

Westpac Capital Notes 6 Offer

Offer opens on 20 November 2018

Securityholder Offer closes at
5.00pm (Sydney time) on 11 December 2018

Your SRN/HIN

CAUTION – Westpac Capital Notes 6 are not deposit liabilities of Westpac, are riskier than bank deposits and may not be suitable for some investors. Their complexity may make them difficult to understand and the risks associated with the Notes could result in the loss of all of your investment. If you do not fully understand how they work or the risks associated with them, you should obtain professional advice.

Westpac Capital Notes 6 Securityholder Offer

Westpac Banking Corporation (Westpac) has announced the Offer of a new ASX listed hybrid security, Westpac Capital Notes 6 (Notes). The Notes are subordinated, unsecured notes issued by Westpac and are expected to provide investors with fully franked, floating rate, non-cumulative distributions paid quarterly. Details of the Notes are set out in the Prospectus dated 12 November 2018.

As an Eligible Securityholder, you have the opportunity to participate in the Securityholder Offer once the Offer opens on 20 November 2018.

To obtain a Prospectus

Online:

www.westpac.com.au/westpaccapnotes6

Request a printed copy:

- Online at www.westpac.com.au/westpaccapnotes6; or
- Call the Westpac Capital Notes 6 Information Line (Monday to Friday, 8.30am to 5.30pm, Sydney time) on 1300 653 497 quoting your SRN/HIN

To apply for Notes after the Offer opens

Online:

www.westpac.com.au/westpaccapnotes6 quoting your SRN/HIN and make your Application Payment by BPAY®

By mail: Send your completed Securityholder Application Form and Application Payment (cheque only) to the Registrar by the Closing Date (5.00pm, Sydney time on 11 December 2018)

To obtain more information

Online:

www.westpac.com.au/westpaccapnotes6

Phone: Call the Westpac Capital Notes 6 Information Line (Monday to Friday, 8.30am to 5.30pm, Sydney time) on 1300 653 497

Bank Hybrid Guide: Read Westpac's *Guide to Bank Hybrids* at www.westpac.com.au/bankhybridguide, to help understand some of the typical features and risks associated with an investment in bank hybrid securities

Important notices

- Capitalised words used on this card are defined in the Prospectus.
- The Offer will be made through the Prospectus and you will need to complete the Application Form (online or printed) accompanying the Prospectus to apply.
- You should read the Prospectus before you apply for Notes as it contains important information about the Notes and the associated risks.
- The information on this card is a summary only and is not investment advice or a recommendation that you should apply for Notes.
- Dates are indicative and may change. Westpac may withdraw the Offer before the Notes are issued or close the Offer early. Accordingly, if you wish to apply for Notes, you are encouraged to do so as soon as possible after the Opening Date.