

All registry communications to:

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045

MRS ANNA NISCIOLI
<HOWMAN DEVELOP P/L S/F A/C>
24 TODOROFF AVENUE
WEST BEACH SA 5024

Key details

Payment date: 4 July 2018
Record date: 18 May 2018
SRN/HIN: X*****1661
TFN/ABN status: RECEIVED AND RECORDED

Interim dividend statement for the six months ended 31 March 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	2,880	94 cents	\$0.00	\$2,707.20	\$2,707.20	\$1,160.23
Net dividend amount					\$2,707.20	
***New Zealand Imputation Credit (NZIC)						NZ\$201.60

[#]The interim dividend of 94 cents per share takes into consideration the cost of the Bank Levy which was equivalent to 4 cents per share. All amounts are in Australian dollars unless otherwise stated.

PAYMENT INSTRUCTIONS

BANK OF SOUTH AUST (ST.GEORGE)

BSB: 105-128

ACC: *****2940

ACCOUNT NAME: MRS ANNA NISCIOLI <HOWMAN DEVELOP P/L S/F A/C>

PAYMENT REFERENCE NUMBER: 001216165893

A payment has been made to the above account. If this account is not valid please turn over for instructions to update your details. Once your details have been updated, a payment will be made within 10 business days.

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.