

Westpac Share Trading Global Markets User Guide

This Guide is intended to provide information for educational purposes only and is subject to change at anytime without notice.

19 June 2023



We're here to help

☎ 1300 757 319

💻 sharetrading.westpac.com.au

✉ globalmarkets@westpac.com.au

Accessibility support.

At any time, you can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS). To use the NRS you can register by visiting infrastructure.gov.au/national-relay-service

Visit westpac.com.au/web-accessibility for further information on our accessible products and services for people with disability.

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The Australian share market makes up less than 2% of the world's share markets by market capitalisation

Westpac Share Trading Global Markets gives you access to most of the remaining 98%

The Westpac Share Trading Global Markets account provides access to over 30 international exchanges, including the New York Stock Exchange (NYSE), American Stock Exchange (NASDAQ), London Stock Exchange (LSE), Hong Kong Stock Exchange (HKEX) and the Tokyo Exchange (JPX).

Global Markets trading through Westpac Share Trading is a service provided through our partnership with Pershing LLC (Pershing). Pershing is a subsidiary of the Bank of New York Mellon (BNY Mellon), one of the world's leading providers of securities services.

Key features include:

- Trade US equities and options online or by phone, 24 hours a day.
- Trade equities by phone in over 25 other international exchanges.
- Access to consensus analyst recommendations for US equities.
- Advanced charting functionality.
- View live¹ prices, your balances, portfolio holdings, account activity, order status, trade confirmations, brokerage statements and tax statements online.
- In addition to shares and Exchange Traded Funds (ETFs), you can also trade Exchange Traded Option (ETOs) on US markets. The US ETO market is highly developed and offers options over a large number of equities. For more information on US option trading please refer to our website or call us on **1300 757 319**.

Key risks include:

If you use the International Listed Shares and Derivatives service, we will not provide you with any personal advice. This means that we will not take into account your personal objectives, financial situation and needs. Accordingly, a Statement of Advice (SOA) will not be provided. Please note the following risks of trading global:

- The risk of capital loss - an investment in the share market is by no means a guaranteed investment. Shareholders may receive only a fraction of their original investment amount or could face the prospect of the complete loss of the amount they invested in the shares of that company.
- Your international securities will be denominated in a currency other than Australian dollars. Adverse foreign exchange rate movements may more than offset security price gains.
- Your international securities will be held in the custody of an International Custodian, and may be subject to risk arising from change to the political, legal, regulatory or commercial environment of the country of the Custodian or International Stock Exchange.
- Market risk - the value of international securities may be affected by market variables, such as volatility in share markets, general economic conditions and interest rates, as well as issues specific to the securities.

Funding your Global Markets Account

Transferring Funds to and from your Global Markets account.

In order to trade international markets, you must have sufficient funds converted in the correct currency prior to trading.

To initiate a currency conversion request, log into Westpac Share Trading and proceed to:

My Account > My Portfolio > Holdings and Accounts and select your Global Markets trading account.

Deposit Funds into Global Markets account.

Withdraw Funds from Global Markets account.

The screenshot shows the 'Transfers' form with the following fields and annotations:

- 1. Transfer Type: Deposit to International Trading Account
- 2. From Nominated Account: Bank, BSB, Account Number
- 3. *Requested Currency: Please Select
- 4. *Amount (AUD):
- 5. Indicative Exchange Rate:

The rate quoted is indicative/estimated only, and not the confirmed rate you may actually receive. Rates are booked in each business day, and will be displayed in the History section on the Westpac Share Trading website once the transaction is completed.

Please note that there is a 0.6% Foreign Exchange conversion fee incurred when converting funds to and from a foreign currency.

Transfers requests submitted prior to 11am (Sydney time) will be processed the same business day and in most cases are available the same night for trading. Requests received after this time will be processed the following business day. Please note it may take up to two business days for funds to reach the Global Markets Trading or Linked Settlement account.

The screenshot shows the 'Transfers' form with the following fields and annotations:

- 1. Transfer Type: Withdrawal from International Trading Account
- 2. To Nominated Account: Bank, BSB, Account Number
- 3. *Requested Currency: USD
- 4. *Amount: 1,000.00
- 5. Indicative Exchange Rate: 1.4647

The rate quoted is indicative/estimated only, and not the confirmed rate you may actually receive. Rates are booked in each business day, and will be displayed in the History section on the Westpac Share Trading website once the transaction is completed.

Please note that there is a 0.6% Foreign Exchange conversion fee incurred when converting funds to and from a foreign currency.

Transfers requests submitted prior to 11am (Sydney time) will be processed the same business day and in most cases are available the same night for trading. Requests received after this time will be processed the following business day. Please note it may take up to two business days for funds to reach the Global Markets Trading or Linked Settlement account.

1. Ensure the correct transfer type is chosen.
2. Ensure the bank account details are correct.
3. Select the currency you would like to convert to or from Australian dollars. If depositing funds the amount requested must be cleared and available in the linked Australian bank account before you submit the request.
4. Enter the amount you would like to deposit to or withdraw from your Global Markets trading account. When requesting a withdrawal ensure the funds are settled and are available in the currency you are requesting. Your account cannot have a negative balance.

Cut-off times.

5. All funds transfer requests received before **11 am (Sydney time)** will be processed the same business day. Transfer requests after this time or on a non-business day will be processed on the next business day. The conversion rate applied will be from the day of processing. Funds should be available in the receiving account within 1-2 business days following processing.

Restricted Currencies

The following currencies are restricted and therefore you will need to convert from **AUD to USD beforehand**. Once the funds are in your Global Markets account, please call us on 1300 757 319 to cross convert from USD to the Restricted Currency.

Cut-off and processing times referred to above for fund transfer requests are not applicable when converting from USD to a Restricted Currency (and vice versa). Any restricted currency conversion and transfer request is dependent upon Pershing, our foreign exchange provider.

Indonesia - IDR Indonesian Rupiah

Thai - Baht

Philippines - Peso

How to request a restricted currency conversion.

1. Call us on 1300 757 319 (open 24 hours a day on US trading days).
2. Specify which restricted currency you wish to convert your funds to.
Please note, you will be asked to provide a reason why you wish to convert funds to a restricted currency, this reason must be provided to assist Pershing LLC (Pershing) with their approval of the conversion.
The following details will need to be confirmed over the phone:
 - NCU number
 - Amount to be converted
 - Amount to be received
 - Indicative Rate
3. Before processing a cross currency request, you will be provided with an indicative quote over the phone.
4. If you provide a verbal or written confirmation to proceed, instructions will be sent to Pershing LLC who will then assess the request and reply with an executed rate.
5. You will then receive an email advising whether your conversion request has been successful or not. For successful requests please allow up to 2 business days for the funds to be available. For unsuccessful requests, refer to the email to understand why the currency conversion request was rejected.

Portfolio

The Portfolio section has four main pages to help you keep up-to-date and track your investments.

The screenshot displays the 'Overview' page of an online investing platform. At the top, there's a navigation bar with 'Portfolio' selected. Below it, a summary section shows the account name 'NCU', a total value of \$229,104.52, and a day change of +\$145.86 (0.06%). A donut chart labeled 'Composition' shows 82.78% in 'CASH MONEY FUNDS BANK DEPOSITS' and 17.22% in 'EQUITY'. Below this, 'Portfolio Movers' are listed, divided into 'Strongest Performers' (e.g., SRTY, SEF) and 'Weakest Performers' (e.g., EQX). A sidebar on the right includes 'Quick Links', 'Trading', 'Open Orders', 'Recently Executed Trades', and 'My Portfolio in the News'. Red callouts A, B, C, and D highlight specific elements: A points to the total value and day change; B points to the composition chart and table; C points to the 'Strongest Performers' and 'Weakest Performers' tables; and D points to the 'My Portfolio in the News' section.

- 1 The **'Overview'** page displays a summary of your account and a snapshot of your most recent activities, such as open orders and recently completed trades.
 - A Total value of your account and any day change.
 - B Composition – breaks down the total value of your account into total shares value in USD and Cash amount.
 - C The strongest and weakest performers on your portfolio.
 - D News about shares held in your portfolio.
- 2 The **'Balances'** page displays any cash balance you have in your Global Markets trading account. If you hold multiple foreign currency on your account, go down the page to 'Currency balances' and click on the plus sign.
- 3 The **'Holdings'** page displays all shares you currently hold on the account. This page contains the share's last traded price, market value, market value change from previous closing price and 5 day chart.
- 4 The **'History'** page displays transactions that have occurred on the account over the past 2 years, including funds deposited and withdrawn, buy and sell trades, and any dividends received. Transactions on this page can be downloaded as an Excel file.

Research

The International Platform has a dedicated research section, making it easy to explore US markets, sectors and opportunities. The 'Research' section has three main pages.

Note: The International Research platform can only be used to search US listed stocks.

Quotes and research for securities listed on other international exchanges are available from various public websites. A list of public sites can be found at **Products and Services > International Shares > FAQs** 'Where can I get security prices and other market information for Global Markets'?

1 Markets

The 'Markets' page displays various sector analysis and indices information for US markets to keep you abreast of key movements in the market. This includes the three main US indices performance, upcoming events/market news and stocks with largest gains and losses.

2 Quotes & News

The 'Quotes & News' page displays information about particular stock you are researching.

3 Investing Tools

The 'Investing Tools' page allows stocks and Exchange Traded Funds (ETFs) to be shortlisted using a range of parameters (fundamental, technical or predefined), and compare multiple US stocks and set market alerts.

4 The search bar allows you enter a stock code or name of the stock you would like to research.

5 Full Stock Quote.

6 Different research tools and analysis about the stock, includes:

- Stock rating, consensus report and Fundamental ratio.
- Charting, News and Earnings report.

The screenshot shows the 'Research' section of the Online Investing platform. The navigation bar includes 'Portfolio', 'Transact', 'Research' (highlighted with a red circle 1), 'Tools', and 'Communications'. Below the navigation bar, there is a search bar labeled 'Research a symbol' with a 'Go' button and a 'RECENT SEARCHES' list showing 'AMZN' (highlighted with a red circle 4). The main content area is divided into several sections: 'US Markets' (with sub-tabs for News, Events Calendar, and Sectors & Industries), 'Today's Events (139)' for Jul 16, 2020, listing 'Economics (50)', 'Earnings (10)', 'Dividends (77)', and 'Splits (2)'. The 'Economic Events' section lists three '4:30 PM ET Fed Balance Sheet' events. The 'Market Update' section shows an 'Overview' table with columns for NAME, PRICE, and DAY CHANGE, listing DJIA, S&P 500, and NASDAQ. A line chart for DJIA is shown with the text 'DJIA - TREND IS NEUTRAL'. The 'Market Movers' section is currently empty, displaying 'No Data Available'. The 'Live Briefs News' section is also visible at the bottom.

W Online Investing [Logout](#)

Portfolio Transact **Research** Tools Communications [Go paperless](#)

Markets **Quotes & News** Investing Tools Rateboard

1 **2** **3** **Stock Research** Real-Time | Delayed ON Turn Help ON
as of 8:50 PM ET

4 **Research a symbol**
 [Go](#) RECENT SEARCHES **BHP AAPL AMZN**

5 **Amazon.com Inc AMZN NASDAQ** [Add to Watchlist](#) [Set Market Alert](#)

Sector **Retail Trade** Industry **Internet Retail** Quote is **Delayed**

Last Price	Today's Change	Bid/Size	Ask/Size	Volume	52 Week Range	Trade
\$3,055.21	▲ (\$46.30) +1.54%	3,058.01/1	3,062.00/1	4,170,492	1,626.03 - 3,344.29 3/16/2020 - 7/13/2020	

3:59 PM ET 7/27/2020 Market data is delayed

Day Low - Day High \$3,015.77 - \$3,098.00 YTD % Change (price) 65.34% Most Recent Dividend -- Ex-Dividend Date -- Dividend Yield (-) -- Annualized Dividend (-) --

6 **Summary** News Charting Earnings Fundamentals Insiders Option Chain

Fundamentals

EPS **\$1.47** Q2

Revenues **\$81.27B** Q2

AMZN compared to the market
Price/Book Total Debt/Equity

Price Performance

Current 3d 5d 1m 3m 6m 1y [More Charting](#)

Yesterday's Change ▲ 1.54% Today's Change ▲ 1.54%

Note: Any securities or prices used in the examples in this guide are for illustrative purposes only and should not be considered as a recommendation to buy, sell or hold. Past performance is not indicative of future performance.

Useful Tools

Westpac Share Trading gives you access to useful tools such as stock screeners, Watchlists and events calendars to help you identify and track investment opportunities, and keep an eye on their movements.

Market news sector analysis and indices information for US markets keep you abreast of key movements in the market

Company profiles explore US companies and consensus recommendations to help you make investment decisions.

The **'Tools'** section has the **'Watchlist'** function for US stocks where multiple Watchlists can be created and can hold up to 50 stocks in each.

- 1 The summary page on the Watchlist displays a quick quote on the stocks listed.
- 2 The Share Gain/Loss page on the Watchlist allows you input stock information, such as purchase date, purchase price and number of shares.
This page can be used to track the cost basis and gains or losses of stock purchases.
- 3 The Performance page on the Watchlist provides 6-month, 1-year, 3-year and 5-year percentage (%) Change.

Online Investing [Logout](#)

Portfolio Transact Research **Tools** Communications [Go paperless](#)

Watchlist Educational Resources

My Watchlists Quotes at least 15 mins delayed

View: Watchlist 1 [Saved as My Default Watchlist](#) [Rename](#) [Delete](#) [Create New Watchlist](#) [Refresh Watchlist](#)

For optimal performance, only 50 holdings are allowed per watchlist. [Add](#)

Summary **Shares Gain/Loss** Performance

Stocks (8)

1	NAME	SYMBOL	LAST PRICE	TODAY'S CHANGE	5 DAY CHANGE	SHARE VOLUME	MARKET CAP	
	Advanced Micro Devices Inc	AMD	\$54.92	-\$0.42 -0.7589%	-4.08%	36,882,913	\$64.32B	X
	Amazon.com Inc	AMZN	\$2,999.90	-\$8.07 -0.2681%	-5.74%	6,392,566	\$1.50T	X
	Alphabet Inc	GOOGL	\$1,514.92	-\$1.96 -0.1292%	-0.25%	1,324,159	\$454.55B	X
	JPMorgan Chase & Co	JPM	\$100.01	\$0.28 0.2808%	+9.56%	16,886,785	\$304.73B	X
	Microsoft Corp	MSFT	\$203.92	-\$4.12 -1.9804%	-4.85%	29,937,448	\$1.55T	X
	Facebook Inc	FB	\$240.93	\$0.65 0.2705%	-1.46%	18,878,219	\$579.87B	X
	Twitter Inc	TWTR	\$35.28	-\$0.39 -1.0934%	-1.23%	24,352,282	\$27.68B	X
	BRK Inc	BRKK	\$11.00	\$1.75 18.9189%		1,845	\$6.63M	X

Placing a trade

For US listed stocks, you have the choice of placing your trade **online or over the phone**.

For non-US listed stocks, orders can only be placed **over the phone**. Market orders are good for day only and will expire when the specific market closes on that specific day. Limit orders can be good for day, good until cancelled (365 days) or good until a specified date. To amend or cancel a non-US listed stock order, you will need to contact the Global Markets team on **1300 757 319**.

To access your Westpac Share Trading Global Markets share trading account, navigate to **Trading > Global Markets > Launch Global Markets** then click **Launch**. Click the Transact menu to open the Order Pad as per the screenshot below

- 1 The 'New order' page allows you to place US trades only. For non-US trades, please call our desk on **1300 757 319** (open 24 hours a day on US trading days).
 - A Select the type of trade you are placing (Buy/Sell)
 - B Enter the stock code or name of the shares and it will show you matching results.
 - C Enter the number of shares you want to buy or sell.
 - D Select the order type for your order.
 - **Market:** An order to be executed at the best available market price.
 - **Limit:** An order to buy or sell a security at or better than a specified price.
 - **Limit-All or None:** A Limit order with an additional condition of only allowing full number of shares be bought/sold in one transaction (no partial execution).
 - **Limit-Fill or Kill:** Fill the entire order or kill the order when the order is placed (only to be used during market hours).
 - **Stop-Limit:** (the stop) trigger is set when the limit order is executed to buy/sell no more/less than the limit price.
 - **Stop:** An order to be executed at the best available market price if the market reaches a specific price.
 - E Select the duration of your order.
 - **Day:** Good for the trading day. If placed during US market hours, it will expire at the end of the trading day.
 - **Good till Cancelled:** Good for 1 year from the date of order was placed.
- 2 The 'Order status' page allows you to view/manage open US trades (Amend/ Cancel) and also view most non-US trades.

To check the trade status for US listed stocks:

Simply navigate to **Transact > Order Status**, and select from options A-G in the dropdown list shown below.

The screenshot shows the 'Order Status' page in a trading application. The page has a navigation bar with 'Portfolio' and 'Transact' tabs. Below the navigation bar, there are tabs for 'New Order' and 'Order Status'. The 'Order Status' tab is active. The page displays 'Viewing: NCU' and 'In USD'. A 'Filter By:' section contains a text input field with the placeholder 'Symbol or CUSIP'. Below this is a 'TRADE STATUS' dropdown menu currently set to 'All'. A red 'Apply Filters' button is located at the bottom right of the filter section.

- A All** - All the orders that you have placed in the last 365 days will be displayed
- B Open** - Open orders are orders that are currently outstanding in the market.
- C Pending** - Pending orders are orders that are waiting to enter the market (e.g. orders that have been placed outside US market hours).
- D Executed** - Executed orders are orders that have successfully been actioned
- E Cancelled** - Cancelled orders are orders that have either been cancelled by the system or have expired
- F Rejected** - Rejected orders are orders that have been manually rejected due to reasons such as insufficient funds in the Global Market account.
- G Awaiting Sale** - Awaiting Sale is similar to pending orders but is only applicable if you have multiple trades (e.g. 20-30 orders).

For non-US listed stocks:

Please contact our Global Markets on **1300 757 319** to place a trade, check, amend or cancel trades in non-US markets.

Communications

The screenshot shows the 'Online Investing' website's 'Communications' section. The top navigation bar includes 'Portfolio', 'Transact', 'Research', 'Tools', and 'Communications'. The 'Communications' section is active, showing a 'Settings' dropdown and a 'Viewing: NCU In USD' indicator. A sidebar on the left lists document types: 'Message Center', 'All Documents', 'Statements & Reports' (A), 'Trade Confirmations' (B), 'Tax Documents', and 'Notifications'. The main content area is titled 'Trade Confirmations' and features a 'Combine Document' button, filter options for 'SYMBOL', 'TRANSACTION TYPE' (Buy/Sell), and 'TIME PERIOD' (Last 6 Months), along with 'From Date' and 'To Date' fields and an 'Apply Filters' button. Below the filters is a table header with columns: 'TRADE DATE', 'TYPE', 'TRANSACTION TYPE', 'CUSIP', 'SYMBOL', and 'PROCESS DATE'. The table currently displays 'There are no records to display'. A 'Logout' button is visible in the top right corner.

- 1 The 'Communications' section contains all documents posted out.

 - A The 'Statement & Reports' tab contains all monthly brokerage statements. This is generated each month where there is a transaction on the account. It displays full details of the transactions on the account, holdings and cash balances.
 - B The 'Trade Confirmations' tab contains a trade contract note for any trade executed on the account. Trade Confirmations are available to view and download within 24 hours of a trade being executed. Please note that time period function on both pages needs to be used by 2-year time frames, e.g. 2017-2018.
- 2 The 'Settings' page allows you to nominate an email address for electronic communications via email instead of receiving documents via post. The email advises when statements or trade confirmations are ready to view or download from the international platform.

Transferring shares

Before making a transfer request, you will need to check that:

- The shares to be transferred are **electronically** registered shares and are not paper certificates.
- The registered name and address of the holding exactly matches your Global Markets trading account (including middle name if any, salutation and street abbreviations).

Broker to Broker.

There are two different Broker to Broker procedures: Automated Customer Account Transfer (ACAT) and non-Automated Customer Account Transfer (non-ACAT). Which form you will use depends on where the shares are currently held. The Broker to Broker Transfer is a **free** transfer process.

Account Transfer (ACAT) form:

- If stocks are currently held with a broker located in North America that is an ACAT Participant, you will need to complete an ACAT form. In addition, you will also need to submit a statement dated within 12 months before finalizing their requests. The ACAT form and the statement can be emailed to globalmarkets@westpac.com.au
- Please complete the **RIGHT** side of Section Two (see sample ACAT form on next page).
- Please note that the existing North American broker needs to be an ACAT Participant. If not, please see the non-ACAT Transfer procedure below.

Issuer to Westpac Global Markets Transfer.

ACAT form:

- If the stocks are held with a share registry that is an ACAT Participant, you can fill out the ACAT form. This procedure is called a Direct Registration System (DRS), and generally has a fee of \$15 USD. In addition to the ACAT form, you are required to submit a share holding statement dated within 12 months.
- Please complete the **LEFT** side of Section Two for DRS transfers (see ACAT form sample below).
- Please note that the existing share registry will need to be an ACAT Participant. If not, please see the non-ACAT Transfer procedure below.

Non-ACAT Transfer Procedure.

You will **not** be required to complete an ACAT form if:

- Stocks are held with a broker **outside** North America
- Stocks are held with a broker in the US which is **not** an ACAT Participant.
- Stocks are held with the share registry **outside** North America
- Stocks are held with the share registry in the US but the agent is **not** a DRS participant.

In the non-ACAT Transfer procedure, the other party who is currently holding the stocks will need to initiate the transfer request. In this case, you will need to provide the following:

- **Westpac Share Trading Global Markets email address:** globalmarkets@westpac.com.au
- **Pershing's Clearing Number:** 0443

Certificateless Registry for Electronic Share (CREST) Transfer.

Certificateless Registry for Electronic Share Transfer (CREST) is applicable if you would like to transfer shares from the **United Kingdom**. This is only applicable to shares that have already been converted to electronic format.

You will need to provide the other party our Pershing details in order to initiate the transfer request.

CREST Participant ID: 601

CREST Member ID: PERNY

CREST Participant Email Address: globalmarkets@westpac.com.au

Off Market Transfer (OMT)

Off Market Transfer (OMT) requests are only available internally e.g. from one Westpac Global Market NCU number to another.

For further assistance please contact our Global Markets team on **1300 757 319**.

Account Transfer (ACAT) form sample:

ACCOUNT TRANSFER FORM

I. RECEIVING FIRM INFORMATION (Only one per form)

RECEIVING FIRM CLEARING NUMBER: **0443**

ACCOUNT NUMBER: —

SOCIAL SECURITY NUMBER: — — or TAXPAYER IDENTIFICATION NUMBER: —

SECONDARY SOCIAL SECURITY NUMBER: — — or TAXPAYER IDENTIFICATION NUMBER: —

ACCOUNT TYPE: (Enter the two character code)

Nonretirement: **SN**—(Single) **JT**—(Joint) **TR**—(Trust) **CT**—(Cotrustee) **CO**—(Corporate) **CU**—(Custodian) **ES**—(Estate) **BC**—(Bank Custody) **AG**—(Agency)

Retirement: **IR**—(Traditional IRA) **RI**—(Roth IRA) **DR**—(Direct Rollover) **BI**—(Beneficiary) **BR**—(Beneficiary Roth IRA) **4K**—(401k) **EI**—(Education Savings Account) **SI**—(SIMPLE IRA) **QP**—(Qualified Plan) **4B**—(403b) **7B**—(457 Plan) **HS**—(Health Savings Account) **5P**—(529 Plan)

Other: **OT**—(Other)

II. DELIVERING ACCOUNT INFORMATION

CLEARING NUMBER:	DELIVERING FIRM CONTACT INFORMATION (MANDATORY WHEN CLEARING NUMBER IS NOT PROVIDED)
ACCOUNT NUMBER:	CONTACT NAME:
FIRM NAME:	FIRM ADDRESS: (No P.O. Box)
ACCOUNT TITLE: (As it appears on your statement)	CITY: STATE: ZIP:
	TELEPHONE NUMBER:

NOTE: A complete copy of your most recent brokerage account statement is necessary to process this form.

III. TRANSFER TYPE (Choose only one)

A. ACCOUNT TRANSFER

- FULL (Check one below)
 - TRANSFER ALL ASSETS IN KIND (Skip to Section VI)
 - LIQUIDATE ALL ASSETS LISTED IN SECTION IV (Liquidations are not for brokerage accounts)
 - TRANSFER ALL ASSETS IN KIND EXCEPT FOR THE ASSETS LISTED IN SECTION IV, WHICH REQUIRE LIQUIDATION
 - PARTIAL (Complete Section IV)

B. DRS/DRIP

- FULL (Check one below)
 - SELL FRACTIONS AND CLOSE ACCOUNT
 - TRANSFER ALL FULL SHARES ONLY
- PARTIAL (List assets in Section IV)

NOTE: For transfer agents, electronically send positions or issue a certificate for whole shares and redeem fractional shares.

C. DIRECT MUTUAL FUND

- TRANSFER MUTUAL FUNDS FROM THE ACCOUNT HELD DIRECTLY AT THE FUND COMPANY (See list in Section IV for exact instructions)

NOTE: Only one fund family per form.

D. BANK RETIREMENT PLAN ACCOUNTS (Select only one)

- LIQUIDATE IMMEDIATELY AND TRANSFER CASH I am aware of and acknowledge any penalty I will incur from an early withdrawal.
- LIQUIDATE AT MATURITY AND TRANSFER CASH Specify maturity date: _____ (submit two to three weeks before maturity date).

NOTE: Liquidations involving bank CDs, checking accounts, or savings accounts can only be processed from retirement accounts.



RPD-150 ACAT

PAGE 2 OF 4
FRM-TSFR-11-07

IV. PARTIAL TRANSFERS, DIRECT MUTUAL FUNDS, AND LIQUIDATIONS (If there are more than eight assets, attach a signed list to this form)

QUANTITY	ASSET DESCRIPTION	CUSIP®/SYMBOL	FUND ACCOUNT NUMBER	TRANSFER INSTRUCTIONS ¹	DIVIDEND OPTION ²	CAPITAL GAIN OPTION ²	ESTIMATED \$ VALUE
				<input type="checkbox"/> Transfer In Kind <input type="checkbox"/> Liquidate	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	
				<input type="checkbox"/> Transfer In Kind <input type="checkbox"/> Liquidate	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	
				<input type="checkbox"/> Transfer In Kind <input type="checkbox"/> Liquidate	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	
				<input type="checkbox"/> Transfer In Kind <input type="checkbox"/> Liquidate	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	
				<input type="checkbox"/> Transfer In Kind <input type="checkbox"/> Liquidate	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	
				<input type="checkbox"/> Transfer In Kind <input type="checkbox"/> Liquidate	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	
				<input type="checkbox"/> Transfer In Kind <input type="checkbox"/> Liquidate	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	
				<input type="checkbox"/> Transfer In Kind <input type="checkbox"/> Liquidate	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	

¹ If you have requested a liquidation, your market price is not guaranteed. You will receive the current market price after your transfer request is received, reviewed, and determined to be in good order by the delivering firm. Pershing is not responsible for market fluctuations or delays in the review process. DRS items cannot be liquidated.

² If this is a mutual fund transfer and there is no dividend or capital gain option checked in the section above, Pershing will process this request as reinvest.

(FOR OFFICE USE ONLY: All transfers must be added to Pershing's transfer systems)

V. RETIREMENT PLAN RESTRICTIONS AND CERTIFICATIONS

- **Age 70½ restrictions:** If you are at least the age of 70½ this year and you are rolling over assets from a qualified plan or 403(b) account, you must take your required minimum distribution (RMD) from your qualified plan or 403(b) account before rolling over your assets.
- **Rollover Certification of Employee:** I understand the rules and conditions and I have met the requirements for making a rollover. Due to the important tax consequences of rolling over funds or property, I have been advised to see a tax professional. All information provided by me is true and correct and may be relied on by Pershing LLC. I assume full responsibility for this rollover transaction and will not hold Pershing LLC liable for any adverse consequences that may result. I hereby irrevocably designate this contribution in funds or other property as a rollover contribution.

TO THE PRIOR TRUSTEE:

Pershing LLC accepts appointment as successor custodian.

Please be advised that _____ does hereby accept appointment as successor custodian.
(Insert firm name)

SUCCESSOR CUSTODIAN'S SIGNATURE:

DATE:

VI. PARTICIPANT SIGNATURE AND CERTIFICATION

To the Delivering Firm Named Above: If this account is a qualified retirement account, I have amended the applicable plan so that it names as successor custodian the trustee listed above. Unless otherwise indicated in the instruction above, please transfer all assets in my account to Pershing without penalties, such assets may be transferred within the time frames required by NYSE Rule 412 or similar rule of the NASD or other designated examining authority. Unless otherwise indicated in the instructions above, I authorize you to liquidate any nontransferable proprietary money market fund assets that are part of my account and transfer the resulting credit balance to the successor custodian. I authorize you to deduct any outstanding fees due to you from the credit balance in my account. If my account does not contain a credit balance, or if the credit balance in the account is insufficient to satisfy any outstanding fees due to you, I authorize you to liquidate the assets in my account to the extent necessary to satisfy that obligation. If certificates or other instruments in my account are in your physical possession, I instruct you to transfer them in good deliverable form, including affixing any necessary tax waivers, to enable the successor custodian to transfer them in its name for the purpose of the sale, when, and as directed to me. I understand that upon receiving a copy of this transfer information, you will cancel all open orders for my account on your books. I affirm that I have destroyed or returned to you credit/debit cards and/or unused checks issued to me in connection with my brokerage account. I understand that you will contact me with respect to the disposition of any assets in my brokerage account that are nontransferable.

CLIENT'S SIGNATURE: _____ DATE: _____

JOINT CLIENT'S SIGNATURE: _____ DATE: _____

Please attach your most recent brokerage account statement to process this account transfer.

INVESTMENT PROFESSIONAL'S NAME: _____

INVESTMENT PROFESSIONAL'S PHONE NUMBER: _____

SIGNATURE GUARANTEED BY:



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