



# Westpac phone banking

**Fast, reliable,  
convenient banking**

Terms, conditions, fees and charges apply to Westpac products and services. See the Transaction and Service Fees brochure available from your local Westpac branch for details.

**It's time.**



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## Phone banking

**Fast, reliable and convenient service on your landline or mobile.**

When you're busy the one thing that matters most is time – so we want to ensure that your everyday banking takes as little of your time as possible.

Doing your banking over the phone offers you a fast, reliable and secure way to carry out most of your everyday banking, whenever and wherever it suits you.

## Banking your way

Phone Banking offers you a wide range of banking services 24 hours a day, seven days a week. All you need is a touch tone phone.

Simply call



**0800 172 172**

Then follow the voice guide and use the keys on your phone to:

- Get a balance
- Review recent transactions
- Transfer money
- Pay your credit card and other bills
- Get your credit card minimum payment amount
- Top up your Vodafone prepay

and more...

There's a guide at the back of this brochure showing the services available in more detail.

**If you're overseas dial +64 4 915 6666**

International toll charges apply.

## Getting started

You'll need your Customer ID and confidential phone password to do your banking by phone.

### Customer ID

Your Customer ID identifies you and lets us know which accounts you can access by phone. You can record this number on your wallet card or at the back of this guide.

You are given a Customer ID when you first open an account with us. If you're unsure what your number is just call us on **0800 400 600** or visit your nearest branch.

### Password

Your phone password proves we are dealing with the right person. If your 5-digit phone password was not set up with your Customer ID, please phone **0800 400 600** or visit your nearest branch with suitable ID (i.e Driver Licence) to arrange this. When choosing a password, select any five numbers that you can easily memorise but make sure they can't be easily identified by anyone else. You should avoid sequences like 23456, birth dates, telephone numbers and other personal information and remember not to write your password down anywhere.

If you are considering using a phone with a display and call recall feature or a public phone (including a hotel phone, retirement home etc) your password and other keyed numbers may be recorded and later retrieved from the phone system. Remember you are responsible for ensuring your password remains safe, secure and known only to yourself.

## Setting up your accounts

Once you have your Customer ID and password, you'll need to set up your accounts to do your banking by phone (you'll be able to have up to 11 accounts).

Simply call us on **0800 400 600** to get started.

## Time-saving options

Once you start doing your banking over the phone you'll be surprised at how easy it is – and how much time it can save you. Here are some of the smart ways this service can help you, and some of the main things you need to know.

### Fast balances

With Phone Banking, you can be automatically updated on the balance of an account of your choice – without having to choose any menu options. To select or change the account that is read to you automatically, call us on **0800 400 600** or visit your nearest branch.

### Fast codes

You can save time by moving directly to the next step without waiting for the voice instructions to finish.

For example, to make a bill payment from your cheque account to your bill payment number 9010 you'd key in;

**2 3 1 9 0 1 0 #**

See page 9 for information on bill payment numbers. These numbers would be the fast code.

We'll be happy to help you work out the fast codes for the transactions you do most often.

### Fax information

You can request a fax to confirm your last ten transactions, your list of bill payments and the latest foreign currency rates. Please note we don't send faxes to mobile phones.



## Important

Don't write your phone password in this guide, or anywhere else.

## Bill payments

One of the real advantages of doing your banking over the phone is paying bills. You can pay many major businesses such as power or phone companies.

Speak to us to set up a new payee for the first time. Once a bill payee has been set up, we will give you a four digit bill payment number to use when paying this bill in the future. There are also many pre-registered payees which means you will not need to supply us with their account information.

Every time you transfer money, make a credit card or bill payment, you will be given a reference number after the transaction is confirmed. You will have the option of hearing this number repeated if you didn't quite catch it the first time.

## Set payments up in advance

You can arrange transfers, bill payments and credit card payments up to six months in advance. This means you can do all your paperwork at once. It's also a convenient feature when you are travelling and want to get your finances tidy before you go.

## Accessing your money

In most cases money you transfer is available for use straight away. However, please note that payments to a credit card can take up to two business days to appear in your credit card balance, and bill payments require standard clearance times.

## Cut-off times

Any banking you do before 10pm on Monday to Friday will normally be processed on the same day. Banking that takes place after 10pm, or on Saturday, Sunday or a public holiday, will be processed the next business day. All payments between Westpac accounts occur immediately. Planned payments are debited from your account at 7am on the date of payment, and can be cancelled up until this time.

## What does it cost?

Your first 10 calls to Phone Banking each month are free. Thereafter calls cost 50 cents each, which will be charged to the account you specified when you joined Phone Banking.

Bill payments will be charged to your account at the rate specified for electronic transactions on your account. The only other fees will be Westpac's standard account fees. Details of fees for Phone Banking and your account/s are in the Transaction and Services Fees brochure, available from any Westpac branch.

## Things to remember

- 1 Remember these keys whenever you do your banking over the phone:
  - 7 Pre-recorded help
  - 8 Return to main menu
  - 9 End call
  - 0 Speak to customer service representative
  - # Repeat or confirm instruction
  - \* Go back one step
- 2 When entering a dollar amount, enter the full amount. The last two digits will be the 'cents'.  
End with # key. For example:  
 $\$100 = 10000 \#$   
 $\$100.50 = 10050 \#$
- 3 When entering a date, the first two digits are the day, and the next two, the month. You don't need to enter the year.  
End with the # key. For example:  
1 May = 0105 #  
10 September = 1009 #
- 4 When requesting information by fax, enter the two digit area code then the seven digit fax number and press #.  
Faxes are sent within a few minutes. Please note we can't fax overseas or to a mobile phone.

You can even top up your Vodafone prepay mobile via Phone banking.

**Phone banking menu** - dial **0800 172 172**, enter your Customer ID and password then...

press	then press to select...	and follow these steps...
<b>1</b> Check account balances and transactions	<b>1</b> Balance of all accounts	
	<b>2</b> Balance of selected account	Select account
	<b>3</b> Last 10 transactions (you can request a fax)	Select account and press # to hear details (or for fax, enter fax number and press #)
	<b>4</b> Last four withdrawals	Select account
	<b>5</b> Last four deposits	Select account
<b>2</b> Transferring money and paying bills You can transfer money now or up to six months ahead.	<b>1</b> Transfer money	Select account to transfer from Select account to transfer to Enter amount, then press # To transfer today press #, or To transfer later, enter date ddmm, and press #
	<b>2</b> List future dated transactions	Press 1 for future dated transfers Press 2 for future dated bill payments
	<b>3</b> Make a bill payment	Select account to pay from Enter four digit bill payment number, press # Enter the amount, then press # To pay today press #, or To pay later enter date ddmm, and press #
	<b>4</b> List bill payment numbers - by fax	Enter your fax number, then press #
	<b>5</b> Vodafone prepay top up	Select account to pay from Enter the amount, then press # Enter the mobile phone number, then press #
	<b>6</b> Load new bill payment	Please have a recent bill handy showing payment details A Customer Service representative will load the details for you
<b>3</b> Credit card services	<b>1</b> Card balance and available credit	Press 1 for first credit card, or Press 2 for second credit card
	<b>2</b> Minimum repayment and due date	Press 1 for first credit card, or Press 2 for second credit card
	<b>3</b> Make card repayment	Select account to pay from Select card to pay to (press 1 for first card, or 2 for second card) Enter amount, then press # To transfer today press #, or to transfer later enter date ddmm, and press #
	<b>4</b> Set up regular payments	A customer service representative will load the details for you
	<b>5</b> List future dated repayments	Press 1 for first credit card, or Press 2 for second credit card
<b>4</b> Cheque books, deposit books, and statements	<b>1</b> Order a cheque book	
	<b>2</b> Order a deposit book	
	<b>3</b> Request a statement	Select account
<b>5</b> Foreign exchange rates	No longer available. Please visit <a href="http://westpac.co.nz">westpac.co.nz</a> for indicative rates	
<b>6</b> Change your password	Enter new password and press #, then repeat	

## My details

Use this page as a quick reference when banking by phone with Westpac.

### My Customer ID is

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**Important - don't write your password on this guide.**

## Main accounts

Fill in the account number of each of your accounts.

### Cheque account

0	3																		
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### Savings account

0	3																		
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### First credit card

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### Second credit card

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## Nominated accounts

Fill in the name and account number of each of your nominated accounts.

1

0	3																		
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2

0	3																		
---	---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

3

0	3																		
---	---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

4

0	3																		
---	---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

5

0	3																		
---	---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

6

0	3																		
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## Westpac One

If you have access to a computer or smartphone and want the freedom to do more of your banking wherever you are, Westpac One, our safe and secure online banking solution, provides access to these features and a whole lot more.

- View account balances
- Transfer money between Westpac accounts
- Get free email alerts and free text alerts
- Manage your credit card
- View and redeem hotpoints®
- Open another account, if you've already got one

When you next talk to us, ask how us how to get set up or pop into a branch.

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## We're always open.

Phone banking is a fast and convenient way to bank your way – whenever, wherever. But if you ever need to talk, our team are open to that too.



**Online  
Banking**



**ATM**



**Phone  
Banking**



**Banking  
Specialists**



### Need more information?

Please visit your local branch or give us a call on  
**0800 400 600.**