

Five tips to **pay less** for your banking.

 www.westpac.com.au

Things you should know: The information in this brochure is current as at March 2001. Full details of the terms and conditions that apply to our accounts and banking services are available on application. These terms and conditions, including related fees and charges, may be varied, or new terms and conditions introduced in the future. Government transaction taxes and duties apply. 1. The fees quoted apply to Classic and Classic Plus Accounts and to any other personal accounts with channel pricing. Once you reach your account's fee-free transaction limit, excess transaction fees apply. Ask any staff member for details. 2. The account you have determines how many free account enquiries you get per month. Classic, Basic, Bonus Saver, Personal Cheque and Personal Cash Management accounts have 12 free enquiries; Deeming accounts have 20 free enquiries and Classic Plus accounts have unlimited free enquiries. Westpac Banking Corporation. ABN 33 007 457 141.

 | **Australia's
First Bank**

Getting cash out of your account. Checking your balances. Paying your credit card. It's just your day-to-day banking, right? And what it costs is what it costs? *Wrong.* In here are five ways you could be paying less for your banking.

Follow them and besides saving money, you could save time and trouble.

Like a demonstration? See how you can get one at the end of this pocket guide.

We're with you

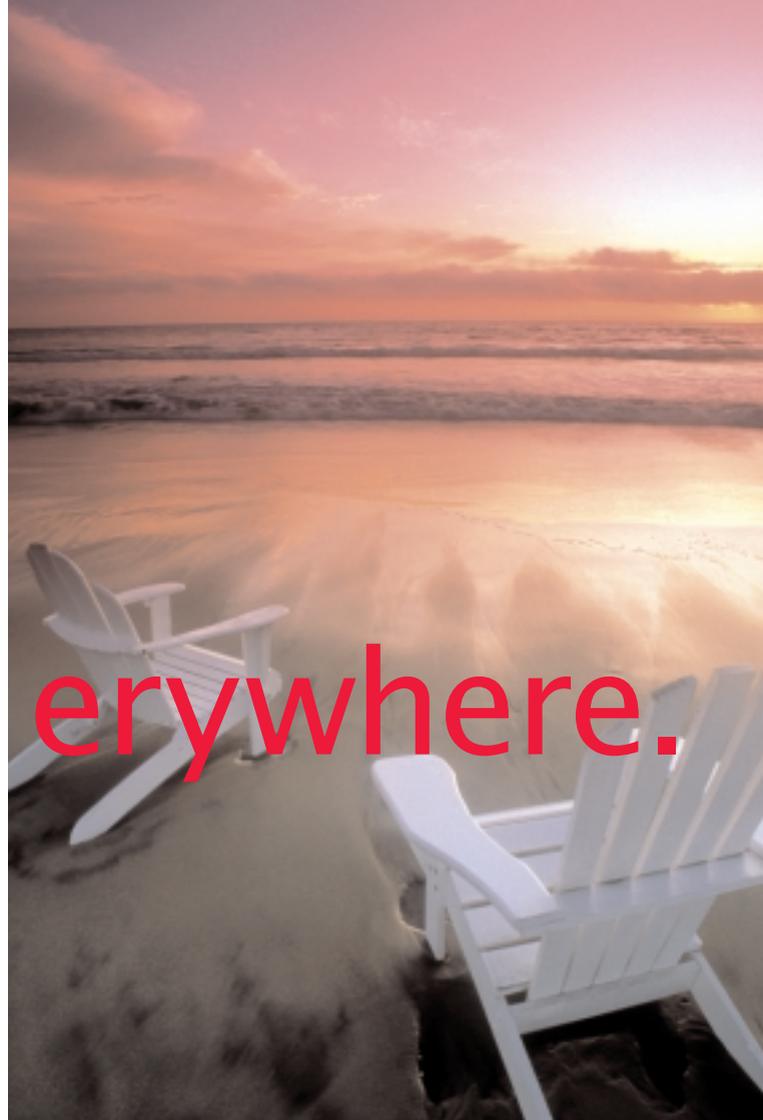
1. Save \$1.85 when you withdraw cash from ATMs.

Once you reach your account's fee-free transaction limit, withdrawals cost 65c at our ATMs instead of \$2.50 over the counter.¹

And you can use ATMs whenever it suits you, day or night. It's easy. It's convenient.

Almost everywhere.

There are over 1500 Westpac, Bank of Melbourne and Challenge Bank ATMs all around the country. Use them and you won't pay fees for using other banks' ATMs.



2. Pay by EFTPOS and get cash out for free.

At many retail outlets throughout Australia, you can pay by EFTPOS and withdraw cash at the same time. This counts as one withdrawal and will help you avoid paying transaction fees for excess withdrawals.¹

Cash now.

So next time you're asked if you want extra cash out, consider saying yes.



3. Save 60% when you pay your credit card by phone.

Once you reach your account's fee-free transaction limit, cheques written cost \$1. Automated Telephone Banking withdrawals cost just 40c.¹

Whenever.

Do it with any touch tone phone. Do it 24 hours a day, 7 days a week, even on the payment due date. You won't have to worry about making it to the branch. And you won't have to wait for cheques to clear.





4. See and print previous statements for free with Internet Banking.

With Internet Banking, you can view your statements from the previous 12 months and print as many copies as you like, at no charge. Over the counter, copies of previous statements cost \$7.50 per page.

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Do more than check statements. See your accounts on one screen, transfer funds, pay bills, and much more. Anytime day or night.

5. Check balances and recent transactions for free with Telephone Banking.

See how much money you have in your account or check your recent transactions 12 times or more a month, at no charge.² So why pay \$2.50 for transaction summaries over the counter?

Your call.

You can use our automated system or talk to one of our Customer Service Representatives. The choice is yours.





Show me.

Let's get you started.

In a branch:

Tear out the Demonstration Certificate and hand it in at any branch. Staff members can demonstrate the ways you can pay less for your banking. They can show you how to use ATMs, run through Telephone and Internet Banking with you, even help you register.

Away from a branch:

To get started with Telephone Banking, call 132 032 and speak to a Customer Service Representative. To get started with Internet Banking, call 1300 655 505. Or log on to www.westpac.com.au and take a test drive.

Demonstration Certificate.

See how you can pay less for your everyday banking. Just ask one of our staff members for a free demonstration.

Please tear off and take into any Westpac branch.



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