A SUMMARY OF OUR FAIR CONDUCT PROGRAMME

Westpac Banking Corporation ABN 33 007 457 141, acting through its New Zealand Branch.

Our Fair Conduct Programme brings together our key policies, processes, systems and controls that enable us to deliver fair customer outcomes and meet our regulatory obligations. We regularly review the programme to ensure it remains effective, relevant, and fit for purpose.

Below is a summary of our commitments and how we achieve them.

Our commitments	How we achieve these
We design, review, and maintain our products and services to help deliver fair customer outcomes.	· Design products and services with customer fairness in mind · Offer products and services that meet our customers' objectives · Review and monitor our products and services for fairness · Provide clear information to help customers make informed decisions.
We aim to distribute our products and services in a way that delivers fair customer outcomes.	· Prioritise customer needs and objectives · Improve our service by reviewing our customer interactions · Provide extra care to customers experiencing vulnerability · Respond to customer complaints promptly and transparently · Oversee how our products and services are offered and sold · Aim to build an inclusive and accessible banking environment.
We identify, monitor and manage risks that could impact the delivery of fair customer outcomes.	· Identify and manage our risks appropriately · Identify and manage incidents and issues when things go wrong · Remediate our customers fairly when we cause loss or harm · Manage our conflicts of interest · Maintain the resilience of our key systems · Safeguard personal data and comply with privacy laws.
We support our people by providing appropriate training and supervision to help them deliver fair customer outcomes.	· Train our people to deliver fair customer outcomes · Check that our people complete their required training · Conduct quality assurance checks on the work our people do · Set clear expectations for our people to act ethically · Manage misconduct and performance issues related to our people · Provide confidential channels for our people to raise concerns · Set remuneration for our people in line with regulatory expectations.

Complaint and dispute resolution process.

We know that things don't always go as planned. If you're unhappy with something we've done, or haven't done, we want to hear about it so we can fix it.

Here's how you can get in touch with us.

- **0800 400 600** weekdays 7am-8pm, weekends 8am-5pm
- **+64 9 912 8000** from overseas, charges apply
- Visit us in person at any branch
- Write to us at **PO Box 934, Shortland Street, Auckland 1140**
- Submit a complaint through our website **westpac.co.nz/contact-us/complaints**

If you're still not happy after we've investigated your complaint, you can get help for free from the Banking Ombudsman Scheme. This is an independent service that helps resolve disputes between banks and customers. You can find more information about the Banking Ombudsman Scheme on our website or contact them directly at **0800 805 950** or **bankomb.org.nz**

This summary of our Fair Conduct Programme is current at 23 February 2026.

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