

Term Deposit - Personal Account Opening Form

Deposit Details	Principal Maturity Details			
Lodgement Date (dd/mm/yyyy) Deposit Term (months/days)	Interest Payment Instructions:			
Amount Invested Interest Rate (% p.a.) K	Renewal Renewal (Payout on (Principal & (Principal Maturity) Interest) only)			
Maturity Date (dd/mm/yyyy) Foreign Currency Code (if applicable)				
	Transfer to transaction account			
Interest Disbursement Frequency:	Nominate Account No. Order No.			
At Maturity Quarterly 6-Monthly Yearly				
Interest Payment Instructions:				
Transfer to transaction account				
Nominate Account No. Order No.				
Security	Details			
Provide Loan Account details if this deposit is used as security	:			
Account Name				
Account No.				
NOTE: A term deposit is a fixed contract and you should carefully con your deposit is broken before maturity, you will be required to pay Bro				

If applicable, any charges to renewal instructions should be advised prior to maturity/within 5 days of maturity. In absence of disposal instructions, deposit will be automatically renewed, with interest added, for a similar term at the rate applicable at that time.

Any profit / loss incurred as a result of a fluctuation in exchange rate of the currency deposited will be for your care and account.

Acknowledgements

I/Weagree:

* to be bound by the terms and conditions which apply from time to time to this account opened by me/us with the Bank;

* the Bank may charge to this or any other account(s) I/we may conduct with the Bank or recover from me/us any bank fees, government charges, taxes or duties imposed on transactions on/or which relate to my/our account(s);

* the Bank's acceptance of this application, thereby creating the contract of deposit, may only be made by entry of the Depositor(s)' names in the

Bank's books; and

* documents presented for identification purposes may be verified by the Bank with an appropriate authority.

levy an Early Termination Penalty related to residual term and the prevailing refinance rate.

I/We request the Bank to contact me/us at or around the maturity of this Term Deposit in order to receive re-investment instructions, payment instructions or to discuss any other related matter, however, I/we acknowledge that the Bank is under no obligation to do so, unless required by any regulatory policy or legislation.

I/We acknowledge that I/we have received a copy of the relevant terms and conditions that apply to this account

Note: It is an offence under the Anti-Money Laundering laws to make a false or misleading statement

I/We authorise Westpac to take a photograph of me/us for the purpose of preventing any third party act of fraud attempted on my/our account.

Privacy Consent

By signing below, you consent to us collecting and holding any sensitive information such as health information or information about your racial or ethnic origin which appears on copies of your identity documents. You will not be able to withdraw your consent to Westpac holding this information after it has been provided where Westpac is required to retain copies of identification documents to meet verification of identity requirements under legislation or prudential standards. If you do not provide your consent, we may not be able to proceed with your application or provision of a product or service.

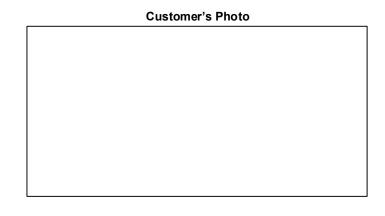
Customer's Name

Customer Signature

Marksmen

Where the customer is unable to sign or has signed with their initials, a mark, or in print, they are also required to provide their left thumb print and photo ID.

Customer's Left Thumb Print



Bank Use Only								
Primary CIF Customer Type Account		Account Type	Citizenshi	p Market Segi	ment S	SIC Code		
Manager	Currency	Prod	uct No.	Branch No.	Branch No. Deposit Amount			
Staff Declaration Image: Staff Declaration Image: Staff Declaration (a) Collected all the necessary documents to complete the identification process Image: Declaration Image: Yes (b) Verified all necessary customer details Image: Declaration Image: Yes (c) Sighted all original documents and/or certified copies of documents Image: Yes (d) Photocopied/scanned all documents provided for account opening purposes and confirmed that all images are clear & legible Image: Yes (e) Collected a completed FATCA SDF Image: Yes (f) Accurately completed 'Checklist for Personal Customers and Associated Parties' Yes								
Account Opening Officer's Name		Employe	e ID	Signature	Date			
Relationship Manager Declaration Primary CIF has been recorded correctly and in compliance with the Credit Exposure Aggregation Policy as contained in the PNG Business Credit Manual								
Relationship Manager's N	Name	Employe	e ID	Signature	Date]		
Account Authorisation I authorise the opening of this account and confirm all KYC and FATCA requirements are met.								
Supervisor/ Verification C	Officer's Name	Employe	e ID S	Signature	Date			