

All Registry communications to:

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044

 MR RONALD CRAIG ROSS
 <CRAIG ROSS SUPER FUND A/C>
 PO BOX 147
 AIRLIE BEACH QLD 4802

Key details

Payment date:	22 December 2017
Record date:	14 November 2017
SRN/HIN:	X*****3476
TFN/ABN status:	RECEIVED AND RECORDED

Final dividend statement for the six months ended 30 September 2017 Dividend Reinvestment Plan (DRP) Participant Statement

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

Description	Dividend rate per share [#]	Participating holding	Unfranked amount	Franked amount	Total amount	Franking credit
Ordinary shares	94 cents	575	\$0.00	\$540.50	\$540.50	\$231.64
Net dividend amount					\$540.50	
***New Zealand Imputation Credit (NZIC)						NZ\$40.25
Cash balance brought forward from your plan account					\$7.99	
Amount available for reinvestment					\$548.49	
Cash reinvested has been applied to **17** shares at \$31.62 per share					\$537.54	
Cash balance carried forward in your plan account					\$10.95	

[#]The final dividend of 94 cents per share takes into consideration the cost of the Bank Levy which was equivalent to 2 cents per share.

All amounts are in Australian dollars unless otherwise stated.

DRP Transaction Confirmation Statement

Date	Transaction type	Increase	Decrease	Holding balance
14/11/2017	Opening balance			575
22/12/2017	Dividend plan allotment	17		
22/12/2017	Closing balance			592

Note: The 'Opening balance' recorded in the DRP Transaction Confirmation Statement above may not be the same as the 'Participating holding' recorded in the top section of the Dividend Reinvestment Plan Participant Statement, where your participation in the Plan is 'partial'. The closing balance of ordinary shares excludes any trades or transfers since the record date. Neither Westpac Banking Corporation nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holdings shown without making their own adjustments for any transactions not included.

Please keep this statement for your tax records.
It can also be accessed online in Link's Investor Centre, see over for login instructions.

^{***} Only relevant for New Zealand taxpayers.

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)**. This is located on the top right hand side of the front of this statement
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.