

# QuickSuper Referral

## Product Disclosure Statement.

Issued by Westpac Banking Corporation ABN 33 007 457 141  
Australian Financial Services Licence No. 233714

Effective date: 9 November 2023



### **Accessibility support.**

At any time, you can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS). To use the NRS you can register by visiting [accesshub.gov.au/about-the-nrs](https://accesshub.gov.au/about-the-nrs)

Visit [westpac.com.au/web-accessibility](https://westpac.com.au/web-accessibility) for further information on our accessible products and services for people with disability.

## **Important information**

This is an information document. Its purpose is to provide you with enough information to allow you to make an informed decision about the suitability of Westpac's QuickSuper product for your needs. It is also a tool for comparing the features of other products you may be considering. If you have any questions about this product, please contact us on any of the numbers listed at the end of this document.

If you decide to use Westpac's QuickSuper product, you should keep a copy of this Product Disclosure Statement and any associated documentation, including the terms and conditions you are asked to accept electronically before using the QuickSuper Referral facility and any contract or arrangement you may have with the relevant superannuation Fund. You should also promptly tell us if at any time you experience financial difficulties.

This document is issued by Westpac Banking Corporation and is current as at 9 November 2023. The information in it is subject to change. Because this document forms part of the contract between you and us, its terms are legally binding on you in your dealings with us. Westpac will provide updated information by notifying you in writing, advertising changes in a national or local newspaper or by posting the information on our website. You can get a paper copy of any updated information without charge by calling us.

This document is intended for distribution in Australia only. Distribution of it in jurisdictions outside Australia may be restricted by law and persons who come into possession of it who are not in Australia should seek advice. If you are in Australia and have received it electronically, we will give you a paper copy on request, without charge. To obtain a copy, refer to the contact details listed on the back page of this document.

The information set out in this document is general in nature. It has been prepared without taking into account your objectives, financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness having regard to your objectives, financial situation and needs. By providing this document, Westpac does not intend to provide financial advice or any financial recommendation. You should read and consider this document in its entirety carefully and seek independent expert advice before making a decision about whether or not this product is suitable for you.

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# Terms we use in this document

In this PDS the following words have the following meanings:

**BPAY** means a payment made via the BPAY scheme from time to time adopted by BPAY Limited ABN 69 079 137 518.

**Business Day** means any day other than a Saturday, Sunday or public holiday on which Westpac is open for the type of business described in this PDS in the place at which the service is required to be made available.

**Change in External Costs** means the introduction of or an increase in Westpac's external costs directly relevant to the delivery of services under the QuickSuper Employer Service Agreement. Westpac's external costs include, for example, interest rates, external service provider's costs and industry scheme provider costs.

**Change in Law** means the introduction of, or a change in, any law, official directive, code of conduct, guideline, ruling or request or a change in its interpretation or application. If it does not have the force of law, it must be one with which responsible banks or financial institutions would comply. Without limitation, it includes any of these circumstances which relates to capital adequacy, special deposit, liquidity, reserve, prime assets, prudential requirements, interchange fees, customer identification, transaction reporting, anti-money laundering or counter-terrorism requirements, any goods and services tax or similar tax (but only to the extent it directly affects anything used in relation to the services under the QuickSuper Employer Service Agreement), or any other tax (except a tax on overall net income).

**Choice Contributions** are those superannuation contributions made to a Superannuation Fund other than the Sponsoring Fund.

**Cut Off Time** means the time agreed between Westpac and you in the QuickSuper Employer Service Agreement with Westpac.

**Default Contributions** are those superannuation contributions made to the Sponsoring Fund.

**EFT** means electronic funds transfer from the Intermediary Account to Westpac via your online banking facility or via BPAY (where BPAY is made available).

**Fee Schedule** means the schedule of fees set out in Schedule 1 to this document.

**Financial Institution** means the financial institution where you hold your nominated account.

**Fund** means a superannuation fund that is the recipient of contributions remitted by you through your use of the QuickSuper Referral facility.

**Goods and Services Tax (GST) and GST Law** have the meanings given to those terms in *A New Tax System (Goods and Services Tax) Act 1999*, as amended from time to time.

**Intermediary Account** means the intermediary account of the Employer.

**Payment File** means an electronic data file transmitted or to be transmitted by you to Westpac containing instructions for multiple payments. Payment files can be either generated externally to QuickSuper and uploaded into QuickSuper, or created within QuickSuper using the manual contribution entry screens.

**PDS** means this Product Disclosure Statement.

**QuickSuper Employer Service Agreement** means the agreement between you and Westpac by which Westpac agrees to process amounts to be credited to nominated Funds. The QuickSuper Employer Service Agreement is accepted electronically by you before using the QuickSuper Referral facility.

**QuickSuper Referral facility** means the facility described in this PDS under the heading "Overview of the facility".

**Related Bodies Corporate** has the meaning given to that expression in the *Corporations Act 2001* (Cth).

**Sponsoring Fund** means a Fund which requests that Westpac allows you to use QuickSuper to make both Choice Contributions and Default Contributions on the basis that the Fund agrees to pay Westpac for your use of QuickSuper, unless the Sponsoring Fund at any time requires you to pay Westpac's transaction fee for outbound Choice Contributions.

**SuperStream** means the Australian Federal Government requirements by which employers must submit contribution data and payments electronically as prescribed by the Superannuation Data and Payment Standards 2012.

**Tax Invoice** has the meaning given by the GST Law.

**Westpac** means Westpac Banking Corporation (ABN 33 007 457 141).

**Westpac Group** means Westpac Banking Corporation and its Related Bodies corporate.

# Terms and Conditions

Use of the QuickSuper Referral facility by you is governed by the terms and conditions set out in this PDS, the Westpac contract you are asked to accept electronically before using the QuickSuper Referral facility (the “QuickSuper Employer Service Agreement”) and any contract or arrangement you may have with the Sponsoring Fund.

## QuickSuper Referral at a Glance

Summary	
<b>Issuer</b>	Westpac Banking Corporation (Westpac, we or us).
<b>Description</b>	The QuickSuper Referral facility is a facility whereby a superannuation Fund (a <b>Sponsoring Fund</b> ) requests that Westpac allows you to use QuickSuper to make Choice Contributions and Default Contributions on the basis that the Sponsoring Fund agrees to pay Westpac for your use of QuickSuper, unless the Sponsoring Fund at any time requires you to pay Westpac’s transaction fee for outbound Choice Contributions. As part of these arrangements you will enter into a contract with Westpac governing your use of QuickSuper (the “QuickSuper Employer Service Agreement”) and you may also enter into a separate contract or arrangement with the Sponsoring Fund.
<b>Fees and Charges</b>	<p>You are responsible for paying:</p> <ul style="list-style-type: none"> <li>• any fees and charges imposed on you by the Sponsoring Fund under your arrangements with the Sponsoring Fund; and</li> <li>• any fees and charges imposed on you by any Fund other than the Sponsoring Fund in relation to your arrangements with the Fund; and</li> <li>• any fees and charges imposed on you by your Financial Institution; and</li> <li>• Westpac’s transaction fees for outbound Choice Contributions if the Sponsoring Fund at any time requires you to pay these fees as set out in the Fee Schedule; and</li> <li>• any other fees set out in the Fee Schedule.</li> </ul> <p>The Fee Schedule sets out the fees and charges that we may charge in relation to this facility. You may also obtain a copy of the Fee Schedule from Westpac at no charge. Information on current standard fees and charges is available on request.</p> <p>The Sponsoring Fund may, at its discretion, elect not to pay Westpac’s transaction fee for outbound Choice Contributions made using QuickSuper, in which case you will be responsible for paying this fee. Other than where the Sponsoring Fund has elected not to pay for Westpac’s transaction fee for outbound Choice Contributions, as at the date of this PDS no fees or charges are payable by you to Westpac in relation to the QuickSuper Referral facility whilst the Sponsoring Fund pays Westpac for your use of the QuickSuper Referral facility. If we introduce a new fee or charge which is payable by you in relation to this facility we will give you at least 30 days’ notice, as described on page 9. If we do introduce any fees or charges, Information on current standard fees and charges and any interest rates is available on request.</p> <p>However, if the Sponsoring Fund ceases to pay for your use of the QuickSuper Referral facility and you continue to use the service after this time, Westpac may charge you for the further QuickSuper services provided to you at the standard Westpac fee rates prescribed by Westpac.</p>
<b>Key benefits</b>	<ul style="list-style-type: none"> <li>• Increased efficiency in processing payments.</li> <li>• Meets SuperStream compliance requirements.</li> <li>• Payments can be made to multiple Funds.</li> <li>• Many existing costs (such as cheque issuance, cheque reconciliation, printing and postage) are eliminated.</li> <li>• QuickSuper operates in a secure electronic environment.</li> </ul>

Summary	
<b>Key risks</b>	<ul style="list-style-type: none"> <li>• You are responsible for meeting any obligations imposed by the Sponsoring Fund or any other Fund with which you have made arrangements.</li> <li>• The Sponsoring Fund is entitled to terminate your use of QuickSuper where you fail to meet these obligations.</li> <li>• Where a Sponsoring Fund has elected not to pay Westpac for your outbound Choice Contributions, you are responsible for paying Westpac for the transaction fees relating to those contributions. If you do not pay these fees, your contributions will not be processed.</li> <li>• Westpac may suspend or terminate your access on certain grounds.</li> <li>• You are responsible for the accuracy of the information you provide to Westpac, as described on page 8, and for providing that information in the correct format and error-free. Failure to do so may mean payments are not processed correctly or on time.</li> <li>• If payment is not received by QuickSuper the relevant payment to the Fund will not be made.</li> </ul>

## Overview of the Facility

This PDS relates to the offer by Westpac of a facility under which you can make non-cash payments to third parties using Westpac's QuickSuper product. You instruct Westpac to make payments on your behalf through a Payment File. The Payment File will specify the Funds to be paid.

This PDS relates to your use of QuickSuper under arrangements whereby an intermediary (a **Sponsoring Fund**) requests that Westpac allows you to use QuickSuper to make both Choice Contributions and Default Contributions on the basis that the Sponsoring Fund agrees to pay Westpac for your use of QuickSuper, unless the Sponsoring Fund at any time requires you to pay Westpac's transaction fees for outbound Choice Contributions. As part of these arrangements you will enter into a contract with Westpac governing your use of QuickSuper and you may also enter into a separate contract or arrangement with the Sponsoring Fund. The facility is called **QuickSuper Referral**.

## How QuickSuper Referral Works

You prepare a Payment File of all the payments to be made and attach information needed by the Fund to reconcile the relevant payment(s). The Payment File is transmitted to Westpac's QuickSuper system by you.

To make a payment you must make an EFT or (where made available by the Fund) BPAY payment to Westpac via your online banking facility. Funds received by Westpac will be held in a client money trust account.

Westpac then effects payments to the Funds and sorts the information supplied with each payment (member name, member number, contribution type, date of birth) and delivers it to the Fund so they can effect reconciliation.

You should take into account any clearance times imposed by your Financial Institution and nominated Fund when making payments using QuickSuper.

If the Sponsoring Fund elects at any time to have you rather than the Sponsoring Fund pay Westpac's transactional fee in relation to outbound Choice Contributions, you will be required to include the amount of the fee in your contribution payment. This means that the total payment amount you send to Westpac by EFT payment or (where made available by the Fund) BPAY payment must include any Choice Contribution fees as advised by QuickSuper at the time you submit your Payment File.

If the total payment amount is less than the combined total of the contributions and fees, the contributions will not be processed and the payment will be returned within three Business Days.

In the event that the Sponsoring Fund makes an election to have you rather than the Sponsoring Fund pay Westpac's transactional fee in relation to outbound Choice Contributions, you will receive notification on the QuickSuper website:

- (a) on the first occasion you access the QuickSuper website following the Sponsoring Fund making that election, in which case you will be required to acknowledge the notification in order to continue using QuickSuper; and
- (b) each time you submit contributions for processing, in which case the notification will include the relevant Choice Contribution transaction fee plus GST which will be payable by you at the time the Payment File is lodged for processing.

If you agree to meet the transaction fee and to progress with lodgement of the Payment File on that basis, you must indicate your acceptance where required in the on-screen notification before the Payment File will be processed by Westpac. If a superannuation contribution is refunded for any reason, Westpac's associated Choice Contribution transaction fee will not be refunded to you.

## Benefits

### (a) Increased efficiency.

Saves on the time taken to prepare and deliver payments and associated information to Funds, as no more mailing, faxing or e-mailing member data separately to each Fund is required. You only need to make a single payment and single data submission, and QuickSuper will securely transmit all contribution data and facilitate matching payments to each Fund.

### (b) SuperStream compliance.

Under SuperStream, employers must make superannuation contributions electronically in a format prescribed by the Australian Taxation Office (ATO) in the Superannuation Data and Payment Standards 2012. Because QuickSuper transfers payments and data to Funds in a SuperStream compliant manner, using QuickSuper is a convenient way to meet your SuperStream obligations.

### (c) Multiple Funds.

Payments can be made to any Fund account at any bank, building society or credit union. QuickSuper maintains an up-to-date master database of all APRA-regulated superannuation Funds which are available for employers to use in QuickSuper. If we don't have a Fund on our master database (including Funds that are self-managed superannuation funds) it can be added at your instruction to the QuickSuper portal.

### (d) Reduced Costs.

QuickSuper will enable you to eliminate many of your existing costs (including cheques, cheque reconciliation, envelopes, printing and postage) associated with making payments to many Funds and should also reduce banking and office administration charges.

### (e) Security and Control.

- Westpac will only process a payment when we have successfully matched a payment to an authorised contribution file.
- QuickSuper is operated via Westpac's secure electronic banking network. Security features include data encryption, file compression, block validation of transmitted data, and audit trail reporting.

## Risks

### (a) Termination based on Sponsoring Fund instructions.

You are responsible for ensuring that you meet any obligations or requirements imposed upon you by the Sponsoring Fund ("**Requirements**") that ensures the Sponsoring Fund will continue to pay Westpac for your use of the QuickSuper Referral facility. (Note: you are also responsible for meeting any obligations imposed by any other Fund with which you have arrangements).

The Sponsoring Fund is entitled to instruct Westpac to terminate your use of this service at any time (whether because the Requirements are not met or otherwise). Under your agreement with Westpac you agree that the Sponsoring Fund may do so and that Westpac is entitled to terminate your use of the service forthwith.

Westpac will endeavour to give you reasonable notice of such termination, and may offer you the continued use of the QuickSuper service on the basis you pay Westpac for the service thereafter on agreed terms, but is under no obligation to do so.

Under no circumstances will Westpac be liable to you or any third parties for any loss or damage suffered by you if you are terminated because of the Sponsoring Fund's instructions to Westpac.

## **(b) Suspension or Termination by Westpac.**

Westpac is also entitled to suspend and/or terminate your use of QuickSuper on certain grounds. This may include where Westpac identifies fraudulent transactions being conducted by you. We will endeavour to provide you with reasonable notice wherever possible.

Westpac may also suspend your access to the service where, for example, scheduled maintenance or technical problems with the QuickSuper service arise.

Westpac will not be liable to you or any third parties for any loss or damage suffered by you if your access to the QuickSuper service is suspended or terminated by Westpac.

## **(c) Information you give us.**

You are responsible for:

- providing payment details to us in the required format of Payment Files (which Westpac may make reasonable changes to at any time);
- the accuracy and correctness of the information you provide to us. Westpac is not responsible for the security of information you give any Fund or permit any Fund to access through your use of QuickSuper.

## **(d) Errors.**

If a Payment File transmitted by you contains technical errors that prevent Westpac from accessing or processing the Payment File, Westpac will notify you within a reasonable period of time that the Payment File has been rejected. For the file to be processed, you will need to correct the errors and re-transmit the Payment File to Westpac for processing. Unless you do so, Westpac has no obligation to process the Payment File.

## **(e) Delays.**

Westpac only processes the Payment Files it receives from you prior to the Cut Off Time on each Business Day. You are responsible for ensuring that you transmit a Payment File before the Cut Off Time on any given Business Day.

There may be delays in processing payments to the Funds where:

- you do not give us the Payment File in the correct format or within the timeframe required by us;
- the Payment File is sent to us either on a day which is not a Business Day or after the Cut Off Time on a Business Day;
- the Payment File contains errors;
- an EFT or (where made available by the Fund) BPAY payment is not received by Westpac, not received on time or, where an EFT or (where made available by the Fund) BPAY payment received by Westpac is required to be returned by Westpac; or
- you do not include in your payment the correct Choice Contribution transaction fees in the case that the Sponsoring Fund requires you to pay those fees.

## **(f) Where Sponsoring Fund elects not to pay for outbound Choice Contributions.**

The Sponsoring Fund may elect at any time in its absolute discretion to cease paying Westpac's fees in relation to your outbound Choice Contributions. Where a Sponsoring Fund has elected not to pay Westpac for your outbound Choice Contributions, you are responsible for paying Westpac for the transaction fees relating to those contributions. If you do not pay these fees, your contributions will not be processed.



# Stopping of Transmitted Payment Files

You can request cancellation of a Payment File yourself by clicking “Delete File” on the QuickSuper portal and following the prompts to remove the file provided you do so before the funds have been released to the Fund.

Westpac will use reasonable endeavours to stop the processing of a Payment File if that request is received by Westpac prior to the Cut Off Time, and will notify you where it has not been able to cancel a Payment File. However, if Westpac is unable to stop the processing of a Payment File, it has no liability to you.

# Advertising and Promotional Materials

You must not use any material advertising or promoting the QuickSuper Referral facility (for example brochures distributed to staff, text in staff magazines or bulletins or on your company intranet) unless that material has been approved by Westpac (which will not be unreasonably withheld or delayed).

# Fees and Charges

The Fee Schedule sets out the fees and charges that we may charge in relation to this facility, including those fees applicable in the event that the Sponsoring Fund at any time elects not to pay for your use of the QuickSuper Referral Facility and you continue to use the service after that time. Westpac may at any time review these fees and charges or introduce a new fee or charge. Westpac may do this by giving written notice of the new or varied fee or charge at least 30 days prior to the day on which the new or varied fee or charge takes effect.

Notwithstanding anything in the previous paragraph, where Westpac determines (acting reasonably) that a Change in External Costs which is outside of Westpac’s control has the effect of increasing Westpac’s costs of providing the services under QuickSuper, then Westpac may vary the fees and charges payable upon 30 days written notice via the QuickSuper website (setting out the nature of the increase and the fees and charges affected). A variation will be effective from the date specified in the notice.

You are responsible for paying:

- any fees and charges set out in the Fee Schedule;
- any fees and charges imposed on you by the Sponsoring Fund under your arrangements with the Sponsoring Fund; and
- any fees and charges imposed on you by any Fund other than the Sponsoring Fund in relation to your arrangements with the Fund; and
- any fees and charges imposed on you by your Financial Institution; and
- Westpac’s transaction fees for outbound Choice Contributions as set out in the Fee Schedule if the Sponsoring Fund at any time requires you to pay these fees.

The Sponsoring Fund may, at its discretion, elect not to pay for your outbound Choice Contributions made using QuickSuper, in which case you will be responsible for paying Westpac’s fees in relation to Choice Contributions. Other than where the Sponsoring Fund has elected not to pay for your outbound Choice Contributions, as at the date of this PDS no fees or charges are payable by you to Westpac in relation to the QuickSuper Referral facility whilst the Sponsoring Fund pays Westpac for your use of the QuickSuper Referral facility. If we introduce a new fee or charge which is payable by you in relation to this facility we will give you at least 30 days’ notice. If we do introduce any fees or charges, information on current standard fees and charges and any interest rates is available on request.

However, if the Sponsoring Fund ceases to pay for your use of the QuickSuper Referral facility and you continue to use the service after this time, Westpac may charge you for the further QuickSuper services provided to you at the standard Westpac fee rates prescribed by Westpac.

Westpac will make available on a monthly basis a billing statement in the form of a Tax Invoice itemising all fees, charges, taxes and expenses payable by you for the previous month.

# Goods and Services Tax

Unless stated differently in any fee schedule, the amounts payable to Westpac in connection with your use of QuickSuper do not include any goods and services tax or similar tax by whatever name called (“GST”).

To the extent that anything done or to be done under or in connection with the provision of QuickSuper to you by Westpac constitutes a taxable supply for the purposes of any GST legislation, the amounts payable or to be provided in relation to that supply will automatically increase to include an additional amount on account of GST, such amount will be calculated by multiplying the value of the amount payable or to be provided by you for the relevant taxable supply by the prevailing GST rate. Any additional amount paid or payable on account of GST shall be calculated and shall be payable by you without any deduction or set-off of any amount payable by Westpac to you.

If, after a supply is made in connection with QuickSuper, it is determined on reasonable grounds that the amount of any GST paid or payable by Westpac to the Commissioner of Taxation on that supply differs for any reason from the amount of GST recovered from you the amount of GST recovered or recoverable from you shall be adjusted by Westpac repaying to you the amount of the overpayment or by you paying to Westpac the amount of the underpayment, as the case may be.

# Availability of Information

General descriptive information about Westpac’s banking services is contained in this PDS and includes information about the following:

- Westpac’s obligations regarding the confidentiality of your information.
- Complaint handling procedures.
- A recommendation that you read the terms and conditions applying to the relevant banking service.

# The Banking Code of Practice

Westpac has adopted the Banking Code of Practice (Banking Code). The Banking Code sets out the standards of practice and service for Australian banks to follow when dealing with certain customers.

If we provide you with a ‘banking service’ and you are an ‘individual’ or a ‘small business’ (each term as defined in the Banking Code), the relevant provisions of the Banking Code will apply to the banking service described in this PDS.

You can obtain a copy of the Banking Code from Westpac’s website or any of our branches. Please let us know if you would like to discuss whether or not the Banking Code will apply to you. Our contact details are set out on page 11.

Westpac recommends that its customers:

- inform Westpac promptly if they are in financial difficulty; and
- carefully read the terms and conditions applying to each banking service including those referred to in this PDS.

# Privacy Obligations

This clause applies if personal information (including of any staff or authorised users of the Service) is provided to Westpac by or on behalf of the Client or collected directly by Westpac in relation to any Service (Services PI).

With respect to Services PI, in addition to complying with its own obligations under the Privacy Act, the Client must:

- a) take reasonable steps to notify (or, if requested, assist Westpac to notify) each individual whose personal information may be collected by or provided to Westpac that Westpac will collect, use and disclose Services PI in accordance with the Westpac Privacy Statement, which can be found at [westpac.com.au/privacy/privacy-statement](https://westpac.com.au/privacy/privacy-statement) or obtained by contacting your Relationship Manager or Westpac representative;
- b) with respect to any incident or data breach involving Services PI:
  - i. immediately notify Westpac in writing to your Relationship Manager; or
  - ii. provide such assistance as Westpac may reasonably request, or comply with any reasonable direction Westpac may give, regarding notification or resolution of any incident or data breach (however arising).

To the extent that it applies, the Client must comply with the *Privacy Act 1988* (Cth) in relation to any personal information it provides to Westpac in connection with this Agreement, and if the Client engages in activities in a jurisdiction other than Australia, it must comply also with the applicable privacy laws in that jurisdiction.

## Privacy Statement

**(for individuals whose personal information may be collected – in this clause referred to as “you”)**

All personal information and credit-related information (if applicable) we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at [westpac.com.au/privacy/privacy-statement](https://westpac.com.au/privacy/privacy-statement) or by calling us through your relationship manager or Westpac representative. You do not have to provide us with any personal information or credit information (if applicable) but, if you don't, we may not be able to process an application or a request for a product or service.

Where individuals engage with us in relation to products and services for our business, corporate or institutional customers (for example, as representative, administrator, director, corporate officer, signatory, beneficiary or shareholder of one of our customers) our Privacy Statement will be relevant to those individuals where we collect and handle their personal information. For example, where we collect their personal information to verify their identity or collect their signature as a signatory on a corporate account.

## External Service Providers

While Westpac will remain responsible for the performance of its obligations, we may subcontract any of our rights and obligations to another person in Australia or overseas.

We may disclose or share any information you provide to us with any such person. With respect to any personal information, details of the countries where the overseas recipients are likely to be located is contained in the Westpac Privacy Statement which is available at [westpac.com.au/privacy/privacy-statement](https://westpac.com.au/privacy/privacy-statement) (as updated from time to time).

## How to Get Additional Assistance

If you would like additional explanation of this PDS, have a question or a problem, you can contact Westpac by calling

 1800 800 388, 24 hours, 7 days a week from anywhere in Australia.

## If You Have a Problem or Dispute

### Getting your complaint heard.

Sometimes you may want to talk about problems you are having with us. Fixing these problems is very important to us. We've put in place ways of dealing with your issues quickly and fairly.

### Please talk to us first.

We aim to resolve your complaint at your first point of contact with us.

You can contact us 24 hours a day, 7 days a week from anywhere in Australia, by:

 1300 130 467

 [westpac.com.au](https://westpac.com.au) and click on “Contact Us”

 (02) 8253 3707

 GPO Box 5265, Sydney NSW 2001

If you are not satisfied with our response, you may be able to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA's contact details are:

**Online:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)




**Phone:** 1800 931 678 (free call)

**Mail:** Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

## Communication With You

From time to time, members of the Westpac Group would like to contact you, or send you information regarding other products and services that may be of benefit to you.

While we encourage you to receive this information, if you do not wish to receive this information, please:

-  call us on 132 032
-  write to us at GPO Box 3433, Sydney, NSW 2001
-  call in at any Westpac branch

You do not need to do this if you have already told us you do not wish to receive information of this sort.

## Westpac Banking Corporation Contact Details

Go to our website

 [westpac.com.au](http://westpac.com.au) and click on "Contact Us".

## Schedule 1

### QuickSuper Referral Fee Schedule.

This is the Fee Schedule referred to in the Product Disclosure Statement for QuickSuper Referral issued by Westpac Banking Corporation ABN 33 007 457 141 Australian Financial Services Licence and Australian credit licence 233714 effective 9 November 2023.

Fee Description	Item Type	Charge Cycle	Price (including GST)
QuickSuper Monthly	QSMONFEE	Monthly	\$0.00
QuickSuper Establishment	QSESTFEE	Once only	\$0.00
QuickSuper Fund Return	QSRETURN	Per fund return	\$0.00
QuickSuper Trace Request	QSTRACE	Per trace	\$0.00
QuickSuper Contribution (EFT)	QSTFEFT	Per transaction	\$0.00
QuickSuper Choice Contribution Service Fee*	QSCCSFEE	Per transaction	\$0.165

\*Where a Sponsoring Fund has elected not to pay Westpac for your outbound Choice Contributions, you are responsible for paying Westpac for the transaction fees relating to those contributions. If you do not pay these fees, your contributions will not be processed.



*Westpac acknowledges the traditional owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respect to Australia's First Peoples, and to their Elders, past and present.*

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