



21/10/2024

Dear CHIN COMMUNITY OF ADELAIDE INCORPORATED,

Thank you for taking the time to talk to us today and allowing me the opportunity to help you today.

***During our conversation we discussed the following products:***

- Westpac Community Solutions One

***You should ensure that you carefully read the Disclosure Documents below before deciding whether to purchase the product.***

Product	Conversation Type	Disclosure Documents
Westpac Community Solutions One	No Advice	<a href="#">Deposit Accounts for Business Customers Terms and Conditions</a>  <a href="#">Online Banking Terms and Conditions</a>

Important information in relation to conversation types that may apply to you is below:

**Personal Advice** - This product was recommended as being a suitable product for your needs, objectives and/or financial situation. Whilst I did discuss the features, risks and applicable upfront and ongoing costs of the product with you during our conversation, please take the time to read the Terms and Conditions above before deciding if you would like to purchase the product.

**Limited Personal Advice** - This product was recommended as a suitable product for your needs, objectives and/or financial situation. My recommendation is only limited to the products that we offer. Whilst I did discuss the features and benefits relevant to the product with you during our conversation, please take the time to read the Product Disclosure Statement before deciding if you would like to purchase the product, in particular the standard benefits, cover limits and exclusions which were not covered by the Limited Personal Advice. ***Please be aware that if you decide not to select the options recommended in this letter, you will not have access to those features and benefits.***

**No Advice** - I only provided you with factual information about this product and did not make any kind of recommendation to you. You will need to decide whether this product is right for you. Please take time to read the Terms and Conditions before deciding if you would like to acquire the product.

**Referral** - A specialist will be in contact with you to discuss this product. I only provided you with factual information about this product and recommend you take the time to read the Terms and Conditions before deciding if you would like to acquire the product.

As discussed we have provided links above to guide you to the Disclosure Statements for each product.

If you have any questions relating to the above information, please phone 132 032 or speak to your banker.



Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian Credit Licence 233714

To read our Westpac Financial Services Guide, please navigate to the link below:

[http://www.westpac.com.au/docs/pdf/pb/FSR\\_WestpacGeneralFSG.pdf](http://www.westpac.com.au/docs/pdf/pb/FSR_WestpacGeneralFSG.pdf)