

Low cost banking

Westpac Choice Account for Concession Holders



Easy English

Hard words



This guide has some hard words.

The first time we write a hard word

- the word is in **blue**
- we write what the hard word means.

You can get help with this guide



You can get someone you trust to help you

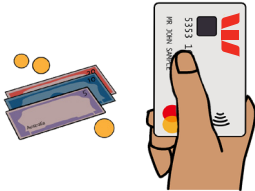
- read this guide
- know what this guide is about
- find more information.



About this guide



This guide is from Westpac.



This guide is about

- low cost banking



- our **Westpac Choice Account for Concession Holders.**

Our Westpac Choice Account for Concession Holders is a bank account with less fees for people who have

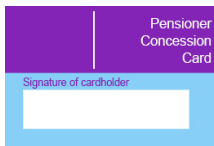
- a Commonwealth Seniors Health Card

or

- a Pensioner Concession Card

or

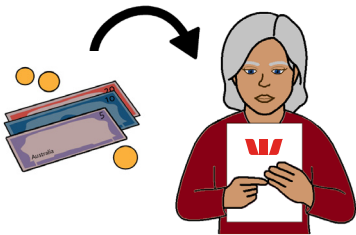
- a Health Care Card.



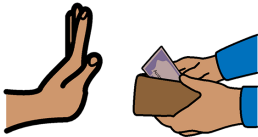
About the account



You can only have 1 Westpac Choice Account for Concession Holders.



If you get benefits, at least 1 of your government payments **must** go in your Westpac Choice Account for Concession Holders.



There are **no** monthly fees to keep the account open.



It is free to use a Westpac ATM when you take money from your bank account.

How you can use the account



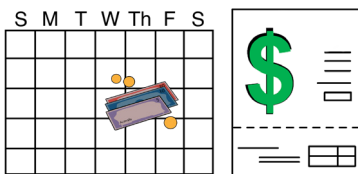
You can do banking

- online
- on the Westpac app
- at a Westpac branch.

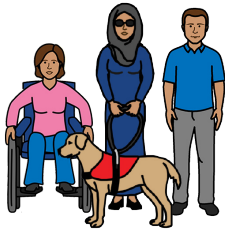


You can choose to pay your bills with

- **BPAY®**
 - BPAY lets you pay your bill online or over the phone.



- **direct debit**
 - direct debit means money comes out of your account automatically when your bill is due.



You can get a **debit card** if you

- are over 12 years old



- live in Australia.

A debit card is a card you can use to

pay with your own money



- in shops



- online



- over the phone

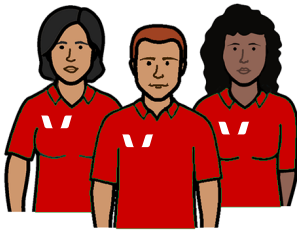


- overseas.

How to open a Westpac Choice Account for Concession Holders



Before you open an account or make changes to your money it is a good idea to get support.



Talk to an expert or support person.



You can find information about the Westpac Choice Account for Concession Holders on our website.

westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/



You can call us 132 032



You can go to a Westpac branch.

You can get help to talk to us



If you do **not** speak English you can call us and ask for an **interpreter**.



Call 132 032

An interpreter gives your message from one language to another.

For example

- English to Auslan
- English to Mandarin.



If you need help to speak or listen you can use the National Relay Service to contact us.

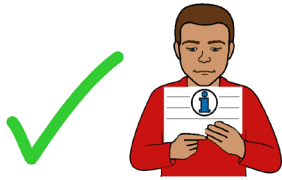


Call 1800 555 660

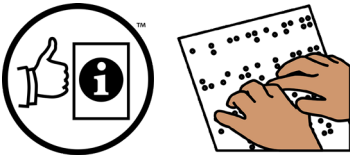
Website

communications.gov.au/accesshub/nrs





We can help you with information that is **accessible**.



Accessible means

- you can get the information in different ways
- everyone can understand the information.



Call us to ask about our accessible information.



Call 132 032



Go to our website to find accessible information.

westpac.com.au/web-accessibility

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