

All registry communications to:
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029 / 160177
 A SHEN & M PHAM NOMINEES PTY
 LTD
 <A SHEN & M PHAM FAM S/F A/C>
 10 EASTERN AVENUE
 DONCASTER VIC 3108

Key details

Payment date: 20 December 2018
Record date: 14 November 2018
SRN/HIN: X*****7348
TFN/ABN status: RECEIVED AND RECORDED

Final dividend statement for the six months ended 30 September 2018

This dividend is 100% franked with Australian franking credits at the company tax rate of 30%.

Description	Participating holding	Dividend rate per share [#]	Unfranked amount	Franked amount	Total amount	Franking credit
Ordinary shares	159	94 cents	\$0.00	\$149.46	\$149.46	\$64.05
Net dividend amount					\$149.46	
***New Zealand Imputation Credit (NZIC)						NZ\$11.13

[#] The final dividend of 94 cents per share takes into consideration the cost of the Bank Levy which was equivalent to 8 cents per share. All amounts are in Australian dollars unless otherwise stated.

*** Only relevant for New Zealand taxpayers.

PAYMENT INSTRUCTIONS

ANZ BANK

BSB: 013-225

ACC: *****1178

ACCOUNT NAME: A SHEN AND M PHAM NOMINEES P/L

PAYMENT REFERENCE NUMBER: 001223307095

A payment has been made to the above account. If this account is not valid please turn over for instructions to update your details.

Update your details **online**

Information we need from you

We need the following details to administer your holding. If you have not provided these details, or if they have changed, you can update them via Link's Investor Centre:

1	Bank account details Dividend will only be paid directly into an Australian dollar bank account. A dividend payment statement will be provided for each payment.
2	Email address Communication by email means you can be promptly notified of key announcements, when dividend payments are made and when statements can be accessed online.
3	TFN, TFN exemption or ABN Providing your Tax File Number (TFN), TFN exemption code or Australian Business Number (ABN) is optional. However, without these details Westpac may be required to withhold Australian tax, from any dividend that is not 100% franked, at the highest marginal tax rate plus the Medicare levy.

How to update your information

1. Login to Link's Investor Centre at www.linkmarketservices.com.au
2. Click on **Investor Login**
3. If you do not have a **Portfolio*** login, please use the Single Holding login
4. Enter **WBC** in the **Issuer Name** field and press enter
5. Enter your **Security Holder Number (SRN)** or **Holder Identification Number (HIN)**
6. Enter your **postcode** or, if your registered address is overseas, click on the **Outside Australia** link to look up your country of residence
7. Enter the **security code** in the box provided (this protects against robots)
8. Click on the box indicating you have read the terms and conditions
9. Click on **Login**

* Setting up a Portfolio login allows you to easily manage your holdings across issuers who use Link as their registrar.