

DIY Super.

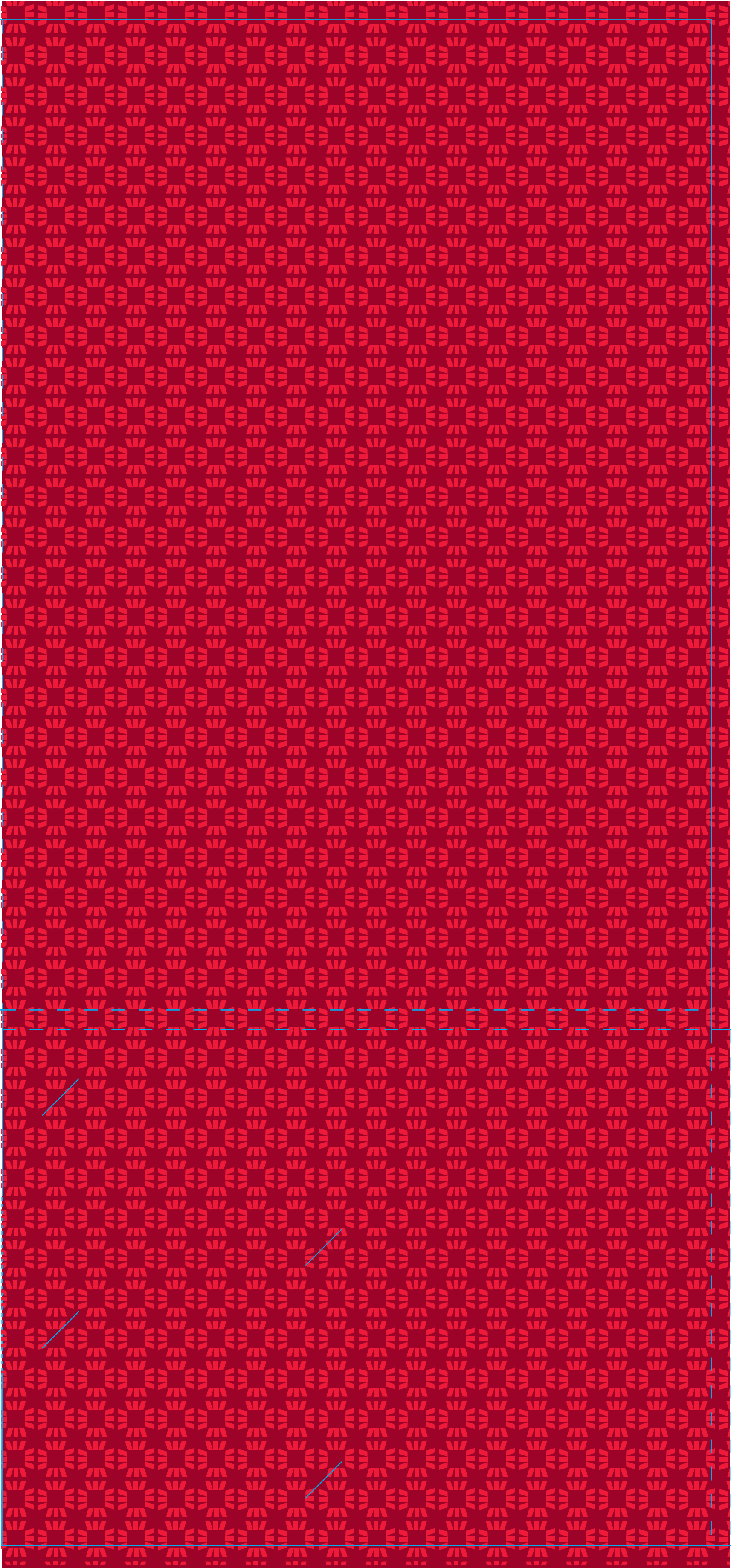
A guide to the Westpac DIY Super
solution especially designed for
Self Managed Super Funds

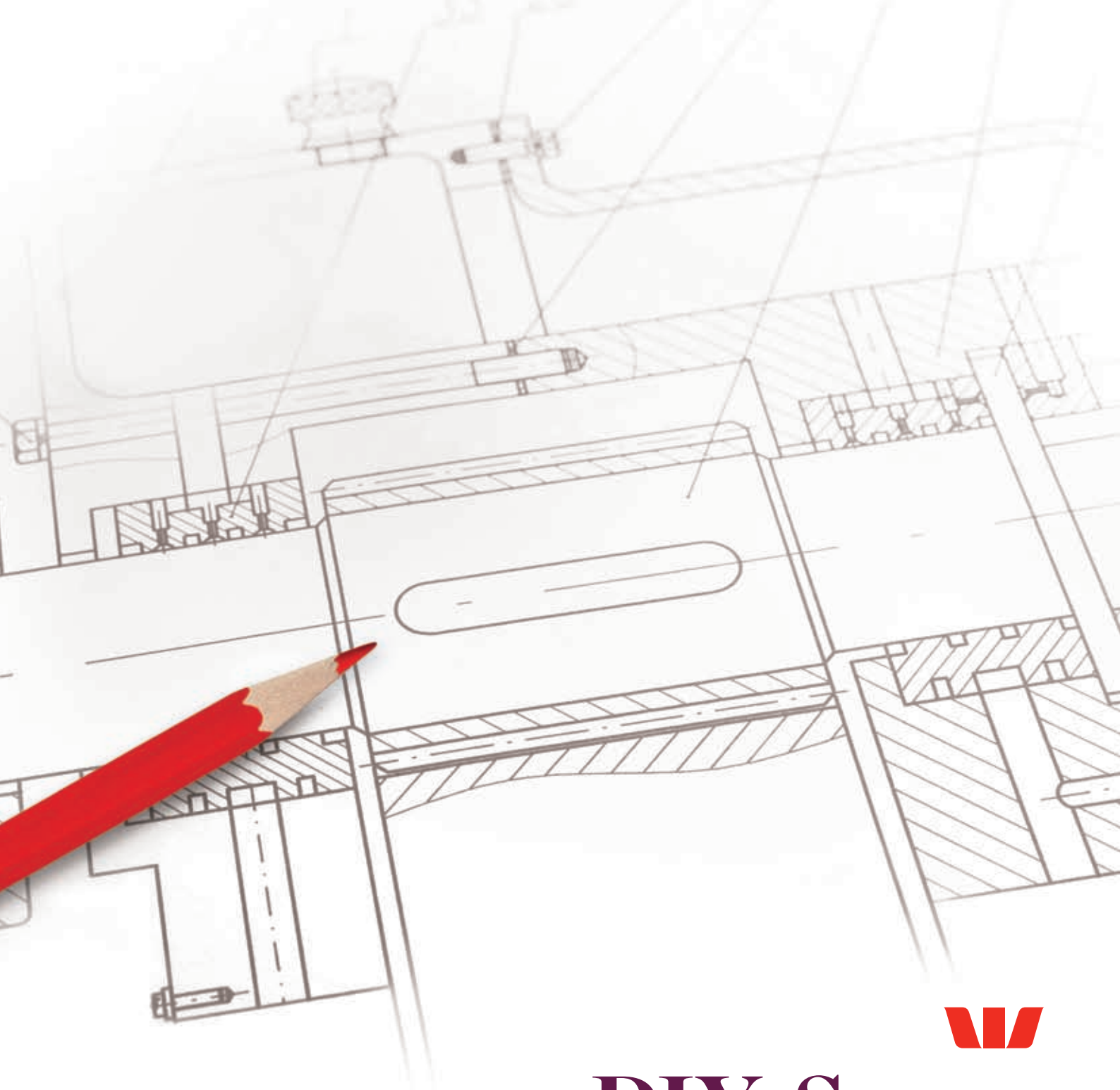
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Ready? Set? Go.

Let's get started.





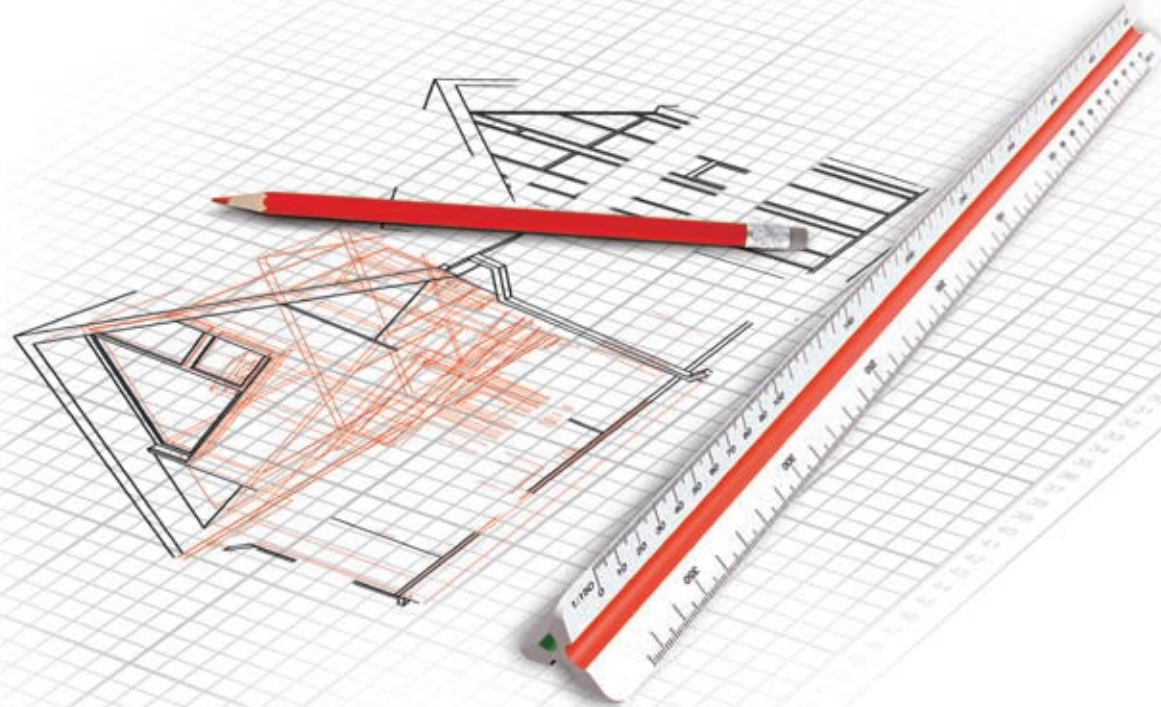
DIY Super.

A guide to the Westpac DIY Super
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Self Managed Super Funds

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Self managed super.



If you like the idea of having control over where your super is invested, chances are you've considered managing your super yourself.

A Self Managed Superannuation Fund (SMSF) is a super fund that you establish, usually with expert help from an accountant. You then manage your ongoing super investments yourself.

Depending on your circumstances, an SMSF could have a number of benefits – from deciding where your funds are invested, to potentially improving your returns.

There are a number of things to consider when deciding to set up your own super, including obligations to:

- Act in accordance with the conditions of your trust deed
- Follow the ATO regulations and associated legislative obligations
- Invest sufficient time to manage your fund appropriately
- Act in the best interest of the beneficiaries of the fund

Westpac DIY Super – your super, your way.

Managing your own super shouldn't have to be a super effort.

You've made the decision to manage your super, now you need to choose an account to transact from.

Choosing and setting up an account for your SMSF can seem like hard work. That's why when creating our DIY Super solution, we started from scratch – finding out what investors like you needed for their SMSF.

We carried out customer research and product testing to create something that would make managing your SMSF yourself more simple and effective. The result is our new DIY Super solution. It gives you more time to concentrate on where you invest your super.

Made up of a suite of the three products below, the Westpac DIY Super solution makes it easy to take control of your super future.



Westpac DIY Super Savings account.

- ✓ Park your surplus funds between investments
- ✓ No monthly service fees
- ✓ Competitive interest rate on every dollar
- ✓ Operate and access via your linked Westpac DIY Super Working account

Westpac DIY Super Working account.

- ✓ An everyday 'hub' account to manage your investments
- ✓ No monthly service fees
- ✓ Tiered interest rate
- ✓ Online banking
- ✓ Personal or Business Telephone banking
- ✓ Branch and cheque access
- ✗ No card facility

Westpac Online Investing account.

- ✓ Trade from \$19.95 when linked to your Westpac DIY Super Working account
- ✓ Access shares, CFDs, Options and more
- ✓ Trade online, over the phone or via the mobile app
- ✓ Get the latest research and analysis from Morningstar, Westpac, BT and more
- ✓ Advanced charts using live market data
- ✓ No ongoing monthly service fees

My accounts made easy.

How does it work?

The three products work together to create a solution for the everyday financial needs of your SMSF.

- Transact everyday through the Westpac DIY Super Working account, including trading shares
- Save any additional funds into your Westpac DIY Super Savings account
- Trade on shares and other securities with the Westpac Online Investing account

Westpac DIY Super Working account*.

Acting as a transaction ‘hub’ account, the Westpac DIY Super Working account lets you access your funds on a day-to-day basis. Not only can you transfer to your Westpac DIY Super Savings account and Westpac Online Investing account, you can also manage your other super investments. You’ll also earn tiered interest on your everyday funds while they are in the Westpac DIY Super Working account and you can conveniently access this account in many ways.

How do I access my Westpac DIY Super Working account:

- Online banking
- Phone banking
- Via any Westpac branch

How can I withdraw from my Westpac DIY Super Working account?

You can transact on your Westpac DIY Super Working account in almost all the same ways you can any bank account:

- BPAY®
- Periodical Payments
- Cheques
- Transfers to and from your Westpac DIY Super Savings account
- Transfers to Westpac Online Investing to trade shares
- Via any Westpac branch

There is no card facility available on the Westpac DIY Super Working account.

*When 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.

Westpac DIY Super Savings account.^

Why do I need the Savings account if I have the Working account?

Are you between super investments or have surplus cash? Make the most of any additional cash you may have by parking it in the Westpac DIY Super Savings account.

If I need the funds, how can I use them?

When funds are in your Westpac DIY Super Savings account and you want to invest in something else, you simply transfer the amount you need to your Westpac DIY Super Working account and transact from there.

You earn a flat interest rate on the full balance of your Westpac DIY Super Savings account, making every super dollar count.



Westpac Online Investing account.

Whether you’re new to investing, or looking for more sophisticated trading strategies, we’ve got the tools to keep you in control. With a Westpac Online Investing account you can:

- Trade from \$19.95 when linked to your Westpac DIY Super Working account
- Access shares, CFDs, Options and more
- Trade online, over the phone or via the mobile app
- Get the latest research and analysis from Morningstar, Westpac, BT and more
- Advanced charts using live market data
- No ongoing monthly service fees

^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 on the Westpac DIY Super Working account.

Get underway, straight away.

To take up the Westpac DIY Super solution, simply visit any branch and speak to one of our bankers who can get things started for you.

Once you've set up your SMSF with your financial specialist, you can visit us at any Westpac branch to get the ball rolling on your DIY Super solution. Your banker will set up your Westpac DIY Super Working and Savings accounts immediately, and kick off your Westpac Online Investing account application. It means less paperwork, less wasting time, and more time to spend developing your super investment strategy.

Remember to take the following things with you when you visit us:

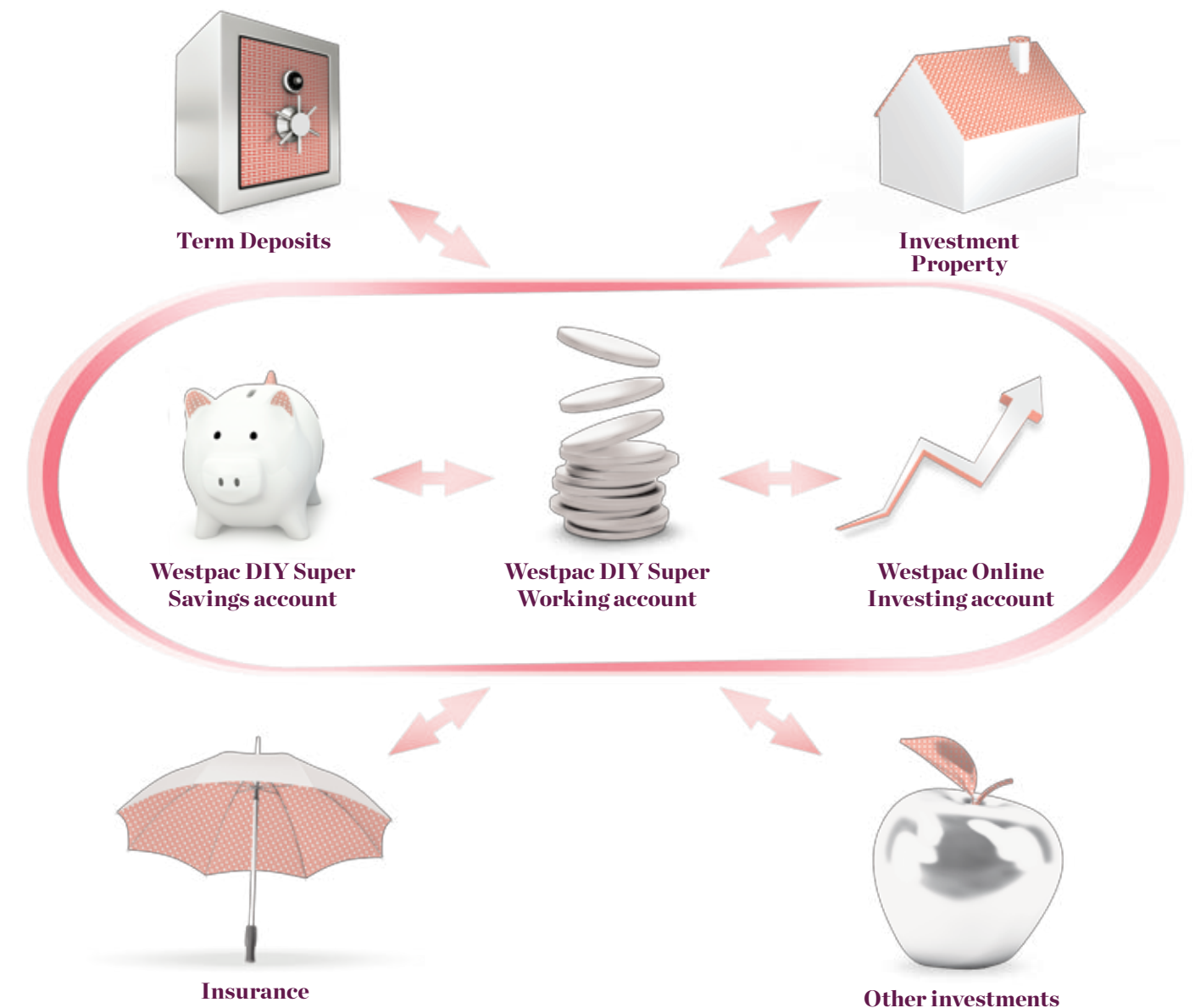
- Your current Trust deed
- The ABN for your corporate trust
- The Tax File Number for your super fund
- Two forms of identification



Optional extras for your DIY Super.

You have your DIY Super products under control – what next?

Now that you have your DIY Super solution, there may be other super options you would like to consider. At Westpac, we have a range of products that can help, allowing you to structure your super investments to perform at their very best.



Term Deposits.

If you're attracted to the certainty of a fixed investment rate for a fixed term, a Westpac Term Deposit account could be just the savings tool you're looking for. As you'd expect from Westpac, our interest rates are competitive, and you can direct the interest you earn to your Westpac DIY Super Working account.

We can even show you how to earn a regular income from the Term Deposit.

Super Fund Investment Property Loan.

Superannuation legislation allows SMSF's to borrow to invest, providing certain conditions are met. If you have an SMSF you may be able to use these arrangements to help you purchase a residential investment property through your fund using the SMSF Investment Property Loan.

Insurance Products.

We have a range of life insurance products, from death benefits to income protection, which means we're sure to have one that's right for you. Just speak to your Westpac Financial Planner to find out more.

Let's chat.

You can find out much more about any of our products. Simply see us at any Westpac branch or visit westpac.com.au

You can also call us on:

- 132 032 for Personal Customers
- 132 142 for Business Customers

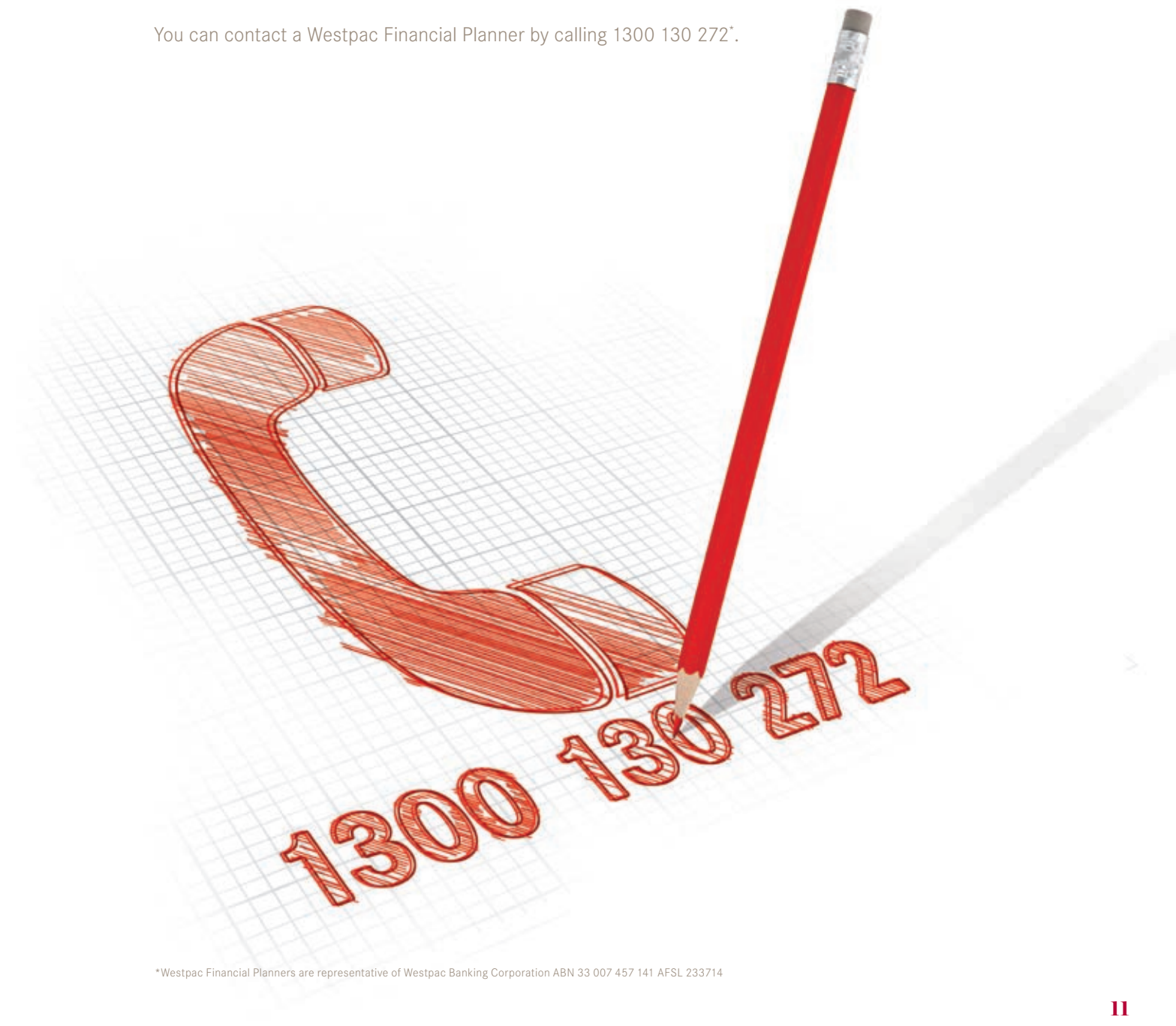
Specialised help is always at hand.

You don't need to know it all yourself.

There are quite a few rules and regulations around super and planning for your retirement. It can be intimidating to think you have to know it all yourself. The good news is we have Westpac Financial Planners that can assist you to find the right strategy for your SMSF.

It means while you concentrate on controlling your super returns today, you know there's a sound plan in place for tomorrow.

You can contact a Westpac Financial Planner by calling 1300 130 272*.



*Westpac Financial Planners are representative of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714

Your questions answered.

If you have any questions about the Westpac DIY Super solution, or any of the other individual accounts or services we offer, please feel free to contact us any time on 132 032.

Here are some of the questions we're regularly asked. The answers might just save you a phone call.

Q. Who do I contact if I have questions about SMSF's?

A. If you have questions about setting up a Self Managed Super Fund, or enquiries about a new fund, please see your accountant or other financial specialist.

Q. What do I need to set up the Westpac DIY Super solution?

A. The documents you need to open the Westpac DIY Super solution are listed on page 8.

Q. How can I check my Westpac DIY Super balances?

A. There are a few ways you can check the balances of your Westpac DIY Super Working and Savings accounts:

- Log on to Online banking at westpac.com.au
- Visit one of our Westpac branches
- You can also call us on:
 - 132 032 for Personal Customers
 - 132 142 for Business Customers

Q. How is interest calculated?

A. Interest on your Westpac DIY Super Working account is tiered based on your account balance. Your Westpac DIY Super Savings account earns a flat rate on the full balance. The interest on both accounts is calculated daily and paid into your account monthly.

Q. Who do I contact if I want to discuss Westpac Online Investing?

A. Westpac Branch staff can assist you with any enquiries on your Westpac DIY Super Working or Savings accounts. If you have questions about Westpac Online Investing, speak to one of our specialists on 13 13 31.

Q. Are there any minimum or maximum balance requirements on my Westpac DIY Super Working and Savings accounts?

A. There are no minimum or maximum balances in either of the Westpac DIY Super Working or Savings accounts – so you can deposit as much or as little as you like.

Q. How often will I receive a statement?

A. We'll send you a statement every quarter for both your Westpac DIY Super Working and Savings accounts. You can also select e-statements and choose to receive your statements electronically.

Q. Are there any fees or charges on my Westpac DIY Super accounts?

A. There are no monthly account service fees for the Westpac DIY Super solution. Other transaction fees may apply, so please see our booklet, Deposit Accounts for Personal and Self Managed Super Customers – Terms and Conditions.

Q. What other products or services does Westpac offer for my SMSF?

A. See page 9 and 10 to discover some of the other solutions you can include as part of your SMSF.

Q. How long does it take to set up my accounts with Westpac?

A. To open the Westpac DIY Super solution, it just takes one easy visit to any Westpac branch. Our bankers will open your Westpac DIY Super Working and Savings accounts for you straight away. They will also kick off your Westpac Online Investing account application.

Time to take control.

Ready to take advantage of the simplicity and flexibility you get with the Westpac DIY Super solution?

Speak to your financial specialist or accountant to kick start your SMSF. To take control and open your Westpac DIY Super solution, simply visit any Westpac branch and speak to one of our bankers. Remember, if you have any questions about anything you've read here, it's easy to get in touch by:

- Visiting your local branch
- Going to westpac.com.au
- Arranging a one-on-one with one of our Westpac Financial Planners by calling 1300 130 272

You can also call us on:

- 132 032 for Personal Customers
- 132 142 for Business Customers

For questions that relate specifically to your Westpac Online Investing account, give us a call on 13 13 31.

We're with you all the way.

We understand that your needs may change, and when you are ready to retire, you may want everyday banking facilities to access your funds. We've got a range of day-to-day banking products to suit your needs. For more information on the range of products we have available, visit westpac.com.au.

When you're ready, just contact us to discuss your options.

Things you should know: Westpac Online Investing through Westpac Securities Limited ABN 39 087 924 221 AFSL 233723 is a service provided by Australian Investment Exchange Ltd ABN 71 076 515 930 AFSL 241400, a Participant of the ASX Group. Please read the Terms and Conditions before making a decision. This information does not take your circumstances into account. The deposit products referred to in this brochure, including the Westpac DIY Super Working and Westpac DIY Super Savings accounts, are issued by Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 ACL 233714 an authorised deposit-taking institution under the Banking Act 1959 (Cth)

