



EST. 1817

WESTPAC BANKING CORPORATION
ABN 33 007 457 141

Invitation to register to receive a prospectus for the **Westpac Capital Notes 3 offer**

YOUR SRN/HIN

As an Eligible Securityholder, you can use your SRN/HIN below to request a Prospectus and a personalised Securityholder Application Form or, once the Offer opens, to apply online (see reverse for details).

OFFER OPENS ON 6 AUGUST 2015

**SECURITYHOLDER OFFER CLOSSES AT 5.00PM
(SYDNEY TIME) ON 1 SEPTEMBER 2015**

THESE DATES ARE SUBJECT TO CHANGE

WESTPAC CAPITAL NOTES 3 SECURITYHOLDER OFFER

Eligible Securityholders are invited to participate in the Westpac Capital Notes 3 (Notes) Securityholder Offer. The Notes are expected to pay fully franked, floating rate, non-cumulative Distributions quarterly (subject to the Distribution Payment Conditions being satisfied) and are expected to be quoted on ASX.

Applications must be for a minimum of 50 Notes (\$5,000) and in incremental multiples of 10 Notes (\$1,000) thereafter.

Details of the Notes are set out in the Prospectus lodged with ASIC and ASX on 27 July 2015. You should read the Prospectus in its entirety, consider all risks and other information and consult your professional advisor if required, before deciding whether to apply for Notes.

FOR MORE INFORMATION

Online: www.westpac.com.au/westpaccapnotes3

Telephone: Westpac Capital Notes 3 Information Line (Monday to Friday, 8.30am to 5.30pm, Sydney time) on 1300 206 701 (local call cost within Australia).

Westpac has developed a web-based guide to help investors understand some of the typical features and risks associated with an investment in hybrid capital securities. It is available at www.westpac.com.au/bankhybridguide and may be helpful when you are considering an investment in the Notes.

IMPORTANT NOTICES

The information on this card is current as at 27 July 2015. The information on this card is a summary only and is not financial product or investment advice or a recommendation that the Notes are suitable for you. It does not take into account your investment objectives, financial situation or needs, and you should consider the appropriateness of the Notes having regard to these factors before deciding to apply for Notes. You should read the Prospectus in its entirety (paying special attention to the risks) before deciding to apply for Notes and, if you have any questions about the Offer, you should consult your professional adviser.

The Notes will not be deposit liabilities or protected accounts of Westpac for the purposes of the Banking Act 1959 (Cth) or Financial Claims Scheme and will not be subject to the depositor protection provisions of Australian banking legislation (including the Australian Government guarantee of certain bank deposits). The Notes are not guaranteed or insured by any Australian government, government agency or compensation scheme of Australia or any other jurisdiction. There are risks associated with an investment in Notes including the risk of unpaid Distributions and the loss of some or all of your investment. Past performance is not a reliable indicator of future performance.

If you do not wish to receive further marketing material from the Westpac Group (including information regarding future securities offers), please contact the Westpac Capital Notes 3 Information Line (Monday to Friday, 8.30am to 5.30pm, Sydney time) on 1300 206 701 and request that we do not send you any further marketing material.

TO OBTAIN A PROSPECTUS

Online: download a copy from Westpac's website at www.westpac.com.au/westpaccapnotes3

By post: to receive a Prospectus together with a personalised Securityholder Application Form, register online or call the Westpac Capital Notes 3 Information Line (you will need your SRN/HIN — see front of card).

TO APPLY FOR NOTES

- Apply online at the Westpac Offer website and make your Application Payment by BPAY® (you will need your SRN/HIN); or
- Complete and return your personalised Securityholder Application Form along with a cheque for your Application Payment to the Registrar by the Closing Date for the Securityholder Offer (5.00pm, Sydney time on 1 September 2015).
- Applications may only be made after the Offer opens.

Capitalised terms in this card have the meanings given in the Prospectus.