

QuickSuper Employer

Terms and Conditions.



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Terms and Conditions of QuickSuper Employer

Background.

- A. QuickSuper is an online clearing house service designed to facilitate payments (usually superannuation contributions) from Employers to Superannuation Funds for the benefit of Employees.
- B. You (the Employer) wish to engage Westpac Banking Corporation (Westpac) to process superannuation contributions through QuickSuper.
- C. Subject to acceptance of these terms and conditions by the Employer, and in consideration of the Employer's compliance with these terms and conditions, Westpac has agreed to process payments on behalf of the Employer subject to these terms and conditions.
- D. To become entitled to use QuickSuper, the Employer must accept these terms and conditions and complete the online registration process on the QuickSuper website.

1. Definitions and interpretations.

1.1 Definitions.

ABN means a valid Australian Business Number issued by the Australian Business Register operated by the Australian Taxation Office.

Administrator means the person or persons authorised by the Employer to act in the role of administrator for QuickSuper on behalf of the Employer. The Administrator(s) may be authorised to, among other things:

- (a) identify, add, amend and delete Users; and
- (b) reset passwords, lock and unlock Users.

Agreement means the agreement between Westpac and the Employer formed in accordance with and constituted by these terms and conditions.

AML Requirements means the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* and corresponding regulations and rules together with all guidance notes, rulings and other publications issued from time to time by the Australian Transaction Reports and Analysis Centre (AUSTRAC) and any anti-money laundering/counter-terrorism financing program adopted from time to time by Westpac in accordance with these.

AusPayNet means Australian Payments Network Limited ABN 12 055 136 519.

Banking Day means any day on which banks are open for business of the nature required by this Agreement in the relevant place.

BECS means the system known as the Bulk Electronic Clearing System from time to time adopted by AusPayNet for the purpose of co-ordinating, facilitating and protecting the conduct and settlement of electronic exchange between participating institutions.

Change in External Costs means the introduction of or an increase in Westpac's external costs directly relevant to a fee or charge under this Agreement. Westpac's external costs include (for example) postal charges, interest rates, external service provider's costs and industry scheme provider costs.

Change in Law means the introduction of, or a change in, any law, official directive, code of conduct, guideline, ruling or request or a change in its interpretation or application. If it does not have the force of law, it must be one with which responsible banks or financial institutions would comply. Without limitation, it includes any of these circumstances which relates to capital adequacy, special deposit, liquidity, reserve, prime assets, prudential requirements, interchange fees, customer identification, transaction reporting, anti-money laundering or counter-terrorism requirements, any goods and services tax or similar tax (but only to the extent it directly affects anything used in relation to the services under this Agreement), or any other tax (except a tax on overall net income).

Confidential Information means all statements, contracts or agreements, specifications, drawings, reports, documents, technology, know-how and information (regardless of form and specifically including any electronic data irrespective of how it is held or stored) relating to the business of each party and disclosed to each other at any time either in contemplation of or otherwise in connection with this Agreement and either before or after the date of this Agreement. Reference to Confidential Information includes a reference to any parts of the Confidential Information.

Consequential Loss means loss or damage arising from a breach of contract, tort (including negligence), under statute or any other basis in law or equity including, but without limitation, the following:

- (a) loss of profits, revenue or production;
- (b) any superannuation guarantee charges or taxes payable by the Employer (including in respect of or connection with late payment);
- (c) loss or denial of opportunity or loss of access to markets;
- (d) loss of goodwill;
- (e) loss of business reputation, future reputation or publicity;
- (f) damage to credit rating;
- (g) loss of use; and
- (h) indirect, remote, abnormal or unforeseeable loss, or any similar loss whether or not in the reasonable contemplation of the parties at the time of execution of the contract.

Credit Item means a credit of money that is directed to an account via BECS.

Cut-off Time means such time or times on any Banking Day as notified by Westpac to the Employer in writing from time to time, before which Payment Files are accepted. At the date these terms and conditions were accepted, the Cut-off Time is 4.00pm.

Documentation means the documents made available to the Employer which provide the Employer with all information reasonably necessary to determine how to use QuickSuper. As at the date these terms and conditions are accepted, this is the Documentation entitled 'QuickSuper User Guide'.

Employee means an Employee registered by an Employer within QuickSuper and is recognised by a Superannuation Fund as one of its Members.

Employee Onboarding Service means the service described at clause 3.

Employer means you, being a registered business within QuickSuper who wishes to make contributions on behalf of Employees to their Superannuation Funds, and includes Bureaus acting on behalf of multiple Employers.

Fee Schedule means the schedule of fees set out in Schedule 1 to this document.

File means an electronic file prepared by the Employer for the purposes of this Agreement.

Goods and Services Tax (GST) and **GST Law** have the meanings given to those terms in *A New Tax System (Goods and Services Tax) Act 1999*, as amended from time to time.

Hours of Operation are the hours between 8.30am and 5.30pm Monday to Friday Sydney time on all days except Australian public and bank holidays.

Intellectual Property Rights means all industrial and intellectual property rights of any kind including but not limited to copyright, trade mark, design, patent, semi-conductor, or circuit layout rights, trade, business or company names or other proprietary rights including moral rights, or any rights prior to registration of such rights whether created before or after the date these terms and conditions are accepted by the Employer.

Member means a person that is recognised by a Superannuation Fund as one of its members.

Minimum Requirements means the software requirements set out from time to time in the terms and conditions of the QuickSuper website, which are accessible in the footer section of the QuickSuper website via a hyperlink which reads 'Terms and Conditions of this website'.

Nominated Account means the agreed Westpac account of the Employer which Westpac will debit for fees, charges, taxes and expenses payable by the Employer under this Agreement.

Payment File means a File containing information with respect to superannuation contributions on behalf of Employees.

Payment Instruction has the meaning given to that expression in clause 2.6(a) of this Agreement.

Payment Report means a report created when the Employer enters contribution amounts online. It lists Employees and individual contribution amounts. It is intended for the Employer to retain the report for its own records.

Privacy Law means the *Privacy Act 1988* (Cth), the *Spam Act 2003* (Cth), the *Do Not Call Register Act 2006* (Cth), any State or Territory privacy legislation and any other present or future law or regulation of the Commonwealth of Australia or any State or Territory which relates to the privacy, confidentiality or use of any information about individuals and with which the Employer or Westpac must comply.

QuickSuper means an online clearing house service operated by Westpac that facilitates the payment of superannuation contributions by Employers to Superannuation Funds on behalf of Employees.

Settlement Account means the settlement account of the Employer.

Superannuation Fund means the recipient of superannuation contributions by Employers on behalf of Employees pursuant to this Agreement.

User means a person nominated by the Administrator(s) to access QuickSuper for the purpose of either viewing, entering or authorising Payment Instructions.

Verifying Officer has the meaning given to this term in clause 25.2(a).

1.2 Interpretation.

- (a) All headings in this Agreement have been inserted for the purpose of ease of reference only. They do not affect the meaning or interpretation of it.
- (b) In this Agreement unless the contrary intention appears:
 - (i) a reference to this Agreement includes any variation or replacements;
 - (ii) a reference to a statute or other law includes regulations and other instruments under it and consolidations, amendments, re-enactments or replacements or any of them;
 - (iii) the singular includes the plural and vice versa;
 - (iv) a reference to any one gender includes the other gender (as the case may require);
 - (v) a reference to a person includes a firm, a body corporate, an unincorporated association or an authority;
 - (vi) a reference to a person includes a reference to the person's Employees, agents, administrators, successors, legal personal representatives, and permitted assigns;
 - (vii) an Agreement on the part of, or in favour of, two or more persons binds or is for the benefit of them or any one or more of them jointly and severally;
 - (viii) a reference to a party means a person who is named as a party to, and is bound to observe the provisions of this Agreement;
 - (ix) a reference to 'notice in writing' includes a notice published on the QuickSuper website; and
 - (x) a reference to any time is Sydney time.

2. The QuickSuper Service.

2.1 Description.

QuickSuper is an online clearing house service that facilitates the payment of superannuation contributions required to be made by the Employers to Superannuation Funds for the benefit of their Employees.

QuickSuper gives the Employer access to a web self-service environment which provides for:

- (a) registration and maintenance of Employer, Employee and Superannuation Fund details;
- (b) (subject to clause 2.6(d) of this Agreement) processing of payments via the Employer's online banking facility;
- (c) settlement of payments to Superannuation Funds;
- (d) return of unapplied payments to Employers,
- (e) importing Payment Files;
- (f) searching for Employee and Superannuation Funds details; and
- (g) searching and tracking the status of payments made under a Payment File.

2.2 Registration.

- (a) The Employer acknowledges that:
 - (i) Westpac requires the Employer to register its details online with Westpac via web self-service;
 - (ii) before it can send a Payment File to Westpac the Employer must ensure that the Employee is a Member of the relevant Superannuation Fund;
 - (iii) it is responsible for updating and maintaining the Employer, Employee and Superannuation Fund details via online web self-service; and
 - (iv) by agreeing to these terms and conditions the Employer is entering into a contract with Westpac as the provider of QuickSuper.

2.3 Amendments to QuickSuper Terms and Conditions.

- (a) Westpac may change the terms and conditions that apply to QuickSuper at any time in response to changes in the way that we provide QuickSuper, changes in regulation or where otherwise necessary to protect our legitimate business interests, and will notify the Employer of any changes in writing, which will be presented to you when you next attempt to access QuickSuper via web self-service, or by publishing the changes on the QuickSuper website.
- (b) Advance notice may not be given in some instances, for example, where a change is necessitated by an immediate need to restore or maintain the security of Westpac's systems, or where the Employer cannot reasonably be contacted. Westpac can also give a shorter notice period (or no notice) if it is reasonable for it to manage a material and immediate risk.
- (c) Unless Westpac has given the Employer instructions otherwise regarding the notice period and form of notices to be provided, the Employer agrees that Westpac may notify the Employer of changes as follows:
 - (i) new fee or increase to a fee – 30 days in advance;
 - (ii) the introduction or change to a government charge – reasonably promptly after a government, government agency or representative body notifies us unless the change has been publicised by government, government agency or representative body; and

- (iii) any other change to a term or condition or any material change to a matter required by law to be in these terms and conditions – as soon as reasonably possible (which may be before or after the change) or, if Westpac believes the change is unfavourable to the Employer, Westpac will give the Employer notice at least 30 days in advance.
- (d) Where the Employer does not wish to be subject to such changes as described at clauses 2.3(c)(i) and 2.3(c)(iii), the Employer may terminate this Agreement, without penalty, in accordance with clause 14.1.

2.4 Format of Files.

- (a) The Employer agrees that each File will be in a format and contain such information as advised by Westpac to the Employer from time to time, or as agreed from time to time between Westpac and the Employer.
- (b) Westpac may make reasonable changes to the format or content requirements with respect to Files by giving the Employer 30 days' notice together with details of changes to the File format or content requirements.

2.5 Online Web Screens.

The Employer agrees to use the standard online web screens as provided by Westpac. Westpac may, acting reasonably, change the information required from the Employer to be included in the web screens by giving the Employer reasonable notice.

2.6 Payment Instructions.

- (a) The Employer agrees to provide Westpac with the information required pursuant to the QuickSuper online clearing house service as follows:
 - (i) import Files using the online web self-service; or
 - (ii) enter payment information via the web self-service at which time a Payment Report will be generated,each a 'Payment Instruction' and together the 'Payment Instructions'.
- (b) The Employer will make a corresponding payment using the Employer's online banking facility.
- (c) Upon receipt of a Payment Instruction from the Employer prior to the Cut-off Time, Westpac will:
 - (i) batch the Payment Instruction;
 - (ii) provide to the Employer with an electronic 'confirmation of receipt' message;
 - (iii) calculate the total bulk value required to be processed for the Employer, if any;
 - (iv) in the case of Payment Instructions made via the Employer's online banking facility; attempt to match the payment to the information contained in a Payment File and, if a match is found, mark the payment as received so that the outgoing payments to the Superannuation Funds can be scheduled; and
 - (v) subject to clause 3, in respect of each Superannuation Fund, process a Credit Item for the total amount of the payment for that Superannuation Fund with an electronic remittance advice of such payment.
- (d) The Employer acknowledges and agrees that, in the case of Payment Instructions made via the Employer's online banking facility; where Westpac is unable to match the payment to the information contained on a Payment File, Westpac will return the payment to the Settlement Account. In the event the payment cannot be returned to the Settlement Account because, for example, the account has been closed and the Settlement Account details have not been updated on QuickSuper, the payment will

be held in the QuickSuper client money trust account until the Settlement Account details have been updated and the account is active.

- (e) The Employer acknowledges and agrees that Westpac may process a Payment Instruction if it is received prior to the Cut-off Time each Banking Day (Payment Instructions received after the Cut-off Time will be processed on the next Banking Day), and Westpac will not be responsible for ensuring that:
 - (i) the Employer has sent Payment Instructions on any given Banking Day; or
 - (ii) all relevant payment details are contained in each Payment Instruction; or
 - (iii) payments are received via the Employer's online banking facility.

2.7 Validity of Payment Instructions.

- (a) The Employer acknowledges that:
 - (i) it is solely responsible for the accuracy and correctness of the information provided in Payment Instructions and that Westpac will not be responsible for verifying the correctness or validity of the information;
 - (ii) Westpac is authorised to act on all Payment Instructions as being undertaken with the authority of the Employer, without being required to verify that authority in any case;
 - (iii) neither Westpac nor the Superannuation Fund is required to check the accuracy of any Payment Instructions;
 - (iv) it is responsible for updating changes in Employees' data or information relating to Superannuation Funds, ensuring personal details of new Employees and choice of Superannuation Fund is collected, or making any other changes (including, but without limitation, transferring Employees' data from one Superannuation Fund to another) as required before sending Payment Instructions; and
 - (v) it must appoint an Administrator or Administrators whose responsibilities will include the creation and maintenance (including access levels) of Users who will be authorised by the Administrator(s) to, among other things, provide Payment Instructions.

2.8 Cancellation of Payment Instructions.

Given QuickSuper is a web self-service which operates under the direction of the Employer, Westpac will, and is only required to, use reasonable endeavours to cancel a Payment Instruction. Payment Instructions can only be cancelled prior to Westpac receiving the payment from the Employer via the Employer's online banking facility.

2.9 Delays.

- (a) The Employer acknowledges that Westpac will process Payment Instructions received prior to the Cut-off Time each Banking Day but Westpac will not be responsible for delays that may occur in processing payments or transmitting Files to Superannuation Funds where:
 - (i) there is a public or bank holiday on the day the Employer sends the Payment Instructions to Westpac;
 - (ii) Payment Instructions are received either on a day which is not a Banking Day or after the Cut-off Time on a Banking Day;
 - (iii) the Payment Instructions contain errors; or
 - (iv) in the case of payment received via the Employer's online banking facility, the payment is not received by Westpac, not received on time, or where received by Westpac is required to be returned to the Employer by Westpac because the Payment Instruction cannot be matched to the payment received via the Employer's online banking facility.

2.10 Errors.

- (a) If a File imported by the Employer contains technical errors that prevent Westpac from accessing or processing the File, Westpac will reject the File and the Employer will receive an automated email notification of the rejection and notice via the QuickSuper web self-service within a reasonable period of time.
- (b) Westpac will have no obligation to process a File that contains technical errors preventing Westpac from accessing or processing the File.
- (c) It is the Employer's responsibility to correct any errors contained in the File and re-import the File to Westpac for processing.
- (d) In the case of information entered online via web self-service, an error message will be displayed in real time for non-supply of information in mandatory fields.

2.11 Backup of Files.

QuickSuper does not retain Employee data for future retrieval. The Employer must maintain reasonable backups of Files imported to Westpac and must re-import any File to Westpac if reasonably requested to do so by Westpac.

3. The Employee Onboarding Service.

3.1 Description.

- (a) QuickSuper offers Employers a secure online Employee Onboarding Service for new Employees which assists in streamlining the new Employee's choice of superannuation fund process.
- (b) Access to the Employee Onboarding Service is provided by the Employer to the new Employee for completion of the choice of fund form.
- (c) The QuickSuper choice of fund form closely mirrors the superannuation standard choice form provided by the Australian Taxation Office (ATO).
- (d) QuickSuper maintains an up-to-date master database of Superannuation Funds (using a link to the ATO's Fund Validation Service) for the new Employee to choose from.
- (e) The Employer can check the status of the new Employees' choice of fund form and can provide assistance where needed.

3.2 Access, Instructions and Employer Acknowledgements.

- (a) The Employer generates a new Employee record in the Employee onboarding section of their QuickSuper web self-service. The Employer inputs the new Employee's name, mobile number and email address, and an automated email with secure access information is sent to the new Employee.
- (b) The new Employee can then securely login to QuickSuper using the information in the automated email and a text message verification code which will be generated as part of the login process. The new Employee will then need to complete and submit the form via QuickSuper, which includes inputting details such as their name, date of birth, address, tax file number (TFN), as well as selecting their choice of superannuation fund.
- (c) The new Employee's choice of superannuation fund may be a superannuation fund they are already a member of, the Employer's default superannuation fund, or any other Australian Prudential Regulation Authority (APRA) regulated superannuation fund. Where a superannuation fund the new Employee wishes to choose is not listed on the QuickSuper choice of fund form (e.g. a self-managed superannuation fund (SMSF)), the new Employee has the option to name this superannuation fund as their choice of fund.

- (d) Once complete, the new Employee will be required to submit the choice of fund form. The Employer will be notified that the new Employee's choice of fund form has been submitted and will be required to approve the form. Once approved, both the Employer and the new Employee will receive an automated email confirming the superannuation fund chosen.
- (e) Any edits required by the new Employee on a choice of fund form, which has been submitted, can be manually rectified by the Employer via their QuickSuper web self-service once the new Employee notifies the Employer of same. Any such changes will not be captured in an automated confirmation email.
- (f) The Employer's new Employee record request will time out after 28 days if there is no action by the new Employee. The Employer will need to generate a new request in this instance.
- (g) Where the new Employee does not complete a choice of fund form, it is the Employer's responsibility to engage with the ATO with regard to the standard stapled superannuation fund process and where the superannuation contributions for the new Employee can be paid.
- (h) Each choice of fund form submitted will incur a cost which you may be subject to. Please refer to the Fee Schedule.
- (i) The Employer acknowledges that:
 - (i) the Employer is responsible for ensuring the new Employee's name, mobile number and email address are inputted into QuickSuper correctly;
 - (ii) the Employer is responsible for engaging with and monitoring the new Employee's progress with the Employee Onboarding Service;
 - (iii) the Employer is responsible for all engagement with the chosen superannuation funds of the new Employees and for making the contribution of superannuation payments for the benefit of the new Employees to these funds; and
 - (iv) the Employer is responsible for its compliance with all legal and regulatory requirements relating to the superannuation contributions made for the benefit of new Employees, in particular with regard to the identification of any stapled funds for a new Employee.

4. Funding of Payments.

4.1 Processing Payments.

- (a) Where the Employer makes payment via the Employer's online banking facility, Westpac records the payment as paid, which is then credited to Westpac's QuickSuper client money trust account by the end of each Banking Day at the latest.
- (b) Depending on the type of payment service used (i.e. batch processing or real time), the Employer acknowledges that Westpac may hold the value for one (1) Banking Day in the QuickSuper client money trust account in the case of payments received. After this period, Westpac will process the Credit Items to the Superannuation Funds provided that the amount of the payment received matches a valid Payment Instruction issued in accordance with clause 2.6.

4.2 Dishonoured Items.

- (a) If any payment is required to be returned by Westpac to the Employer's Settlement Account:
 - (i) Westpac will not process the Credit Item to a Superannuation Fund's account (and will provide notice to the Employer as detailed at clause 2.10); and
 - (ii) The Employer will either:
 - A. re-send the Payment Instructions; or

- B. resolve the issue independently.
- (b) Except where the reason for the return of the payment is not an act or omission of the Employer, the Employer agrees that in the event that a payment is required to be returned and the Employer is the owner of that Settlement Account, the Employer will be responsible for the associated fees.
- (c) In the event that a payment is required to be returned to the Employer and the Employer's Settlement Account details are incorrect or are not up to date, or the Employer is no longer the owner of that account (e.g. where the Employer has been replaced by a new Employer but the Settlement Account details for the new Employer have not been updated on QuickSuper), Westpac will not be responsible for recovering any misdirected payments, and any fees and charges for returned payments may be payable under the terms and conditions of the relevant account (whether the account is issued by Westpac or another bank), and Westpac will be responsible for passing on any associated fees to the owner of the account (being the Employer or a new Employer).

5. Fees and Charges.

5.1 Fees and Charges Payable.

The Employer will pay the fees and charges set out in the Fee Schedule.

5.2 Variation of Fees and Charges.

- (a) (variable pricing) Where Westpac has not agreed not to vary the fees and charges payable by the Employer under this Agreement for any period of time, Westpac may at any time review the fees and charges payable under this Agreement or introduce a new fee or charge. Westpac will notify the Employer of any changes by notice in writing, which will be presented to you when you next attempt to access QuickSuper via web self-service, or by publishing the change on the QuickSuper website, at least 30 days prior to the day on which the new or varied fee or charge takes effect. Westpac will only change the variable price to reflect changes in the costs incurred by Westpac in providing QuickSuper. The reasons why Westpac may change the variable price include (but are not limited to) changes to the cost or risk of providing services to the Employer.
- (b) (fixed pricing) Where Westpac has agreed to hold the fees and charges payable by the Employer under this Agreement fixed for a period of time (the 'Term'), subject to paragraph (c) of this clause 5.2, the fees and charges payable by the Employer under this Agreement may not be varied by Westpac for the Term. At the conclusion of the Term, Westpac may review the fees and charges payable under this Agreement or introduce a new fee or charge to reflect changes in the costs incurred by Westpac in providing QuickSuper. Westpac will notify the Employer of any changes by notice in writing, which will be presented to you when you next attempt to access QuickSuper via web self-service, or by publishing the change on the QuickSuper website, at least 30 days prior to the day on which the new or varied fee or charge takes effect.
- (c) Notwithstanding paragraph (b) of this clause 5.2, where Westpac determines (acting reasonably) that a Change in External Costs, which is outside of Westpac's control, has the effect of increasing Westpac's costs of providing the services under this Agreement, then Westpac may vary the fees and charges payable under this Agreement. If Westpac does so, it will notify the Employer of any changes by notice in writing, which will be presented to you when you next attempt to access QuickSuper via web self-service, or by publishing the change on the QuickSuper website, at least 30 days prior to the day on which the new or varied fee or charge takes effect. A variation will be effective from the date specified in the notice.

5.3 Costs Taxes and Expenses.

Where payable by Westpac, the Employer must pay to Westpac, any stamp, transaction and other similar duties and charges in relation to this Agreement and any document related to this Agreement to which the Employer is a party.

5.4 Goods and Services Tax.

- (a) Unless stated differently in the Fee Schedule, the amounts payable to Westpac under this Agreement do not include any goods and services tax (GST) or similar tax by whatever name called GST.
- (b) To the extent that anything done or to be done under or in connection with the provision of QuickSuper to you by Westpac constitutes a taxable supply for the purposes of any GST legislation, the amounts payable or to be provided in relation to that supply will automatically increase to include an additional amount on account of GST, such amount will be calculated by multiplying the value of the amount payable or to be provided by you for the relevant taxable supply by the prevailing GST rate. Any additional amount paid or payable on account of GST shall be calculated and shall be payable by you without any deduction or set-off of any amount payable by Westpac to you.
- (c) If, after a supply is made in connection with QuickSuper, it is determined on reasonable grounds that the amount of any GST paid or payable by Westpac to the Commissioner of Taxation on that supply differs for any reason from the amount of GST recovered from you the amount of GST recovered or recoverable from you shall be adjusted by Westpac repaying to you the amount of the overpayment or by you paying to Westpac the amount of the underpayment, as the case may be.

5.5 Payment of Fees, Charges, Taxes and Expenses.

The Employer authorises Westpac to debit the Employer's Nominated Account (which must be a Westpac bank account) each month for any amounts payable by the Employer under this Agreement. Each month Westpac is to provide a billing statement to the Employer itemising all fees, charges, taxes and expenses.

6. Westpac Obligations.

- (a) Westpac agrees to provide:
 - (i) the documentation necessary to enable the Employer to carry out the preparations to obtain access to QuickSuper;
 - (ii) maintenance, application and technical support during the Hours of Operation; and
 - (iii) notice of any enhancement or modification to their QuickSuper web self-service and all program material necessary for the Employer to use the enhancement or modification.
- (b) Westpac further agrees, subject to clause 13, to comply with Privacy Law in relation to personal information provided to it.

7. Employer Obligations.

7.1 Positive Obligations.

- (a) The Employer must:
 - (i) take reasonable steps to ensure that only those persons nominated by it who have been registered as Users by the Employer have access to QuickSuper;
 - (ii) take reasonable steps to ensure that it and all persons authorised by it to access QuickSuper as a User keep all access codes secret and secure;
 - (iii) take reasonable steps to ensure that anyone who has access to QuickSuper as a User is first made aware of the rights of Westpac and of the terms and conditions which apply to such access;
 - (iv) take reasonable steps to ensure that all administrative details relating to the Employer, in particular with regard to the Nominated Account and Settlement Account, are kept up to date on QuickSuper via the web self-service;

- (v) notify Westpac promptly (and in any event within 2 Banking Days of discovery) of any defect, error or malfunction in QuickSuper which materially adversely affects the Employer's use of QuickSuper, maintain reasonable backups of Files imported to Westpac and re-import any File to Westpac if reasonably requested to do so by Westpac; and
 - (vi) use QuickSuper in strict accordance with the operating instructions contained in the Documentation and solely for the performance of the specific business functions designated in the Documentation.
- (b) The Employer acknowledges and agrees that its use of QuickSuper and its activities on QuickSuper are logged by QuickSuper and Westpac may inspect those logs from time to time.

7.2 Negative Obligations.

- (a) The Employer must not:
- (i) perform or allow any third party to perform maintenance or repair work, alterations or modifications of any nature whatsoever to QuickSuper or the Documentation, without the express prior written consent of Westpac;
 - (ii) attempt to change any Westpac hosted screens as part of the QuickSuper offering;
 - (iii) decompile, disassemble, reverse engineer, modify, enhance or alter the whole or part of QuickSuper, except as the Employer is legally authorised to do by the *Copyright Act 1968* (Cth) and then only to the extent allowed by that Act;
 - (iv) copy QuickSuper or the Documentation or allow anyone else to do so except as and to the extent which is reasonably necessary for the Employer's own backup purposes; or
 - (v) remove, deface or obscure any identification or copyright notices on QuickSuper.

8. Employer Responsibilities.

- (a) The Employer agrees and acknowledges that it is responsible for:
- (i) providing and maintaining suitable equipment, operating system software and network infrastructure to access QuickSuper, including any variation made to QuickSuper from time to time. The minimum Employer software required to access QuickSuper from time to time appear in the Minimum Requirements. The Employer acknowledges that if Westpac varies QuickSuper, the resultant version may be the only one able to be used from the notified date and QuickSuper may not function satisfactorily unless any updates and new versions provided by Westpac are installed or adopted promptly by the Employer, all Westpac directions are complied with and upgrades are made to the relevant software used in conjunction with QuickSuper that appear in the Minimum Requirements;
 - (ii) providing its own internet connectivity and sufficient bandwidth to and from the Employer's location to enable access to QuickSuper as it may be amended from time to time. Minimum connectivity and bandwidth requirements appear in the Minimum Requirements. As access to QuickSuper is dependent on connection to the internet, Westpac does not warrant or represent that access to QuickSuper will be error free or uninterrupted;
 - (iii) maintaining reasonable backups of Files imported to Westpac and re-import any File to Westpac if reasonably requested to do so by Westpac. Westpac is not responsible for losses or liability which is directly caused by the Employer's failure to maintain appropriate security and backups of Files;
 - (iv) maintaining the confidentiality of all information it receives when using QuickSuper and for complying, in all respects, with Privacy Law. Information will not be disclosed unless the disclosure complies with Privacy Law; and

- (v) addressing and resolving all service and support issues associated with software and hardware provided by third parties used by it to access QuickSuper, including connectivity issues, internet browser functionality and back office functionality.

9. Westpac's Right to Suspend/Terminate Access.

- (a) Without limiting clause 14 of this Agreement, Westpac may, at any time and wherever possible with reasonable notice to the Employer, suspend and/or terminate the Employer's access to QuickSuper on the following grounds:
 - (i) Westpac reasonably considers that the Employer has breached any of its material obligations under this Agreement and the breach is either not capable of being remedied or the Employer has not remedied the breach within 14 days of being notified of same by Westpac;
 - (ii) Westpac has reasonable concerns about the Employer's solvency or the solvency of the Employer's business;
 - (iii) Westpac reasonably suspects that either or both the Employer and one or more of its personnel have not been authorised as Users of QuickSuper;
 - (iv) Westpac has reasonable grounds to suspect that the Employer has fraudulently processed transactions or activities, or has knowingly allowed fraudulent transactions or activities to be processed through the Employer's QuickSuper facility;
 - (v) it is necessary for Westpac to carry out urgent repairs to QuickSuper or Westpac's network;
 - (vi) Westpac is required to do so by an order, instruction or request of any government agency or emergency service or pursuant to the terms or rules of any payment scheme relating to a payment method available through QuickSuper;
 - (vii) Westpac reasonably believes that the Employer's connection to QuickSuper will or may cause technical incapacity to QuickSuper and that such incapacity would or may continue unless access or use is suspended or terminated;
 - (viii) there is a planned outage or unplanned outage, including but not limited to, a force majeure event;
 - (ix) the Employer ceases to pay Westpac for the QuickSuper services; or
 - (x) the Employer is an inactive user of the QuickSuper services for 12 months.
- (b) Westpac will use all reasonable endeavours to act promptly to restore access when it is reasonably satisfied that the cause of a suspension has been removed.

10. Intellectual Property.

10.1 Existing Material.

- (a) Westpac's approval of the Employer's advertising material advising or promoting the availability of QuickSuper must not be unreasonably withheld or delayed.
- (b) Nothing in this Agreement is intended to transfer title to any party's Intellectual Property Rights in respect of material, information, know how, skills, methodologies or tools existing at the date these terms and conditions are accepted.

10.2 New Material.

Ownership of all Intellectual Property Rights whether arising directly or indirectly out of the performance of the obligations under this Agreement, or as a result of any modifications or changes to any technology relating to

QuickSuper, will from the time of its creation vest in Westpac, excluding the programs written by the Employer to create the Files.

11. Promotion and advertising.

11.1 Advertising and Promotional Material.

- (a) The Employer may not use any advertising material advising or promoting the availability of QuickSuper if such material:
 - (i) has not previously been submitted to Westpac for its approval; or
 - (ii) has been submitted for approval and has not been duly approved by Westpac.

11.2 Westpac Banking Corporation Logo.

- (a) The Employer expressly undertakes and agrees, prior to final production of any publicity material or any other publication containing any description of or any reference whatsoever to Westpac:
 - (i) to obtain Westpac's written approval in respect of any use of Westpac's logo or trademark;
 - (ii) to obtain Westpac's written approval in respect of any use of Westpac's name or otherwise refer to Westpac in connection with the QuickSuper product.
- (b) Westpac's approval must not be unreasonably withheld or delayed.

12. Indemnity.

12.1 Indemnity.

- (a) The Employer agrees to indemnify and hold Westpac and its Employees and agents harmless against any and all losses, reasonable expenses, actions, proceedings, suits, claims or demands including all reasonable legal and other related fees or charges which Westpac may suffer or incur or for which Westpac may become liable as a result of or in connection with:
 - (i) any negligence, misrepresentation, omission, fraud, breach or non-compliance on the part of the Employer, its Employees or agents with respect to the performance of the Employer's obligations under this Agreement;
 - (ii) Westpac having relied upon a direction or notice of the type contemplated by this Agreement given to it by the Employer in circumstances where it was reasonable for Westpac to do so;
 - (iii) the proper performance by Westpac of any duty or obligation under this Agreement; or
 - (iv) the failure by the Employer to comply with any provision of this Agreement,and also against reasonable costs and expenses which Westpac may properly incur in consequence of any such claim, demand, action, suit or proceeding, provided always that the loss, expense, action, proceeding, suit, claim or demand is not caused by or results from any error, fraud, wilful misconduct or negligence on the part of Westpac or any of its Employees, agents or subcontractors.

12.2 Independent Obligation.

- (a) Each obligation under this clause:
 - (i) is a separate, independent and continuing obligation payable on demand; and
 - (ii) survives termination or discharge of this Agreement or the QuickSuper services made available under it.

12.3 No liability for Consequential Loss.

Under no circumstances will either party be liable to the other or any third party for any Consequential Loss in connection with its obligations under this Agreement.

13. Confidentiality.

13.1 Obligation of Confidentiality.

Subject to this clause, the parties will keep confidential, and will not disclose, display, discuss or provide any Confidential Information that comes into their possession as a result of any aspect of this Agreement.

13.2 No Obligation of Confidentiality.

- (a) The obligation of confidentiality in clause 13.1 will not apply to any Confidential Information where:
 - (i) it comes lawfully into the public domain;
 - (ii) it is known to either party prior to the commencement of negotiations for this Agreement;
 - (iii) it is required to be disclosed pursuant to any legislation or legal process;
 - (iv) it is required to be disclosed to an Employee, a Superannuation Fund (or both), but only to the extent that the information is required for the purpose of giving effect to the transactions as contemplated by this Agreement; or
 - (v) if it is required to be disclosed to Westpac's officers, Employees, legal or financial advisers, auditors or to any other person in Australia or overseas (including any subcontractor of Westpac appointed under clause 28) for the purposes of giving effect to this Agreement or assisting in the performance of Westpac's functions and activities.

13.3 Continuation.

This clause continues after the termination of the arrangements embodied in this Agreement.

14. Termination.

14.1 Termination with Notice.

Either party may terminate this Agreement by providing 30 days' written notice to the other party.

14.2 Termination without Notice.

- (a) Without prejudice to any other rights either party may have under this Agreement or at law, and except to the extent otherwise limited by operation of any law, a party shall have the right to terminate this Agreement forthwith by giving notice thereof to the other party if:
 - (i) the other party commits a material breach of its obligations under this Agreement or a representation and warranty made by that party in this Agreement proves to be untrue in a material respect and that party fails to remedy such breach or make the representation true within 14 days of being notified of same by Westpac;
 - (ii) a change occurs in the business, assets or financial condition of the other party which, in the reasonable opinion of the party giving the notice, may have an effect on the other party's ability to observe its obligations under this Agreement;
 - (iii) the other party ceases to carry on business generally;
 - (iv) the other party makes a general assignment for the benefit of its creditors; or

- (v) the other party becomes insolvent, or is subject to any form of insolvency administration, or a resolution is passed or an order is made for the winding up of the other party.

14.3 Effect of any Termination.

- (a) Termination of this Agreement for any reason shall not relieve either party of any obligations incurred prior to the date of termination and will not prejudice, extinguish or otherwise affect any rights of either party against the other which:
 - (i) accrued prior to the time of termination;
 - (ii) otherwise relate to or may arise at any future time from any breach of this Agreement which occurred prior to the time of the termination; and
 - (iii) the right of Westpac to recover from the Employer moneys owing to it under or in connection with this Agreement.

14.4 Consequences of Termination.

- (a) On termination of this Agreement the Employer must:
 - (i) cease to use QuickSuper, the QuickSuper trademark and name;
 - (ii) immediately advise all the Superannuation Funds that remittance of payments from the Employer through QuickSuper is no longer possible; and
 - (iii) return to Westpac all Confidential Information relating to QuickSuper in the Employer's possession or control.

15. Notices.

15.1 Form.

- (a) Unless otherwise specified in this Agreement, all notices and other communication given or made under this Agreement:
 - (i) must be in writing;
 - (ii) must be delivered via the QuickSuper web self-service or by email to the email address of the recipient notified to the sender by the recipient and will be deemed to be duly given or made:
 - A. on receipt by the sender of a notice or advice confirming receipt by the owner of that address (other than a system generated notice); and
 - (iii) if receipt is on a day which is:
 - A. in the case of receipt by Westpac, a day which is not a Banking Day;
 - B. in the case of receipt by the Employer, a day on which business of the type conducted by the Employer is generally not carried on; or
 - C. later than 4pm (Sydney time),then it will be taken to have been duly given or made at the commencement of business on the next Banking Day or day on which such business is generally carried on by the Employer, as applicable.

15.2 Change of Contact Details.

Either party may change its address for the purpose of this Agreement by giving notice of that change to the other party in accordance with the provisions of this clause.

16. Representations and Warranties.

16.1 Representations and Warranties by Employer.

- (a) Westpac is not required to provide the Employer with access to QuickSuper unless:
 - (i) the Employer is a corporation, organisation or other entity validly existing under the laws of the place of its incorporation, registration or creation and it has entered into this Agreement in its own right and not as a trustee of any trust or as agent on behalf of any other entity;
 - (ii) the Employer has all the necessary power to enter into and perform its obligations under this Agreement, to carry out the transactions contemplated by this Agreement and to carry on its business as now conducted or contemplated;
 - (iii) all necessary resolutions have been duly passed and all consents, approvals and other procedural matters, as required by the Employer's constitution and the *Corporations Act 2001* (Cth), in relation to the execution, delivery or performance by the Employer and the validity and enforceability of this Agreement and the transactions contemplated by this Agreement, have been obtained or effected;
 - (iv) the persons accepting this Agreement on behalf of the Employer have been properly authorised and empowered to do so;
 - (v) in accepting and in giving effect to this Agreement, the Employer has not knowingly contravened and will not knowingly contravene or violate, in any respect, a provision of a law or a judgement, ruling, order, decree, guideline or directive issued by any government agency, any legislative requirement nor any provision of its constitution, or any deed, agreement or other document to which it is a party;
 - (vi) this Agreement is a valid and binding obligation of the Employer, enforceable in accordance with its terms, subject to any necessary stamping and registration; and
 - (vii) no resolution has been passed and no petition has been presented or order made for its winding up or liquidation or administration.

16.2 Undertakings.

- (a) The Employer undertakes as follows:
 - (i) It will ensure that all authorisations required for:
 - A. the execution, delivery and performance of this Agreement and the transactions contemplated including the content of each File and/or Payment File;
 - B. the validity and enforceability of this Agreement; and
 - C. the carrying out by it of its business as now conducted or contemplated, are obtained and promptly renewed and maintained in full force and effect.
 - (ii) It will comply with its obligations under all applicable laws, including without limitation the *Corporations Act 2001* (Cth), with respect to the matters for which the Employer has engaged Westpac to provide services under this Agreement.

16.3 Reliance on Representations, Warranties and Undertakings.

- (a) The Employer acknowledges that each representation and warranty made by the Employer is ongoing while the Agreement is in place, and the Employer should notify Westpac as soon as practicable if any of the representation and warranties cease to be true.
- (b) All representations and warranties survive the execution and delivery of this Agreement.

17. Force Majeure.

Neither party will be liable to the other for any loss or damage, nor be in default under the terms of this Agreement, for failure to observe or perform any provision of this Agreement for any reason or cause of whatever nature, which could not with reasonable diligence be controlled or prevented including, without limitation, strikes, demonstrations, lockouts, labour disputes, acts of God, acts of nature, acts of governments or their agencies, fire, flood, storm, riots, power shortages or power failure, sudden or unexpected system failure or disruption by war, sabotage or inability to obtain sufficient labour, raw material, fuel or utilities.

18. Assignment.

Neither party may assign or otherwise deal with any part of its rights or obligations under this Agreement without the prior written consent of the other party, which shall not be unreasonably withheld.

19. Severability.

- (a) If any provision of this Agreement is void, unenforceable or illegal for any reason, the remainder of this Agreement shall remain otherwise in full force and effect apart from such a provision which shall be deemed deleted. This will not affect the validity or enforceability of that provision in any other jurisdiction.
- (b) This clause has no effect if the severance alters the basic nature of this Agreement or is contrary to public policy.

20. Waiver.

- (a) The waiver by a party of a breach of any provision of this Agreement shall not be construed as a waiver of any succeeding breach of the provision nor as a waiver of the provision itself.
- (b) The failure of a party, at any time, to require performance by the other party of any provision hereof shall not affect the party's right to require such performance at any time thereafter.
- (c) No failure to exercise and no delay in exercising any right, power or remedy under this Agreement operates as a waiver. Nor does any single or partial exercise of any right, power or remedy preclude any other or further exercise of that or any other right, power or remedy.
- (d) Waivers must be in writing.

21. Change in Law.

Westpac reserves the right to further vary any of the terms of this Agreement that are necessary to reflect or comply with a Change in Law.

22. Relationship.

- (a) Westpac's relationship with the Employer is that of independent contractor, and nothing in this Agreement will be taken as constituting either party a servant or agent or employee of the other party.
- (b) The Employer and Westpac acknowledge that, except to the extent otherwise expressly provided in this Agreement:
 - (i) they are not, for the purpose of this Agreement, the legal representative, agent, joint venturer or partner of the other party for any purpose; and
 - (ii) it, any of its directors, employees or agents, has no right or authority to assume or create any obligations of any kind or to make any representations or warranties, whether express or implied on behalf of the other party or to bind the other party in any respect.

23. Governing Law.

This Agreement is governed by the laws in force in New South Wales and the parties irrevocably and unconditionally submit to the non-exclusive jurisdiction of the courts of New South Wales.

24. The Banking Code of Practice.

- (a) Westpac has adopted the Banking Code of Practice ('Banking Code'). The Banking Code sets out the standards of practice and service for Australian banks to follow when dealing with certain customers.
- (b) If Westpac provides the Employer with a 'banking service' and the Employer is an 'individual' or a 'small business' (each term as defined in the Banking Code), the relevant provisions of the Banking Code will apply in addition to, and prevail to the extent of any inconsistency with, these terms and conditions.
- (c) The Employer can obtain a copy of the Banking Code from Westpac's website, your relationship manager (if you have one) or at any of Westpac's branches. The Employer can contact Westpac if it would like to discuss whether or not the Banking Code will apply to it.
- (d) Westpac recommends that its customers carefully read the terms and conditions applying to each banking service it avails of, including these terms and conditions.

25. Anti-Money Laundering and Counter-Terrorism Financing.

25.1 Acknowledgments.

- (a) The Employer acknowledges that Westpac has obligations under the AML Requirements to, amongst other things, ensure that it:
 - (i) does not provide certain products to any person unless that person has been identified in accordance with the AML Requirements;
 - (ii) does not open or conduct any transaction on an account unless the person on whose instructions it acts (whether those instructions are written or electronic and signed or unsigned) has been identified in accordance with the AML Requirements; and
 - (iii) monitors certain types of transactions and reports certain types of activity.
- (b) The Employer also acknowledges that:
 - (i) transactions may be delayed, blocked, frozen or refused where Westpac has reasonable grounds to believe that they breach AML Requirements or other Australian law or sanctions;
 - (ii) Westpac may from time to time require additional information from the Employer to assist in or to ensure its compliance with AML Requirements. The Employer will promptly provide any information requested for and relevant to this purpose; and
 - (iii) where Westpac considers it is obliged to do so under AML Requirements, it will disclose information to regulatory and/or law enforcement agencies, banks, service providers or to other third parties and may be prohibited from advising the Employer that such disclosure has been made.

25.2 Undertaking.

- (a) The Employer acknowledges that:
 - (i) each person that is given authority to provide Payment Instructions to Westpac in relation to the QuickSuper service may need to be identified in accordance with the AML Requirements by Westpac or by an officer, Employee, agent or contractor of the Employer approved by Westpac as a Verifying Officer in relation to QuickSuper transactions or by other means acceptable to Westpac.

This applies whether such instructions are to be given electronically or in writing or otherwise and whether they are to be signed or not; and

- (ii) only people identified in accordance with clause 25.2(a) are to provide instructions of the type referred to in that paragraph on behalf of the Employer.

26. Privacy Obligations.

- (a) This clause applies if personal information (including of any staff or authorised users of QuickSuper) is provided to Westpac by or on behalf of the Employer or collected directly by Westpac in relation to QuickSuper (Services PI). With respect to Services PI, in addition to complying with its own obligations under the Privacy Act, the Employer must:
 - (i) take reasonable steps to notify (or, if requested, assist Westpac to notify) each individual whose personal information may be collected by or provided to Westpac that Westpac will collect, use and disclose Services PI in accordance with the Westpac Privacy Statement, which can be found at westpac.com.au/privacy/privacy-statement or obtained by contacting your relationship manager or Westpac representative;
 - (ii) with respect to any incident or data breach involving Services PI:
 - A. immediately notify Westpac in writing to your relationship manager; or
 - B. provide such assistance as Westpac may reasonably request, or comply with any reasonable direction Westpac may give, regarding notification or resolution of any incident or data breach (however arising).
- (b) To the extent that it applies, the Employer must comply with the *Privacy Act 1988* (Cth) in relation to any personal information it provides to Westpac in connection with this Agreement, and if the Employer engages in activities in a jurisdiction other than Australia, it must comply also with the applicable privacy laws in that jurisdiction.

27. Privacy Statement (for individuals whose personal information may be collected – in this clause referred to as ‘you’).

- (a) All personal information and credit-related information (if applicable) we collect about you is collected, used and disclosed by us in accordance with the Westpac Privacy Statement which is available at westpac.com.au/privacy/privacy-statement or by calling us through your relationship manager or Westpac representative. You do not have to provide us with any personal information or credit information (if applicable) but, if you don't, we may not be able to process an application or a request for a product or service.
- (b) Where individuals engage with us in relation to products and services for our business, corporate or institutional customers (for example, as representative, administrator, director, corporate officer, signatory, beneficiary or shareholder of one of our customers) the Westpac Privacy Statement will be relevant to those individuals where we collect and handle their personal information. For example, where we collect their personal information to verify their identity or collect their signature as a signatory on a corporate account.

28. External service providers.

- (a) While Westpac will remain responsible for the performance of its obligations, we may subcontract any of our rights and obligations to another person in Australia or overseas.

- (b) Westpac may disclose or share any information you provide to us with any such person. With respect to any personal information, details of the countries where the overseas recipients are likely to be located is contained in the Westpac Privacy Statement which is available at westpac.com.au/privacy/privacy-statement (as updated from time to time).
- (c) Any disclosure by Westpac of confidential information to another person is subject to clause 13.

29. Feedback and Complaints.

Delivering on our service promise.

We're constantly striving to provide the best possible service, and we'll do our best to resolve any concern you have efficiently and fairly.

Our commitment to you.

If you're ever unhappy about something we've done – or perhaps not done – please give us the opportunity to put things right. Our aim is to resolve your complaint within 5 business days, and where possible we will resolve your complaint on the spot. If we need additional time to get back to you, we will let you know. Should we be unable to resolve your concern at your first point of contact, we will then refer your complaint to a team that is placed to find a solution for you. We will ensure that you're regularly updated about the progress we are making to resolve your complaint.

You can contact us:

If you have a relationship manager, you may contact them directly, otherwise you can call us on 132 142 or 132 032, or email us at businesssolutionswbc@westpac.com.au

If you are still unhappy.

If you are not satisfied with our response or handling of your complaint, you can contact the external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA).

Australian Financial Complaints Authority.

AFCA provides a free and independent service to resolve complaints that fall within AFCA's terms of reference. The contact details for AFCA are set out below.

Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Post: Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Schedule 1

QuickSuper Employer Fee Schedule.

This is the Fee Schedule for QuickSuper Employer Terms and Conditions issued by Westpac effective 25 February.

Fee Description	Charge Cycle	Price
QuickSuper Monthly	Monthly	\$25.00 (plus GST)*
QuickSuper Establishment	Once only	\$0.00
QuickSuper Fund Return	Per fund return	\$13.20 (including GST)
QuickSuper Trace Request	Per trace	\$38.50 (including GST)
QuickSuper Contribution (EFT)	Per transaction	\$0.165 (including GST)
QuickSuper Employee Onboarding	Per request	\$2.75 (including GST)

*This fee includes the first 100 contributions. Each subsequent contribution (i.e. from contribution number 101 onwards), within the same monthly invoice period, will be charged on a per transaction basis at the QuickSuper Contribution fee rate.

**QuickSuper Contribution fee to be charged on a per transaction basis, within the same monthly invoice period, from contribution number 101 onwards.



Westpac acknowledges the Traditional Owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respects to Australia's First Peoples, and to their Elders, past and present.

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