

Business Express Deposit

For Business Customers:
Conditions of Use and Agreement
and Acknowledgement form for the
Business Express Deposit service

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Introduction

Our Obligation to you

It's our commitment to make all the details about your banking as clear as we possibly can. That's what this booklet is for: to provide you with all the information you need regarding the Business Express Deposit service that we provide.

We encourage you to read this booklet carefully and keep it handy so you can refer to it when you have questions.

If there's anything in this booklet that you'd like to clarify or know more about, simply contact your Relationship Manager or visit any branch.

Privacy and Confidentiality

Westpac's Privacy Policy explains our commitment to the protection of your personal information. You may obtain a copy of our Privacy Policy by:

- Calling Business Telephone Banking on 132 032;
- Asking at any one of our branches; or
- Visiting our website at www.westpac.com.au

In addition to the Bank's duties under legislation, it has a general duty of confidentiality towards you, except in the following circumstances:

- where disclosure is compelled by law;
- where there is a duty to the public to disclose;
- where the interests of the Bank require disclosure; or
- where disclosure is made with your express or implied consent.

Purpose

Business Express Deposit is a fast and convenient way for business customers to lodge deposits containing cash, cheques and merchant envelopes quickly and efficiently using a tamper evident envelope without the need to be served by a Customer Service Representative.

Features

Description

- No need to wait in a queue if depositing via the In Branch Express Deposit Box
- Same day value, provided deposits are received during normal Bank hours (does not include offsite locations).
- Prompt notification of any discrepancies
- After hours and weekend depositing available if utilising the Night Safe.

Lodgment Methods

You can lodge Business Express Deposits with the Bank in the following ways:

- Via the Express Deposit Box
- Via the Night Safe (**small envelope only**)
- Over the counter

You can arrange to have your deposits collected directly from your premises using the following services:

- Direct Pick-Up
- Cheque Pick-Up (cheques only)

Refer to the Related Services section for further details.

- We may add, remove or discontinue specific methods of Lodgment at any time.

Advantages/Benefits

- Save time on your banking
- Convenience of depositing at the branch without having to wait to be served by a Customer Service Representative
- After hours and weekend depositing available if utilising the Night Safe
- Secure, tamper evident Business Express Deposit envelopes provided free of charge

Disadvantages/Risks

- Westpac's liability for the contents of your Business Express Deposit is limited and you are responsible for insurance requirements beyond the bank's liability. For full details refer to clause 7 of the Conditions of Use. We suggest that when consulting your insurer or your insurance broker you produce this booklet.
- If your business has certain requirements with regards to 'stamped receipts', this product may not be appropriate for you.

Related Services

Direct Pick-Up

You can deposit cash and cheques with the Bank without leaving your business premises. A Bank approved carrier will collect deposits directly from your premises and deliver them to the Bank for processing. Funds are credited to your accounts same day.

- Limited service areas available.

Cheque Pick-Up

Cheque Pick-Up allows you to make daily cheque deposits without leaving your business premises. A Bank approved courier collects cheque deposits directly from your business premises and delivers them to the Bank for processing.

- Limited service areas available.

Night Safe

Night Safe banking allows you to deposit cash and cheques with the Bank 24 hours a day, 7 days a week (at most locations where this facility is available).

Service Levels

- Same day value for envelopes lodged at the a branch during Bank Business hours.
- If lodged after Bank Business hours or weekends value for envelopes will not be given until the next Bank Business day.

Cost of Product/Fees

- Business Express envelopes are provided free of charge.
- Annual or monthly fees apply for use of the NightSafe and rental of wallets for use with NightSafe.

Any deposits made using our Business Express Deposit Service will be subject to any fees which apply to over-the-counter transactions under that account.

Preparing your Business Express Deposit

- Separate your notes and coins into denominations and count.
- Sort and total amount of cheques being deposited.
- Complete a deposit slip.
- Record your deposit details on the outside of the Business Express Deposit envelope.
- Place your deposit in the envelope. Ensure notes and coins are placed in the cash only compartment of the envelope and deposit slips/cheques in the non-cash compartment.
- Seal each compartment by peeling off tape to expose adhesive and press down firmly.

Tear off the receipt portion of the envelope and your Business Express Deposit is now ready to be deposited at the Bank.

Further help

Ask your branch or Relationship Manager for a copy of the 'Easy Guide to using Business Express Deposit' for further assistance with the preparation and the lodgment of your Business Express Deposit.

What to do if you have a problem or dispute

Our service approach

If you have any problems with the service that we provide, we would like to hear about them. When you provide feedback, we have an opportunity to improve our service to you.

When we make a mistake or our service does not meet your expectations, please be assured that we will do all we can to find a solution for you in the fastest possible time. We will take action when things go wrong because problem resolution is a priority to us.

If you have a complaint

It is your responsibility to, firstly, notify us of the situation. Your first point of contact should be your Relationship Manager or branch. In the vast majority of cases, complaints can be dealt with quickly without further intervention.

OR

Contact us 24 hours a day, 7 days a week from anywhere in Australia, by:

Phone: 1300 130 467

Email: via our website – www.westpac.com.au and click on ‘Contact Us’

Fax: (02) 9226 6597

Mail: GPO Box 5265, Sydney NSW 2001.

We will aim to resolve the matter when you first contact us. If we cannot resolve your issue there and then, we will commit to taking the following steps:

Step 1 – Let you know who is handling your complaint.

Step 2 – Keep you informed of what is happening.

Step 3 – Aim to resolve your complaint within 5 working days.

What if you feel your complaint has not been resolved?

If you feel your complaint has not been properly handled or resolved, we invite you to contact our Customer Advocate on 1300 301 977 for a further review. The Advocate's role is to understand and represent your interests within the Bank and help us ensure you have the best possible experience. If, as a small business customer, you remain dissatisfied with the outcome and you'd like an independent view of the complaint and result, you can refer to The Banking and Financial Services Ombudsman, GPO Box 3A, Melbourne VIC 3001, phone: 1300 780 808.

Code of Banking Practice

If you are an individual or small business customer within the meaning of the Code of Banking Practice, the Code will apply to this service from the date we adopt it.

If the Code of Banking Practice applies, the relevant descriptive information referred to in sections 13.1 and 13.2 of the Code is set out in our Terms and Conditions booklet for the deposit account to which deposits are made using this service. These booklet include the following information:

- Our account opening procedures;
- Our obligations regarding the confidentiality of your information;
- Complaint handling procedures;
- General descriptive information regarding bank cheques;
- A recommendation that you inform us promptly if you are in financial difficulty; and
- A recommendation that you carefully read the terms and conditions applying to the relevant banking service.

Copies of the booklet are available on request.

Conditions of Use

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1.0 THESE CONDITIONS OF USE

1.1. Introduction

- 1.1.1. These Conditions of Use govern Business Express Deposit banking at Westpac, other than Direct Pick-Up and Cheque Pick-Up.
- 1.1.2. It is important that you read this Conditions of Use booklet carefully and retain it for future reference. In particular, clause 7 limits Westpac's liability. **In view of this limited liability you should check that all relevant risks are covered by your own insurance.** We suggest that when consulting your insurer or your insurance broker you produce this booklet.
- 1.1.3. These Conditions of Use apply to all Business Express Deposit banking customers and apply any time you conduct Business Express Deposit banking.
- 1.1.4. Business Express Deposits are able to be Lodged with the Bank in the following ways:
 - over the counter
 - In Branch Express Deposit Box

- Night Safe and Offsite Night Safe
- Direct Pick-Up
- Cheque Pick-Up (cheques only)
- such other methods of delivery as approved by us from time to time.

Separate conditions of use govern our Direct Pick-Up and Cheque Pick-Up services.

1.1.5. On the Business Express Deposit – Agreement and Acknowledgment form you declared that your use of Business Express Deposit banking was not wholly or exclusively for private or domestic use. Whether or not you have signed that form you now agree that your use of Business Express Deposit banking will be limited to business purposes.

1.2. When the Conditions of Use take effect

Unless you have previously accepted these Conditions of Use, any use of our Business Express Deposit will be taken as your agreement to comply with these Conditions of Use.

2.0 DEFINITIONS

2.1. In these Conditions of Use:

‘Agreement’ means the agreement between you and us governed by these Conditions of Use for the use of our Business Express Deposit.

‘Bank’, ‘Westpac’, ‘our’, ‘we’ or ‘us’ means Westpac Banking Corporation (ABN 33 007 457 141).

‘Bank Business Day’ means any day on which the Westpac branch at which you operate our Business Express Deposit is open for ordinary banking business but does not include weekends, public holidays or bank holidays.

‘Cheque Pick-Up’ means collection by a courier as arranged through us.

‘Customer’, ‘you’ or ‘your’ means each Customer who has entered into the Agreement.

‘Direct Pick-Up’ means collection by a Security Service arranged through us.

‘Envelope’ means an envelope given to you by us for the purpose of Lodgment. Certain envelopes can only be used for specific types of Lodgment as described in these terms and conditions.

‘In Branch Express Deposit Box’ means, where available, a container located within our branch or In-store for the purposes of Lodgment.

‘In-store’ means an independently operated business that performs limited banking functions on our behalf.

‘Items’ means any items issued by us to you for the use of our Business Express Deposit. It will include, if applicable to you and if agreed to by the Bank, a key to the door of our Night Safe. It will also include any replacement of any Item.

‘Lodgment’ means deposit of an Envelope by a method approved by us and includes:

- over the counter at one of our branches or In-stores;
- Direct Pick-Up;
- Cheque Pick-Up;
- Lodgment Device;
- such other method of Lodgment as approved by us from time to time. We may add, remove or discontinue specific methods of Lodgment at any time.

Lodgment over the counter does not take place until the Envelope has been handed to a Bank officer or In-store operator (as the case may be).

Lodgment for Direct Pick-Up takes place once the Security Service acknowledges receipt for the Envelope.

When using a Lodgment Device a Lodgment does not take place until the Envelope is retrieved from the Lodgment Device by or on behalf of Westpac and recorded on a register maintained for the purpose of recording retrieved Envelopes.

References to “Lodge” and “Lodging” have a corresponding meaning to “Lodgment”.

'Lodgment Device' means, where available, In Branch Express Deposit Box, Night Safe, Offsite Night Safe or such other receptacle as approved by us from time to time for Lodgment of an Envelope.

'Night Safe' means a specific Night Safe located at one of our branches for which you have been issued a key to the door if we have agreed to your use of this method of Lodgment. Unless we specifically refer to Offsite Night Safe a reference to Night Safe includes Offsite Night Safe.

'Offsite Night Safe' means a specific Night Safe located away from one of our branches for which you have been issued a key to the door if we have agreed to your use of this method of Lodgment.

'Security Service' means the third party security service provider engaged by us to deliver the Envelope from you to us.

2.2. More than one Customer

If more than one Customer has entered into the Agreement then the rights and obligations contained in these Conditions of Use will apply to each Customer jointly and severally.

3.0 OPERATION OF BUSINESS EXPRESS DEPOSIT

3.1. General

3.1.1. You are permitted to place only the following in the Envelope:

3.1.1.1. cash; and/or

3.1.1.2. cheques; and/or

3.1.1.3. other negotiable instruments available for immediate deposit.

In all cases, items placed in the Envelope must be Australian currency or (in the case of cheques and other negotiable instruments) be payable in Australian currency amounts and must be for deposit to Australian domiciled Australian dollar currency accounts with the Bank.

- 3.1.2. Before making a Lodgment, any cash deposited must be placed in the compartment of the Envelope marked for cash and any cheques and other negotiable instruments must be placed in the compartment marked for deposit slips and cheques. **If you use Night Safe to make a Business Express Deposit, the Envelope specified for Night Safe use must be used.**
 - 3.1.3. You must ensure a deposit slip correctly recording all details of your deposit is included in each Envelope used to make a deposit through Business Express Deposit. If your deposit includes cheques, you must complete the cheque details on the deposit slip and keep a copy of the cheque listing including the drawer of the cheque/negotiable instrument and bank and branch on which it is drawn for use in case an Envelope is lost or damaged.
 - 3.1.4. Delays in processing the contents of the Envelope (and, therefore, in crediting your account) may occur in the event of incorrect preparation of Envelopes or completion of deposit details as indicated above.
- 3.2. **Use and operation of our Night Safe for Business Express Deposit (if you subscribe to Night Safe on the Business Express Deposit – Agreement and Acknowledgment form)**
- 3.2.1. Only you may operate our Night Safe.
 - 3.2.2. You must securely close and lock the door to our Night Safe immediately after use.
 - 3.2.3. You must only use the Envelope specified for use with Night Safe. No other size Envelope is to be lodged through Night Safe and clause 7.1.7 should be noted.
 - 3.2.4. Retrieval and processing of Envelopes deposited using Night Safe and Offsite Night Safe are subject to clause 6.1.
 - 3.2.5. Each of us may terminate use of the Night Safe by giving notice to the other. If use of Night Safe is terminated, the provisions of clause 9 will apply but only to the extent necessary to effect termination

of your use of Night Safe. These conditions of use will otherwise continue to apply to your use of the Business Express Deposit.

3.3. Use of Security Service

- 3.3.1. If you engage a third party security service provider to effect deposits on your behalf, such deposits will be treated and processed as if made by you.
- 3.3.2. We may instruct our Security Service to perform the count of the contents of the Envelope. In such cases the count of the our Security Service will be our count.
- 3.3.3. The provisions of clause 6 apply to processing your Envelope where you engage a third party security service provider or we use our Security Service except as modified above.

4.0 FEES AND CHARGES

- 4.1. You agree to pay all fees and charges applicable to your use of the Business Express Deposit Service.
- 4.2. Subject to all applicable laws we may charge a nominated account you have with us with any fees and charges.
- 4.3. Currently the only fee applicable to use of the Business Express Deposit Service is the annual fee which applies if you subscribe to Night Safe.
- 4.4. Charges means any charge for the repair or replacement of any of the Items and any costs of complying with any law or court order (see clause 8).
- 4.5. Information on current fees applicable to your deposit account is available from any Westpac branch on request.

5.0 THE ITEMS (KEYS)

5.1. Your responsibilities

5.1.1. You agree that the Items:

- 5.1.1.1. must remain in your possession and control (except when deposited with us);
- 5.1.1.2. must not be allowed into the possession or control of any other person;
- 5.1.1.3. must be kept by you in good repair;
- 5.1.1.4. must be returned to us on demand; and
- 5.1.1.5. must be returned to us if the Agreement is terminated.

5.2. Ownership of the Items

You agree that the Items remain our property at all times.

5.3. Loss, replacement and repair of the Items

- 5.3.1. You must pay for the cost of us providing you with any replacement Items.
- 5.3.2. We will provide you with temporary or permanent replacement Items as may be required.

6.0 PROCESSING YOUR DEPOSITS

(if you are not present during opening of Envelope and counting)

- 6.1. Night Safes (excluding Offsite Night Safes) will be cleared once in the morning and once in the evening of a Bank Business Day. Other Lodgment Devices including Offsite Night Safes will be cleared from time to time. In either case deposits may not be processed and value given until the next Bank Business Day after we have cleared the Lodgment Device. Envelopes may be Lodged with us over the counter while we are open.
- 6.2. Once we accept an Envelope over the counter at a branch or In-store and if you do not wait for us to count the deposit or retrieve the Envelope from a Lodgment Device, we may credit your account for the amount recorded on your deposit slip before we count the amount of the deposit. In most

cases you will be given same day value, however, we are entitled to count the deposit later and make adjustments if discrepancies appear. We are not required to process Envelopes on non Bank Business Days.

- 6.3. If you deposit an Envelope with an In-store you authorise the In-store to deal with the deposit on our behalf as if it were us.
- 6.4. If the deposit slip which you enclose in your Envelope does not correctly record the amount in your Envelope and we have credited your account with the amount recorded on the deposit slip **you authorise us and we are entitled to**
 - 6.4.1. debit your account with any shortfall we establish; or
 - 6.4.2. credit your account with any excess we count.

In any event our count will be deemed accurate and will prevail over your count.

If you did not enclose a deposit slip recording an amount in the Envelope we will count the contents of the Envelope and credit your account after we have completed the count.

If any of the things above happen we will notify you of what we have done by either (i) telephoning you at the latest telephone number recorded with us for you; (ii) mailing a statement identifying the discrepancy; or (iii) mailing a notice to the latest address recorded with us for you. If you use Business Express Deposit for more than one location i.e. you have a number of stores/locations that use the service and we consider the above would be better directed to the particular store/location in question we may satisfy the above by (i) telephoning the particular store/location at the latest telephone number recorded with us for that store/location; or (ii) mail a notice to the latest address recorded with us for that store/location.

- 6.5. If you wait while we count the contents of the Envelope the deposit will be processed as a normal deposit.
- 6.6. If we use our Security Service the provisions above in this clause 6 are varied by clause 3.3.

6.7. You agree that we may use a Security Service to process your deposit and that such Security Service may become aware of your banking details. We will ensure that any Security Service we use is required to protect the confidentiality of your banking details.

6.8. Third Party Cheques

6.8.1. You must ensure that all cheques that are made payable to a third party are correctly endorsed prior to inclusion in the Envelope.

6.8.2. We may deduct the value of improperly endorsed third party cheques and third party cheques not presented in accordance with any specific arrangement with us from the amount of the deposit and return these cheques to you. Our determination of whether a cheque is properly endorsed is final.

6.8.3. Nothing in this sub-clause limits our rights under the Cheques Act 1986 and we specifically reserve those rights.

7.0 OUR LIMITED LIABILITY TO YOU

7.1. Our limited liability to You

7.1.1. We shall not be liable to you for:

7.1.1.1. direct loss except as specified below;

7.1.1.2. any indirect, special or consequential loss or damage (including loss of profit);

7.1.1.3. the face value of cheques and negotiable instruments contained in an Envelope. It is your responsibility to ensure that you retain details of non cash items deposited so that in the event of loss or damage you can approach the drawer for a replacement.

7.1.2. Before Lodgment we have no liability to you for any loss or damage arising from loss of or damage to an Envelope or its contents.

- 7.1.3. Between the time of Lodgment and the contents of the Envelope being counted, our maximum liability to you for loss or damage (as distinct from discrepancies) to the cash component of Envelopes lodged (irrespective of the number of Envelopes deposited) is as follows:
 - 7.1.3.1. For over the counter at a branch we will accept liability for up to the “said to contain” value.
 - 7.1.3.2. In the case of Lodgment through a Lodgment Device we will accept liability for up to the “said to contain” value from the time of Lodgment.
 - 7.1.3.3. For all methods of Lodgment via an In Store, our liability is limited to a maximum of \$5,000.
- 7.1.4. After we have counted a Lodgment our liability is governed by the terms and conditions which apply to your account with us and clause 6 of these Conditions of Use.
- 7.1.5. There is no bailment of the items contained in your Envelope placed in Lodgment Devices. The Bank has none of the obligations of a bailee. You have none of the rights of a bailor.
- 7.1.6. We will not be responsible to you for any loss or damage which occurs when you are in breach of any term or condition of these Conditions of Use and/or by reason of any such breach.
- 7.1.7. Without limiting the generality of the foregoing and notwithstanding any other provision of these Conditions of Use except clause 7.1.8 we will not be liable to you for any loss or damage to the Envelope or contents thereof if you lodge the incorrect Envelope in the Night Safe.

7.1.8. Nothing in these terms and conditions shall operate so as to exclude, restrict or modify the application of any of the provisions of the Trade Practices Act 1974 or any equivalent State or Territory legislation, the exercise of a right conferred by such a provision, or our liability for a breach of a condition or warranty implied by such a provision. Except that to the extent permitted by the Trade Practices Act and any equivalent State or Territory legislation, our liability will be limited to resupply of services to you or the cost of having the services supplied again.

8.0 OUR RESPONSIBILITIES

8.1. Compliance with court orders and law by us

8.1.1. If we are required by any court order or law:

8.1.1.1. to deliver any Envelope to any person other than you;

8.1.1.2. to allow any person other than you to inspect the contents of any Envelope;

8.1.1.3. not to deposit the contents of any Envelope into your account; or

8.1.1.4. not to deliver the contents of any Envelope to you,

then we will comply with that court order or law.

8.1.2. We will not be liable to you for any loss or damage you may suffer because of our compliance.

8.2. Financial Crimes Monitoring

8.2.1. In order for Westpac to meet its regulatory and compliance obligations relating to money laundering and financing of terrorism, you acknowledge and agree that (despite any other provision of these terms and conditions):

8.2.1.1 transactions may be delayed, blocked or refused where we have reasonable grounds to believe that they breach Australian law or the law of any other country;

- 8.2.1.2 we may from time to time require additional information from you in relation to your use of this service (including a transaction affected by the steps described in 8.2.1.1) to assist us in meeting our regulatory and compliance obligations;
- 8.2.1.3 where legally obliged to do so, we may disclose information gathered in connection with your use of this service to regulatory and/or law enforcement agencies; and
- 8.2.1.4 you must not initiate, engage in or effect a transaction that may be in breach of Australian law (or the law of any other country).

9.0 TERMINATION OF THE AGREEMENT

9.1. Termination by you

- 9.1.1. You may terminate the Agreement at any time by giving us notice.
- 9.1.2. If you terminate the Agreement:
 - 9.1.2.1. the Agreement ends on the day on which you pay all outstanding fees and charges to us; and
 - 9.1.2.2. we will not be responsible to refund any portion of the current annual fee to you (where you subscribe to Night Safe).

9.2. Termination by us

- 9.2.1. We may terminate the Agreement by giving notice to you. If you use Business Express Deposit through a number of stores/locations we may also terminate this Agreement as far as it applies to a specific store/location (rather than terminate the Agreement for you and all stores/locations) in the event that we consider the store/location in question is not complying with these terms and conditions, however, before we do this we will notify you so that you may take steps to ensure that the store/location satisfies its obligations.

- 9.2.2. We will notify you of our decision to terminate the Agreement, or access to the Service by a specific store/location (if applicable), by either:
 - 9.2.2.1. mailing the notice to your latest address recorded with us – in which case you agree that you will be deemed to receive that notice 48 hours after posting; or
 - 9.2.2.2. delivering the notice to you personally.
- 9.2.3. If we terminate the Agreement:
 - 9.2.3.1. the Agreement ends on the day specified in the notice we give to you;
 - 9.2.3.2. if you have subscribed to Night Safe, we will refund to you the portion of the current annual fee, which relates to the period of the current year after the Agreement has ended.

9.3. In the event of termination you remain liable for the

- 9.3.1. prompt return to us of the Items; and
- 9.3.2. payment to us of all outstanding fees and charges and this provision survives termination.

10.0 OTHER

10.1. Drawings

These Conditions of Use do not permit you to draw against any cash, cheques or other negotiable instruments available for immediate deposit, using Business Express Deposit until they have been paid in and cleared in the ordinary course of Bank business, unless other arrangements have been made with your account manager.

10.2. Assignment

You cannot assign your rights under these Conditions of Use.

10.3. Variations to the Fees and or Conditions of Use.

- 10.3.1. We may vary fees and charges (other than a government charge) or introduce new fees and charges at any time by giving you at least 30 days notice.
- 10.3.2. We may add or vary a government charge at any time by giving you notice at or before the time the change takes effect.
- 10.3.3. We may change these Conditions of Use (other than a fee or charge to which the previous paragraphs apply) at any time by giving you notice at or before the time the change takes effect.
- 10.3.4. We will notify you of all variations to these Conditions of Use or fees by either:
 - 10.3.4.1. mailing the notice to your latest address recorded with us – in which case you agree that you will be deemed to receive that notice 48 hours after posting;
 - 10.3.4.2. delivering the notice to you personally; or
 - 10.3.4.3. publishing the notice in a newspaper available generally in your State or Territory.

10.4. Governing law

These conditions are governed by the laws of the State or Territory in which the Envelope is deposited with the Bank.



BUSINESS EXPRESS DEPOSIT – AGREEMENT AND ACKNOWLEDGMENT

Customer name and ABN (if applicable)

of _____

Street address

_____ ('Customer')

Suburb

State

Postcode

Westpac Banking Corporation ABN 33 007 457 141 ('Bank') agrees to allow the Customer to conduct Business Express Deposit banking on the conditions contained in the Bank's standard Business Express Deposit Banking Conditions of Use.

The Customer acknowledges receipt of a copy of the Bank's standard Business Express Deposit Banking Conditions of Use and agrees to be bound by those Conditions of Use and in particular the Customer acknowledges that Westpac limits its liability under clause 7. The Customer has read and understands this clause.

The Customer is subscribing to use Night Safe.

The Customer is NOT subscribing to use Night Safe.

(Mark applicable box)

If the Customer is subscribing to use Night Safe:

- the Customer acknowledges receipt of a key to the door of the Night Safe to be issued by the branch responsible for the applicable Night Safe and agrees to pay fees and charges applicable to Night Safe which may be additional to those applicable to Business Express Deposit without Night Safe.
- the Customer acknowledges that if it uses Business Express Deposit for the benefit of a number of stores/locations it is responsible for all keys to the Night Safes issued in relation thereto.
- **the customer acknowledges that Westpac limits its liability under clause 7 and acknowledges that in accordance with clause 3.2.3 only envelopes specifically designed for that purpose can be lodged via the Night Safe. The customer has read and understands these clauses.**

Dated this _____ day of _____ 200 .

For and on behalf of:
(Company Name)

By Director/Secretary/Office Bearer

and Director/Secretary/Office Bearer

Contact Phone Number

Contact Name

PLEASE DETACH ALONG PERFORATION

The information in this brochure is current as at September 2004.