

All registry communications to:

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MR PHILIP ASHLEY RYAN &
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 <P A RYAN PENSION FUND A/C>
 GPO BOX 1648
 BRISBANE QLD 4001

Key details

Payment date: 20 December 2019
Record date: 13 November 2019
SRN/HIN: X*****6589
TFN/ABN status: RECEIVED AND RECORDED

Final dividend statement for the six months ended 30 September 2019 Dividend Reinvestment Plan (DRP) participant statement

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	2,073	80 cents	\$0.00	\$1,658.40	\$1,658.40	\$710.74
Net dividend amount					\$1,658.40	
***New Zealand Imputation Credit (NZIC)						NZ\$145.11
Cash balance brought forward from your plan account					\$20.89	
Amount available for reinvestment					\$1,679.29	
Cash reinvested has been applied to 66 shares at \$25.17 per share					\$1,661.22	
Cash balance carried forward in your plan account					\$18.07	

[#] The final dividend of 80 cents per share takes into consideration the cost of the Bank Levy which was equivalent to 8 cents per share over 2019. All amounts are in Australian dollars unless otherwise stated.

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

DRP Transaction holding statement

Date	Transaction type	Increase	Decrease	Holding balance
13/11/2019	Opening balance			2,073
20/12/2019	Dividend plan allotment	66		
20/12/2019	Closing balance			2,139

Note: The 'Opening balance' recorded in the DRP holding statement above may not be the same as the 'participating holding' recorded in the top section of the DRP participant statement, where your participation in the DRP 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.

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.