually a time period attached and you receive your original investment back at the end.

FIXED INTEREST OFFERS YOU THREE ESSENTIAL ADVANTAGES:

1. A volatility buffer: fixed interest investments can reduce risk and smooth out returns across your investment portfolio.

2. Money in the bank: you can enjoy an

investment income with no rises and falls over the specified period.

3. Security: you know your capital is safe, even if your income may be conservative.

They work by pooling lots of individual investors' money together and gaining access to opportunities (which may include shares, property, bonds and fixed interest) which may have not been accessible to the individual investor. They are the most common form of super fund investment.

Professional fund managers decide which companies are best for you to invest in based on your goals and the amount of money you have to play around with. They are experts in their fields and you pay a fee for their service – usually a very small percentage of your investment. **W**

MANAGED FUNDS ARE IDEAL IF:

- You're a beginner, OR:
- Don't have the time or experience to be hands on.
- Want a safer, well-balanced portfolio.



Find a qualified Westpac Financial Planner at your local Westpac branch. They can help you decide which investments are right for you and your financial goals.

The statements in this article do not constitute tax advice or any recommendation as to the suitability of the product, and are based upon current tax laws and their interpretation. You should seek your own independent professional tax advice on any taxation matters including the taxation obligations.

Avoid these common mistakes and watch your investments grow.

Investing can be an adrenalin rush. Keep a cool head and your chances of coming out on top escalate.



COMMON INVESTMENT TRAPS

Start with a plan.

From the outside, for a first time investor, the sharemarket can seem like a candy shop.

But even subscribing to a Motley Fool or Intelligent Investor type subscription is no substitute for giving yourself your own share education. Research stocks, follow them on the news, know

the big things companies need in order to catapult their success. And until you do, don't buy.

Develop a personal investment plan or policy that addresses the following:

- Do you have an appetite for wild volatility?
- Is time on your side?
If markets dive, will you

be forced to sell at a loss because you're dependent on the capital?

- Do you have enough stable shares, versus more speculative ones?
- Do you have the time to stay in touch with analysis, company announcements and news that could affect your investments?





Steady on the spec stocks.

Tip offs from friends, relatives and investor blogs can be tempting to run with – and sometimes very lucrative.

But generally, speculative stocks are an outside chance. If you're going to take one, make sure it's with a small percentage of your portfolio, and balanced by some blue chip investments with a proven, steady track record.

Keep expectations grounded.

"I started with \$10,000 and I'm retiring at 33". Heard it before? It may happen for some, but the stories they tout are far from typical.

And remember, their jobs now are to sell you subscriptions and their books! Which is possibly making them just as much money as they did in stocks.

Don't get stuck.

Warren Buffett is famous for saying "Be fearful when others are greedy and greedy only when others are fearful."

Having a measured, unemotional investment approach is certainly important; but it's just as crucial to know when to 'bail out' (even if you've lost some) as it is to 'hang in' for future gains.

Listen to yourself.

Financial news and books don't have the answers. You do.

Put in the time to create and follow your own investment plan, watch before you pounce, have some solid blue chips to balance experiments and you'll probably do as well, if not better than, the so-called experts. **w**



The Davidson Institute has many free and specialised courses on investing online and in local branches. To find the course that's best for you, visit davidsoninstitute.edu.au Getting advice from a qualified Westpac Financial Planner could help you develop your investment strategy.



Retirement is a long time coming, so it’s essential that you plan for the retirement lifestyle you want, how much it will cost and how you’re going to get there. It’s a good idea to seek expert advice to help prepare for your retirement and organise your savings and assets in the most tax-effective way⁺.

Love your work.
Everyone’s different – some people would be happy to end their days working; others can’t wait to clock off and follow other passions.

Name your date.
Your plans to leave work will ultimately be affected by when you can afford to sustain yourself financially without work. Your superannuation is designed to help you do just that. But when can you actually get your hands on it? Knowing this, and how much it is, is crucial to planning your post career financial future. The date at which you can access your super is known as your ‘preservation age’. **w**

When can you touch your super?

Date of birth	Preservation age
Pre 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
After 30 June 1964	60

Source: Superannuation Industry Supervision Act

Enough or not?

The costs of an Aussie retirement.
Here’s a simple calculation to help you work it out.
Current annual income x 12 = lump sum needed to retire comfortably.

Source: Superannuation Industry Supervision Act



Talk to one of our friendly Financial Planners about your retirement plans.

⁺ The taxation position described is a general statement and should only be used as a guide. It does not constitute tax advice and is based on current tax laws and our interpretation. Your individual situation may differ and you should seek independent professional tax advice.

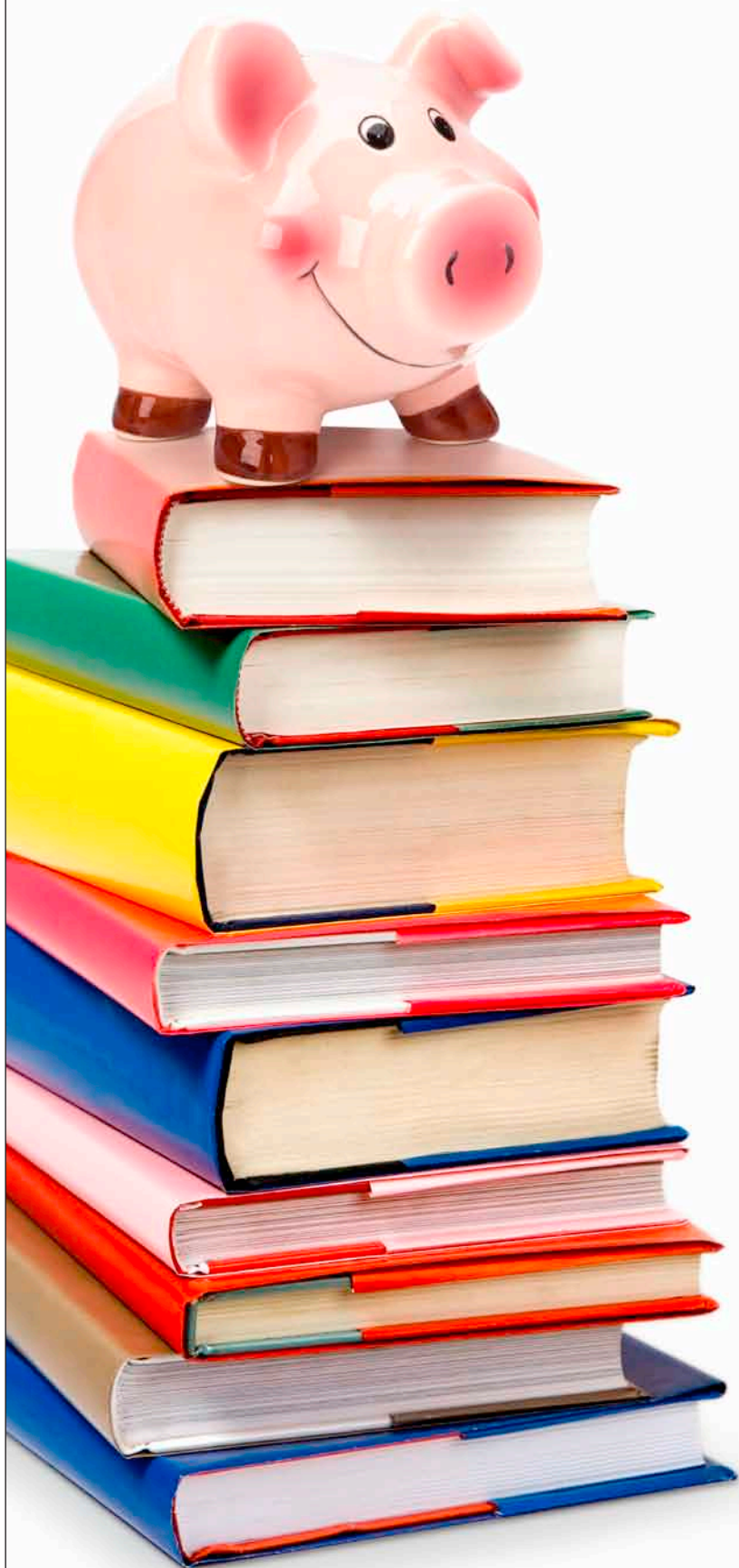
A hand is shown from the top left, holding a small silver coin between the thumb and index finger. Below the hand is a large, pink piggy bank with a smiling face, black eyes, and dark brown hooves. The piggy bank is positioned on the left side of the page. The background is white.

GIVING THE KIDS A KICK- START

From kindergarten to university, first car to first home and even their wedding, we've got some ideas on how you can help your kids when it's needed.

SAVING FOR SCHOOL FEES.

Whether you send your child to a government or private school, you'll find there are significant costs involved. From uniforms, excursions and sporting equipment to textbooks, travel expenses and music lessons, education always costs.



The key to funding your child's education is to start early and save regularly. There are different ways parents pay for school fees including:

- General savings.
- Savings from a special education saving account.
- Specific investments.
- Part-time job to pay the fees.
- Personal loan or drawdown on their flexible mortgage to meet the cost.

Having the money available when your children start school is a better option than borrowing to pay school fees. Paying interest on the borrowings can sometimes significantly increase the amount you would pay if

you had saved the money. The cost of putting your child through school is always increasing, so the sooner you start saving, the better.

Think about paying your school fees upfront.

If you're sending your kids to a private school, some offer the chance to pre-pay fees 10 years in advance. While it's not for everyone, it means you may save yourself money in the long run because you're spared any annual rise in tuition fees.

- Make a one-off or regular payment.
- Have your contribution refunded if you leave the school.
- You can also earn a credit for any future fees that may come up.

Tips for saving on school expenses:

- Pay cash for back-to-school expenses. If you use a credit card, don't borrow more than you can pay back within your interest-free period.
- Check the school's list of essentials and work out what you already have. Make a shopping list and stick to it.
- The School Kids Bonus is paid automatically by the Federal Government. This financial year you can receive \$410 a year for each child in primary school and \$820 a year for each child in high school, paid in two equal instalments¹.
- Also check your State Government education bonus payments. School administration offices and your accountant will have details.

HELPING TO BUY THEIR FIRST CAR.

There's more than one way to help your kids get their first set of wheels. The following are ways of helping your children while at the same time, teaching them a sense of responsibility:

1. Pay their deposit for them.

A deposit makes loan repayments smaller. You can pay a deposit for the vehicle while your child meets the monthly repayments. This helps them understand that nothing comes without having to pay for it.

2. Saving for the deposit.

Go with them to the car yard. When they've found a car they like, sat in the driver's seat and gone for a test drive, they'll have more incentive to save for it. Encourage them to open a savings account to help them with getting on their way to owning their dream car.





EYE ON UNI.

Plan ahead so you can afford to help your kids out with their uni education. There are loads of ways to save:

- A high interest savings account or term deposit.
- Shares. That way your money could enjoy long-term capital growth and franked dividends that Australian shares often pay.
- A managed fund. Your money will be spread across investments and managed for you.

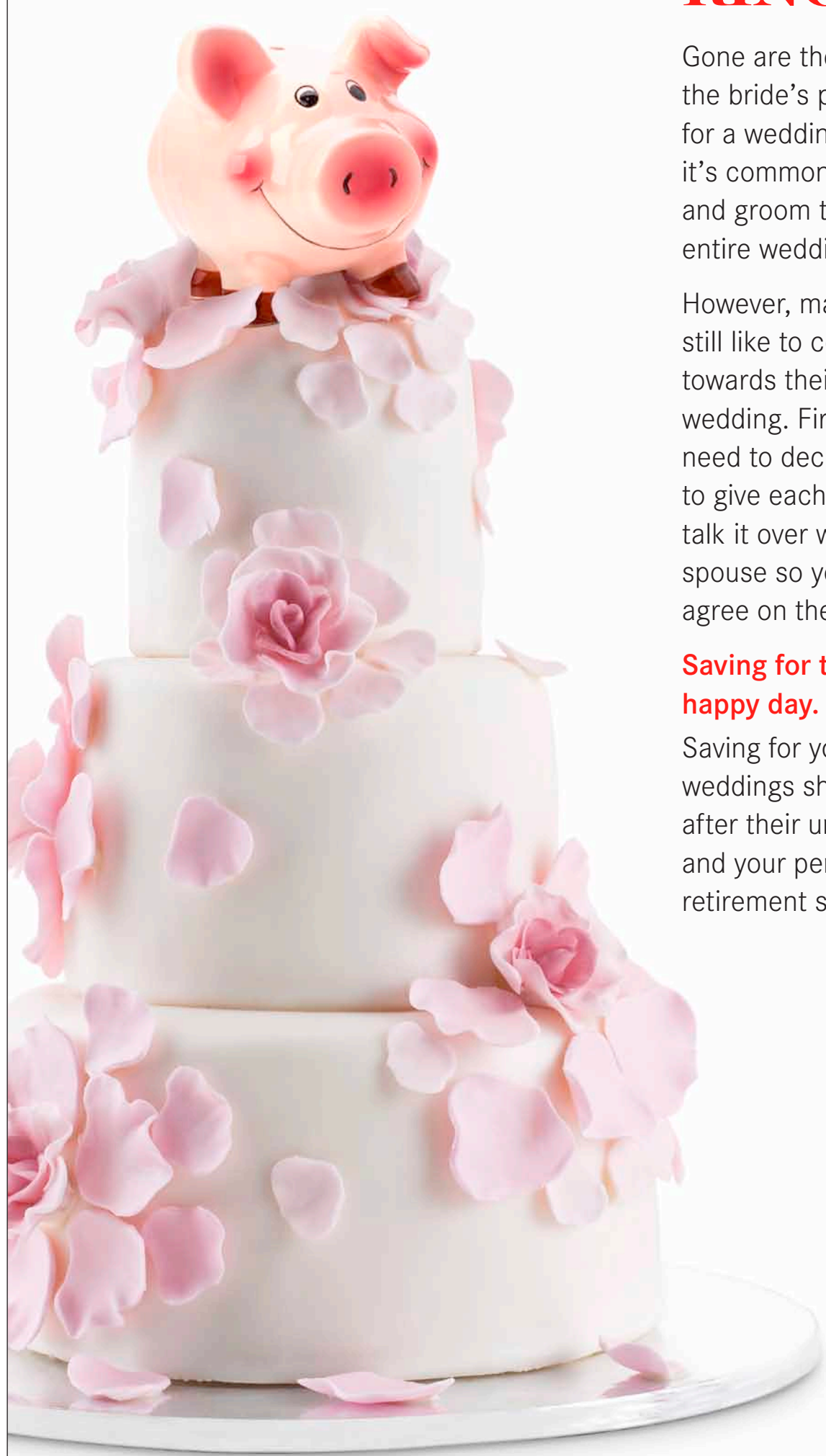
FIRST HOME FOOT-UP.

There are a number of options, but the right one for you depends on your circumstances.

- Help contribute to their deposit.
- Be their bank, lend them some money and charge them a small amount of interest every month. Think about making it a formal agreement by getting a solicitor involved and sitting down with them to work out monthly repayments.
- If you do contribute in some way, you could always agree with them to get a percentage of your money back if they sell it. It's worth getting a solicitor to help draw up a contract.

- Use your own equity to help your children get a better mortgage or use your assets to drum up some cash to help them with a deposit.





WHEN WEDDING BELLS RING.

Gone are the days when the bride's parents pay for a wedding. Nowadays, it's common for the bride and groom to pay for the entire wedding.

However, many parents still like to contribute towards their child's wedding. First up, you need to decide how much to give each child, then talk it over with your spouse so you both agree on the amount.

Saving for the happy day.

Saving for your children's weddings should come after their university and your personal retirement savings.

Some parents dip into their retirement savings or home equity to fund their child's wedding.

Instead, why not start saving small amounts so you have a good balance when the happy day comes?

The earlier you start, the more investment options you have.

- Consider shares or managed funds if you are starting well before your kids are teens.
- A high interest savings account may be more appropriate if you're starting closer to the day.

Ways to help.

Sit down with your child and his or her fiancé to discuss how much you can contribute. If you plan to pay for specific items, be aware that these items may end up costing more than you may expect. Giving a set dollar amount is a good way to avoid variability. **w**



A qualified Westpac Financial Planner can help you set up ways to save for your children's future needs.



PROTECTING WHAT'S IMPORTANT

Peace of mind is easier to achieve
when you know you and your loved
ones are properly covered.

Go out giving.

Inheriting debt is a real worry for many people. But taking out life insurance can help.

Keep your castle.

In the event that your home is damaged, insurance can give you peace of mind. There are lots of packages that include the combination of home and contents insurance.

What home insurance should cover:

The costs of rebuilding or fixing your home can add up, not only will you have to cover building materials and labour, you'll have to think about other costs like:

- Another place to stay while your house is being rebuilt.
- Clearing debris from the site.
- Architects to draw up plans.
- Safety measures for workers on your property.
- Local council plan approval fees.

Keep your plastic fantastic.

For many of us, having a continual debt on our credit cards is normal. It can be reassuring to know you have insurance that can pay a lump sum or monthly payments directly to your credit card if you die or are unable to work. **w**

Always check that you're getting the right level of cover for you and your family's needs.



With such a variety of insurance options available, it pays to speak to a Westpac banker or seek the advice of a qualified Westpac Financial Planner. They can advise on what cover you need.



HOW CAN WE HELP?



Everyday Banking

CHOICE ACCOUNT

A day-to-day account that can be tailored to your needs.

- Transactional account, ideal for those who make frequent transactions.
- No monthly service fee¹ if you deposit at least \$2,000 each month (such as your salary). Otherwise a \$5 monthly service fee applies.
- Unlimited transactions at Westpac branches; at Westpac, St.George, BankSA and Bank of Melbourne branded ATMs, and through eftpos, Telephone Banking and Online Banking².
- Can be used as a 100% interest offset account – simply link it to your Westpac Rocket Repay Home Loan or Rocket Investment loan.
- Link to a Westpac Debit MasterCard^{®3} if you choose.
- Choose to go paperless with eStatements.

Access your money in a range of ways.

- ATM – there are over 2,800 Westpac, St.George, BankSA and Bank of Melbourne locations.
- eftpos
- Debit MasterCard³ or Handycard
- Telephone Banking
- Online Banking
- Branch
- Cheque
- BPAY[®]
- Mobile

Add a Debit MasterCard

Want to access your money in more ways, and at more places? Link a Westpac Debit MasterCard³ to your Choice account. While it has many of the benefits of a credit card, your Debit MasterCard³ uses money you already have in your account, so you'll have the security of a regular debit card, but greater flexibility.

Savings

eSAVER ACCOUNT

Great interest rate. Great convenient access.

- Great interest rate, with immediate access 24/7 via Telephone or Online Banking.
- Linked to your day-to-day Westpac transaction or savings account for easy transfers.
- No minimum balance or transfers.
- No monthly service fee^{2*}.
- Unlimited Online Banking and automated Telephone Banking transactions⁴.
- Set up a regular savings plan by arranging a periodical payment.
- Go paperless, with eStatements. As well as helping the environment, this will give you access to 7 years of account activity. You're simply sent

an email each month, and can sign in to Online Banking to view your statement (you need to register with Online Banking).

- To hold a Westpac eSaver Account, you must hold a Westpac transaction or savings account in the same name.

Did you know that you can earn 0.20% p.a. bonus interest on your savings on your eligible eSaver Account(s) when you combine it with a Choice Transaction Account (in the same name as each of your eSaver accounts), a Debit MasterCard^{®3} and register for Online Banking. To be eligible for the bonus, you must also deposit at least \$2,000 per month into your Choice Transaction Account, which could be your salary, for example⁵.

The additional bonus is in addition to the standard eSaver variable interest rate and promotional interest rate offers.

50 MEANS MORE

A package designed just for over 50s.

- Allows you to bundle your banking basics together for a simpler, more cost effective solution.
- To take advantage of the 50 Means More Bundle benefits^{5*}, you'll need to be over 50 and:
 - have a Choice Account for day-to-day transactions
 - have an eSaver
 - have a Westpac Debit MasterCard¹ and
 - be registered for Online Banking.

- If you take up the 50 Means More Bundle, you can:
 - enjoy ongoing variable bonus interest⁶ and fewer fees.
 - have a free initial consultation with a Financial Planner⁷.

Your 50 Means More Bundle Choice Account gives you:

- \$0 monthly service fee (currently saving up to \$60 a year).
- \$0 withdrawals at ATMs overseas⁸.

Please turn to page 32 for 'Things you should know'.

Savings

TERM DEPOSIT

Set aside funds for a fixed period.

- Securely lock funds away and enjoy great returns.
- Designed for short to medium term investments.
- No set-up, monthly service or management fees.
- Choose how you'd like your interest paid – monthly, annually or at maturity (options depend on the term).

At the end of the term, choose from a range of disbursement or reinvestment options.

- Reinvest both your principal and interest.
- Reinvest your principal and receive your interest.
- Reinvest part of your principal and receive part of the principal and the interest.
- Receive both your principal and the interest.
- Add more funds and reinvest.

Savings

DIY SUPER

A super solution for those with self-managed funds.

- A solution that combines three accounts to meet the needs of those with self-managed super funds (SMSFs).
 - Transact when you need to through your DIY Super Working account, and earn tiered interest.
 - Save any additional funds into your DIY Super Savings account and earn a competitive interest rate on the full balance.
 - Trade from \$19.95 on shares and securities with Westpac Online Investing when linked to your DIY Super Working account.
- Open a DIY Super solution online, or in a branch – whichever is more convenient.
- Receive competitive interest rates, calculated daily and paid monthly.
- No monthly account service fees or account balance restrictions.
- 24/7 access to all accounts via Online Banking and Personal or Business Telephone Banking.

Add extra products if you choose.

You have the option of adding additional super products, so you can structure your super how you like and allow it to perform at its best.

- Term Deposits give you the certainty of a fixed interest rate for a fixed term.
- Self-Managed Super Fund Investment Property Loans may be used to help purchase a residential investment property.
- Insuring yourself and your investments is important. From death benefits to income protection, we have a range of options to select from.

Our experts can lend a helping hand.

With all the rules and regulations around super, planning for your retirement can seem complicated. But don't worry, you don't need to know it all yourself. Our Westpac Financial Planners can assist you to find the right strategy for your SMSF. If you'd like to make an appointment, call 1300 130 272.

Credit Cards

ALTITUDE CREDIT CARD

Credit cards with points-earning power.

- Every time you use your Altitude Credit Cards, you could earn Altitude points that can ultimately be redeemed for great rewards⁹.
- You'll get two cards linked to one account - an Altitude American Express[®] Card and your choice of either an Altitude Visa Card or an Altitude MasterCard[®].
- 5,000 bonus Altitude points after your first purchase using either of your cards¹⁰.
- Earn 2 Altitude points per \$1 spent on purchases on your Altitude American Express[®] Card⁹.
- Earn 1 Altitude point per \$1 spent on purchases on your Altitude Visa Card or Altitude MasterCard[®]⁹.
- Enjoy the convenience of acceptance at over 32 million locations worldwide.
- Up to 45 days interest free on purchases, as long as you pay your closing balance in full (including any balance transfer amount or promotional amount) by the statement due date each month.
- Annual fee currently \$100.
- Minimum card limit of \$1,000.
- Optional Credit Card Repayment Protection insurance to help cover your monthly repayments if you get sick or injured and can't work or lose your job, or pay off your balance up to \$50,000 if you pass away¹¹.

EARTH CREDIT CARD

Take your travel to another level with Earth credit cards.

See your Qantas Frequent Flyer points soar with Earth credit cards. Enjoy all the benefits of a superb rewards program, concierge service and complimentary insurance covers¹².

What you get with Earth credit cards:

- 2 credit cards linked to 1 account: Earth American Express[®] Card and Earth MasterCard[®].
- Earn 1 Qantas Frequent Flyer point per \$1 spent on purchases with your Earth American Express Card^{®13}.
- Earn 0.5 Qantas Frequent Flyer points per \$1 spent on purchases on your Earth MasterCard¹³.
- Earn 1 bonus Qantas Frequent Flyer point per \$1 spent on selected Qantas products and services¹⁴.
- Complimentary Qantas Frequent Flyer membership if you're not already a member, for new Earth cardholders.
- A range of complimentary insurance covers in accordance with policy¹², including:
 - Overseas travel insurance cover
 - Transit accident insurance cover
 - Purchase security insurance cover
 - Extended warranty insurance cover.
- Platinum Concierge and Emergency Travel Assistance: Access to your own personal concierge service, 24 hours a day, 7 days a week to help you with everything from emergency assistance worldwide, to purchasing show tickets, hotel reservations, car hire and more:
 - Annual fee of \$125.
 - Up to 45 days interest free on purchases - just pay the full closing balance (including any balance transfer or promotional amount) by the statement due date each month.
 - Optional Credit Card Repayment Protection insurance to help cover your monthly repayments if you get sick or injured and can't work or lose your job, or pay off your balance up to \$50,000 if you pass away¹¹.

Lending

INVESTMENT PROPERTY LOAN

Fixed

- Fixed rate protects against interest rate changes.
- Lock in your interest rate for 1 to 7, 9, 10 or 12 years to be certain your repayments and interest won't rise.
- Discount of up to 0.2%p.a. applies on loans of \$150,000 or more on this fixed home loan when you take out a Premier Advantage Package (package fee applies). Package your home loan with a Westpac Choice Transaction Account^{15, 19}.
- Fixed rate lock in feature lets you secure your interest rate up to 90 days from the loan offer date¹⁶.

- Extra payments allowed up to \$30,000¹⁷ per fixed rate term without charge in the fixed rate investment home loan period.
- Refix your home loan at the end of the fixed rate period or convert to a variable rate loan.
- Low doc version available.
- Offers certainty over your repayments.

Variable

- Low rate investment home loan.
- No monthly or annual maintenance fees.
- Flexible features include redraw, top-up and repayment holiday¹⁸.
- Extra repayments allowed at any time without charge to help reduce the amount of interest payable over the life of the loan.
- Pay only for the features you use.
- Interest only available for up to 15 years.

PREMIER ADVANTAGE PACKAGE

A home loan package that could save you thousands.

- By bundling your home loan with a Westpac Choice account, you can keep your fees down and enjoy benefits across a range of banking products.
- Up to 0.7% p.a. interest rate discount on loans of \$250,000 or more when you take out a Rocket Repay Home Loan, Equity Access Loan and a Westpac Choice Transaction Account.^{15, 19}

- Up to 0.2% p.a. interest rate discount when you take out a Fixed Home Loan and a Westpac Choice Transaction Account.^{15, 19}
- Further savings on monthly service fees for your Choice Account.^{20, 21}
- A current annual package fee of just \$395. This gives you:
 - no home loan establishment fee
 - no monthly loan maintenance fees for your home loan
 - no transaction account monthly service fees.
- Depending on the features of your loan, you may also save on Switching, Portability and Top Up fees.
- You're also entitled to savings on annual credit card fees and discounts on our home and life insurance, plus bonuses and discounts on our superannuation and wealth products.

Lending

UNSECURED PERSONAL LOAN

Perfect for those purchases that just can't wait.

- Apply for up to \$50,000 with this fixed interest Personal Loan – whether it's for debt consolidation, a wedding, holiday, household purchase or even your education.
- \$250 establishment fee.
- \$10 monthly service fee.
- Fast track your loan by applying online, and agreeing to receive your contracts via email if approved²².

- You can also apply in Westpac branches.
- If you are an existing Westpac customer and you apply for an Unsecured Personal Loan through Online Banking or at a branch and you're approved for the loan, you could get same day access to your funds (weekdays only).
- Pay off your loan faster by making extra repayments if and when you have the funds (prepayment fee may apply)²³.
- Optional Personal Loan Protection to help cover your monthly repayments if you get sick or injured and can't work, or lose your job, or pay off your balance up to \$100,000 if you pass away²⁴.

FLEXI LOAN

Convenient and flexible repayment options.

- A convenient, reusable, unsecured personal loan, with a credit limit between \$4,000 and \$75,000.
- Competitive variable interest rate.
- You can withdraw any amount up to your available credit limit without having to re-apply.
- Pay only your outstanding balance, not your entire assigned credit limit.
- Existing Westpac customers can apply in a branch or through Online Banking (receiving a response in 60 seconds). Either way, if approved, access to funds will be given the same day (weekdays only).
- \$150 establishment fee.
- \$10 monthly service fee²⁵.
- No fee for additional withdrawals, no early repayment fee and no exit fee.
- Available for individual borrowers only.
- Optional Flexi Loan Repayment Protection to help cover your monthly repayments if you get sick or injured and can't work, or lose your job, or pay off your balance up to \$75,000 if you pass away²⁶.

Please turn to page 32 for 'Things you should know'.

Insurance

LIFE INSURANCE

Westpac Protection Plans.

- Protection of your income – replaces up to 80% of your monthly income if you become sick or injured and unable to work.
- Protection of Life – pays a benefit in the event of death or on diagnosis of terminal illness.
- Living Insurance – pays a benefit if you suffer from one of a range of specific medical conditions or injuries.
- Total and Permanent Disablement – pays a benefit if you're unlikely to work or perform household duties again or suffer permanent loss of ability due to a permanent disability.

Please turn to page 32 for 'Things you should know'.

Insurance

LANDLORD INSURANCE

Protect your investment property against damage or theft by tenants.

- Protect your investment property with comprehensive cover for floods, cyclones, bushfires, theft, loss of rent, malicious damage by tenants, and more.
- Whether your property is a house or unit, with or without furniture, you can choose the cover to suit you:
 - Essential Care: Basic cover for your building and/or contents for loss or damage for a range of events
 - Quality Care: Higher cover for your building and/or contents for a wider range of events with higher limits
 - Landlord Extras: Cover for your building and/or contents for malicious damage and theft by tenants, and loss of rent under a written rental agreement
 - Landlord Protection: This cover is designed for unfurnished units/apartments which haven't been renovated and where the strata/body corporate takes care of insurance for the building. It covers malicious damage and theft by tenants, and loss of rent under a written rental agreement.
- Pay monthly at no extra cost.

Discount on your policy, perhaps?

You could qualify for a discount if you:

- Cover both your building and contents in one policy.
- Select a higher excess.
- Qualify for a no claims history bonus.
- Have deadlocks and window locks on your property or a burglar alarm installed.
- Have a Premier Advantage Package home loan.

Please turn to page 32 for 'Things you should know'.

Superannuation and Retirement

ONLINE INVESTING

With Westpac Online Investing, gain access to a range of tools that have been designed to help keep you ahead.

Get started with up to \$600 free brokerage²⁷.

Trade online from \$19.95 or 0.11%²⁸ of the trade value (whichever is greater) when you settle to a Westpac Cash Investment Account (excluding ETOs and Global Markets).

Trade however it suits you, on your choice of device and platform.

Get all the right tools, including SMS and email alerts, conditional trading, and a company search function with over 120 indicators.

Access over 30 global markets and trade shares, options, warrants and ETFs.

Get your information from some of Australia's top sources, including Westpac, BT, Morningstar, Boardroom Radio, Lexis Nexis, Ralph Wragg, Finance News Network and Thomson Reuters.

Settle to any Australian bank account (including your mortgage offset account). Or settle three or more ASX trades a month to a Westpac Cash Investment Account²⁹ and be rewarded with bonus interest³⁰.

Option to get the Westpac Active Trader Advantage³⁰ – with no upfront funds, it enables you to offset trades throughout your settlement period, and we debit or credit the difference upon settlement.

Please turn to page 32 for 'Things you should know'.

Superannuation and Retirement

BT SUPER FOR LIFE

With BT Super for Life* your super's taken care of. For life.

- Lower fees mean more super – BT Super for Life charges 42% lower fees than the average fees for other retail personal super funds.~
- \$5 monthly administration fee.
- 0.99% p.a. management fee.
- Take BT Super for Life with you from job to job and on to retirement.
- Easy to set up in just 10 minutes, even simpler to take care of.
- Easy consolidation of your super with our straightforward online rollover service³¹.
- Integration of your super with Online Banking – view and manage your super with your other Westpac accounts all in one spot.
- Choose between having BT manage your investments according to your lifestage, or select your own investment mix.
- Life and disablement insurance options are available.
- No fees for switching investment options, contributing or withdrawing from your super.

Please turn to page 32 for 'Things you should know'.

~Source of 42% less statement: Super Ratings Pty Ltd, commissioned by BT and based on information as at 30 April 2012 and on a survey of average fees of all personal Master Trusts with an account balance of \$50,000 and \$5,000 contribution p.a. Fees may change in the future which may affect this outcome.

Superannuation and Retirement

FINANCIAL PLANNING

Professional advice to help you achieve your financial goals.

There is so much to know about wealth management. That's why it's a good idea to seek professional advice. Westpac Financial Planners[‡] are here to help you achieve your goals with proven solutions. Our Planners have a lot to offer:

- Expert advice that's easy to understand.
- Fees explained clearly and upfront.
- A personalised plan tailored to your financial situation and goals.
- Access to a wide range of investments from different fund managers.
- Simple illustrations of tailored scenarios to show you a range of personalised financial solutions.

Please turn to page 32 for 'Things you should know'.

[‡]Westpac Financial Planners are representatives of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714.

Things you should know

Fees, charges, limits, conditions, exclusions and credit criteria or other eligibility criteria may apply. Before making a decision read the product disclosure statements or terms and conditions available at request.

The information contained in this brochure is current as at August 2012. The information is of general nature only, it does not constitute advice or recommendation as to the suitability of a product and has been prepared without taking into account your objectives, financial situation or needs. Because of this, you should, before acting on this information, seek independent financial and tax advice to determine its appropriateness, having regard to your objectives, financial situation and needs.

1. If the account is part of a Westpac Plus package the monthly service fee is \$7.
2. Daily transactional limits apply.
- 2*. Fees may apply on the other transaction or savings account.
3. Debit MasterCard® or Handycard comes free with your account. A Debit MasterCard will only be issued if the customer meets the eligibility criteria. Customers must be over 18 years of age and have an Australian residential address to be eligible for the card. If you're not eligible for a Debit MasterCard, you'll be offered a Handycard to access your account. Fees and charges may apply.
4. All non-automated Telephone Banking or non-Online Banking transactions will incur a \$5.00 transaction fee, these include branch staff assisted withdrawals, card access, cheque book access, periodical payments, direct debits and BPAY® transactions.
5. The benefit is a bonus interest of 0.20%p.a. on each of your eligible Westpac eSaver accounts. The bonus rate will apply only on total Westpac eSaver account balances up to \$5,000,000. The benefit will first be applied from the tenth business day of the month following the calendar month in

which you meet the eligibility criteria. The bonus variable interest rate will continue to apply for each month that you meet the eligibility criteria. We may vary or remove the benefit at any time.

- 5*. 50 Means More Bundle: We may vary or remove any part of this offer at any time. We will give notice of any such change. eSaver: To hold a Westpac eSaver account you must hold at least one Westpac transaction or savings account in the same name. Fees may apply to the other account. Debit MasterCard: You must be 18 or over and have an Australian residential address to be eligible for a Debit MasterCard.
6. To qualify for the ongoing bonus variable interest rate on your eSaver, you must be over 50 years of age and must not have held a Westpac eSaver account in the last 3 months. The bonus variable interest rate will continue to apply for each month that you meet the eligibility criteria. The bonus variable rate will apply on Westpac eSaver balances up to \$5,000,000.
7. Westpac Financial Planners are representatives of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.
8. Although Westpac doesn't charge a fee, some overseas banks may apply a fee for withdrawals. The Westpac Foreign Transaction Fee is payable when you make a withdrawal overseas from your Westpac account. Full details of the fees can be found in the terms and conditions.
9. The earning and redemption of Altitude points (including available rewards and expiry of points) is subject to the Altitude Rewards Terms and Conditions. Altitude points are not earned on cash advances. You do not receive reward points if your card account is in arrears for 2 consecutive statement cycles. You are not entitled to points in other circumstances – see Altitude Rewards Terms and Conditions. You must have earned a minimum

Things you should know

of 3,000 points before you can redeem reward points for any rewards.

10. The bonus points will be added to your Altitude points balance within three business days after the first purchase transaction being debited to your account. If you obtain a credit card as part of a Westpac package, or switch from an existing Westpac card, you are not eligible for the bonus point described.
11. This insurance is issued by Westpac General Insurance Limited ABN 99 003 719 319 (WGIL) and Westpac Life Insurance Services Limited ABN 31 003 149 157 (WLIS) each of which is liable for separate risks under the terms of the policy. This product is distributed by Westpac Banking Corporation ABN 33 007 457 141 (the Bank). The policy is not an investment in or deposit with the Bank. No Westpac Group company (other than the Bank as policy distributor and WGIL and WLIS as the product issuers) has any liability in connection with the policy or this document. The Bank does not guarantee payments under the policy.
12. Zurich Australian Insurance Limited ABN 13 000 296 640 AFSL 232507 (Zurich) issues these covers to Westpac Banking Corporation under separate Master Policies and is liable for the risks insured. Terms, conditions, exclusions and limits apply. No Westpac Group company has any liability in connection with the insurance policies. Policy wording may be obtained by calling 1300 859 100 or visiting westpac.com.au
13. Earning Qantas Frequent Flyer points on Earth credit cards. The details on how and when you earn Qantas Frequent Flyer points are in the Earth Conditions of Use. You must be a member of the Qantas Frequent Flyer program to earn and redeem points. The Terms and Conditions of the Qantas Frequent Flyer program also apply. The Qantas Frequent Flyer joining fee is waived for all new Earth cardholders if they're not already members. For more details on the Qantas Frequent Flyer program visit qantas.com/frequentflyer
14. Bonus Qantas Frequent Flyer points are earned on selected Qantas products and services on Qantas passenger flights (with a QF flight number) booked directly with Qantas, Qantas Club and Qantas Frequent Flyer memberships, and purchases from Qantas Travel – excludes Jetstar flights and services. You do not earn bonus points on Qantas Freight, Qantas Business Travel, Jetset Travelworld channels and Qantas staff travel.
15. The discount rate applies to loans of \$150,000 and above, effective 21 July 2008, and includes 'low doc' loans. Existing fixed loans are not eligible, unless the loan is refixed. Some exclusions apply. Interest rate and discounted margin rate is subject to change before settlement or before a rate is locked in.
16. The Rate Lock Fee is 0.15% of the loan amount.
17. Customers can make total prepayments of up to \$15,000 (cumulative) for loans fixed prior to 21 March 2009, \$25,000 (cumulative) for loans fixed between 21 March 2009 and 16 March 2012 or \$30,000 (cumulative) for loans fixed on or after 17 March 2012, without costs or fees applying.
18. Subject to Bank's approval.
19. You must either hold or be approved for a Westpac Choice transaction account in order to qualify and continue to receive the benefits of the Premier Advantage Package.
20. Before deciding to acquire a Westpac Choice account, consider whether it is appropriate for you. You should read the Terms and Conditions before making a decision.
21. This savings applies when the minimum monthly deposit is less than \$2,000. Monthly service fees are normally waived for any month where the customer initiated minimum monthly deposit is \$2,000 or more.

Things you should know

22. If you would prefer to receive your contracts in the post (which can take up to 10 business days), please apply via our Personal Lending Centre on 132 651 (8am-8pm, 7 days a week) from anywhere in Australia. Documents sent via post can take 5-10 days.
23. Our Unsecured Personal Loans and Car Loans have a standard term of 1 to 7 years. If you choose a term greater than 2 years, and pay it out in less than 2 years, there is a prepayment fee of \$175. This fee is waived if you pay out your personal loan by re-financing to another Westpac personal loan.
24. Personal Loan Protection is issued by Westpac General Insurance Limited ABN 99 003 719 319 (WGIL) and Westpac Life Insurance Services Limited ABN 31 003 149 157 (WLIS) and distributed by Westpac Banking Corporation ABN 33 007 457 141 (the Bank). WGIL and WLIS are subsidiaries of the Bank. The policy is not an investment in or deposit with the Bank. No Westpac Group company (other than the Bank as policy distributor and WGIL and WLIS as the product issuers) has any liability in connection with the policy or this document. The Bank does not guarantee payments under the policy. The information in this document does not take into account your circumstances. Before making a decision about Personal Loan Protection, you should consider the Product Disclosure Statement and policy wording (PDS) and whether it is appropriate for you. A copy of the PDS can be obtained from westpac.com.au
25. Waived when account has a zero balance and there have been no transactions on the account for that entire month.
26. Flexi Loan Repayment Protection is issued by Westpac General Insurance Limited ABN 99 003 719 319 (WGIL) and Westpac Life Insurance Services Limited ABN 31 003 149 157 (WLIS) and distributed by Westpac Banking Corporation ABN 33 007 457 141 (the Bank). WGIL and WLIS are subsidiaries of the Bank. The policy is not an investment in or deposit with the Bank. No Westpac Group company (other than the Bank as policy distributor and WGIL and WLIS as the product issuers) has any liability in connection with the policy. The Bank does not guarantee payments under the policy. The information in this document does not take into account your circumstances. Before making a decision about Flexi Loan Repayment Protection, you should consider the Product Disclosure Statement and policy wording (PDS) and whether it is appropriate for you. A copy of the PDS can be obtained from westpac.com.au.
27. Only available to new Westpac Online Investing customers who open an account. Existing customers are not eligible for the offer. You will not be charged the first \$50 (inc. GST) of brokerage on each contract note for your first 12 trades settled within 60 days of account opening, up to a total value of \$600 (inc. GST). This offer is for online ASX trades only. We reserve the right to terminate this offer or amend these terms and conditions at any time without notice. This offer is not redeemable for cash and is not transferable. Our normal terms and conditions apply unless otherwise specified here.
28. Trade online from \$19.95 or 0.11% of the trade value – whichever is greater (excluding ETOs and Global Markets) when you settle to a Westpac Cash Investment Account.
29. The Westpac Cash Investment Account is issued by Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714. Before you act on this, please read the Westpac Cash Investment Account Terms and Conditions and consider if it's right for you. Information current as at 8 June 2012. Share trading through Westpac Securities Limited ABN 39 087 924 221, AFSL 233723 ("Westpac Securities") is a service provided by Australian Investment Exchange Ltd ABN 71 076 515 930,

Things you should know

AFSL 241400 (“the Participant”), a Participant of the ASX Group and Chi-X Australia. The Participant is not authorised to carry on business in any jurisdiction other than Australia. Accordingly, the information contained in this website is directed to and available for Australian residents only. Investment in securities and derivatives involves risk. Share prices rise and fall. The payment of dividends and the return of capital are not guaranteed. This information has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason, you should consider the appropriateness of the information, having regard to your objectives, financial situation and needs and, if necessary, seek appropriate professional advice. You should also read the Financial Services Guide (“FSG”), which provides you with the services the Participant and Westpac Securities can provide. In addition, you should read all relevant Product Disclosure Statements or disclosure documents. You can access the FSG via westpac.com.au/onlineinvesting. The Participant tries to ensure that the information provided is complete and correct but readers are advised to check any important item(s) with us before making any decisions.

30. Trades must be settled via your linked Westpac Cash Investment Account within one calendar month. International Equity trades are excluded. Bonus interest will only be paid on balances of \$5 million or less and will be paid into accounts on or after the last business day of the previous month, up to and including the second last business day of the current month. Please note settlement for ASX Trades may take up to 3 business days after trade execution.
31. There is no charge for accepting any rollovers. However, before requesting the rollover, it is a good idea to check with your other fund to determine whether there are any exit fees for moving your benefit, or other loss of benefits (e.g. insurance cover).

BT Funds Management Limited (ABN 63 002 916 458) is the trustee of BT Super for Life which is a part of Retirement Wrap (ABN 39 827 542 991, RSE R1001327) and is the issuer of interests in BT Super for Life. You can download a Product Disclosure Statement PDS for BT Super for Life. Alternatively it can be obtained by calling 1300 653 553 or visiting www.btsuperforlife.com.au. You should obtain and consider the PDS before deciding whether to acquire, continue to hold or dispose of interests in BT Super for Life. You can download a Financial Services Guide for BT Super for Life. Alternatively it can be obtained by calling 1300 653 553, visiting www.bt.com.au or from any Westpac branch. Insurance is issued by Westpac General Insurance Limited ABN 99 003 719 319 (WGIL). Credit Card Repayment Protection, Flexi Loan Repayment Protection and Personal Loan Protection are issued by WGIL and Westpac Life Insurance Services Limited ABN 31 003 149 157 (WLIS). The insurance is optional and is not a condition of the loan. These products are distributed by Westpac Banking Corporation (Westpac). Neither Westpac nor any other member of the Westpac Group guarantees these products. The insurance products are subject to conditions, limits and exclusions on cover, which are explained in the applicable Product Disclosure Statement (PDS). This does not take into account your personal objectives, financial situations or needs. Before making a decision about any insurance product, you should consider the applicable PDS and whether it is appropriate for you. Obtain a copy of the PDS online at westpac.com.au

* There may be limited circumstances where your employer is not required to accept your Choice of Superannuation fund form, for example if you have already exercised Super Choice in the last 12 months. An investment in BT Super for Life is not an investment in, deposit with or any other liability of Westpac Banking Corporation ABN 33 007 457 141 (the Bank) or any other company in the Westpac Group. It is subject to investment

Things you should know

risk, including possible delays in repayment of withdrawal proceeds and loss of income and principal invested. Neither the Bank nor any other company in the Westpac Group has issued, stands behind or otherwise guarantees the capital value or investment performance of BT Super for Life.

The Westpac DIY Super working and Westpac DIY Super Savings accounts are issued by Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian Credit Licence 233714. If you close your Westpac DIY Super working account, you will need to close your linked Westpac DIY Super Savings account and, if applicable, arrange an alternative trading account for your Westpac Online Investing Account. To open and operate a Westpac DIY Super Savings account, you must hold a Westpac DIY Super working account and have the accounts linked. Fees may be applied to the Westpac DIY Super working account.

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We're here when you need us.

Call 132 032, visit westpac.com.au
or ask at your local branch.