

BRAND VOICE GUIDELINES

Full Guidelines V1.0



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WELCOME TO OUR BRAND VOICE GUIDELINES

They're your one-stop-shop for whenever you need to write or speak on behalf of Westpac.

Inside you'll find a quick introduction to brand voice, and our four voice principles. We'll address our brand's different audiences - what we call our personas. And lastly, we have a framework for communicating our different messages.

These guidelines have been created to help your writing, no matter which section you are using. They are designed to build on one another, so in the end you'll have all the tools you need to write in any situation.

*All imagery / illustrations in this document is not owned by Westpac. Although some are stock, the majority will need to be commissioned for intended use.



HOW TO USE THESE GUIDELINES

Of course, it's a good idea to read through the whole document at least once - it will give you the complete overview of what we are trying to achieve with our voice. But once you're familiar with the guidelines, they are designed so that you can pick up any section that is relevant to what you need and find practical hints and tips along the way.

Tone of voice principles

These are the foundations for speaking and writing as Westpac. These have been tested with a vast range of audiences to give us the right 'stretch' for our tone.

Audience Profiles

These are a more in-depth look at how we can recognise the needs of our different audiences and stretch our voice to make our message resonate.

Communications quadrant

This is our framework for considering different stages of an audience's journey, as well as the different channels in which they will appear.



UNIVERSAL INSIGHT

Whether it's **day-to-day or life presenting changes**, people want to feel in control of their story and inancially empowered to keep **moving forward**

HOW WE DELIVER THIS

Simpler, smarter, and smoother banking to help you take and maintain **control** - and feel **empowered**

Attributes

OPTIMISTIC

- Pride
- Progress
- Achievement
- Choice
- Little wins
- Excitement
- Confidence
- Start something

EMPATHETIC

- Personal
- Understanding
- Pragmatic
- Not afraid of tough topics
- Listening
- Honest

DOWN TO EARTH

- Human
- No jargon
- On your terms
- In the real world
- In real language
- Real people
- In their shoes

STRAIGHT TALKING

- Straight to benefit
- Straight to the point
- What does the customer need right now?
- Uncomplicated
- Less is more

CONFIDENT

- Openness
- Experience
- We get it
- How we make our customers feel
- Legacy
- Conviction
- Backbone

Importantly, we are ensuring our tone helps shifts behaviours in our organisation

FROM

CORPORATE
TELL
COMPLEX
LIFE STAGES
FORMAL
EVERYTHING AT ONCE



TO

RELATABLE
SHOW
SIMPLE
EVERYDAY
PERSONAL
STRAIGHT TO WHAT MATTERS



BECAUSE

From a legacy that speaks in intimidating banking terms, to using everyday, grounded language

From spelling out why you should bank with us, to confidently letting the experience (and products and services) do the talking

From convoluted and lengthy, to succinct and effortless, to read, process, and decide.

From focusing on major milestones, to leaning into the everyday life moments

From being formal and one-size-fits-all, to dynamic and adaptive language that makes it feel personal

From trying to fit everything into one piece of communications, to elevating what matters most and inviting people to read on

01

THE FOUR PRINCIPLES

1

We're **empathetic**, so the first thing we do is put ourselves in our customers' shoes. We focus on what is important to them to make sure our message is **relatable**.

We **empower** customers because when we speak, we highlight what's:

EVERYDAY RELEVANT.

2

We're here to make banking **simpler** and **smarter**. Because when customers can easily get the information they need, they can take control of their financial life.

We're naturally **straight-talking**, which means, that for us, one thing is always true:

SIMPLER IS SMARTER.

3

There's a **quiet confidence** that comes with 200 years of experience. But we don't let that get to our heads. Instead we use that experience to look forward and be **optimistic** about the future.

And customers should feel they are in **control** of the financial life, so when we speak, we:

PUT PEOPLE FIRST.

4

We're human, just like everyone else. And that connection to people means we stay **down to earth** and are always **empathic** to our customers' needs, in good and bad times.

We communicate like we're in a **conversation**, so when we speak, it means we:

KEEP IT REAL.

PRINCIPLE 1
EVERYDAY
RELEVANT

EVERYDAY RELEVANT

We know banking leads to better things - from tangible, straightforward benefits to experiences and new possibilities. What's relevant is what's important to our customers in their daily lives.

That might be numbers, such as rates and savings. It might be a feeling, like excitement about new possibilities. And it might simply be something like treating yourself with a little extra money you didn't know you had.

So we highlight that benefit in ways that are friendly, relatable, and maybe even a little bit unexpected. To stay relevant, we find unique, clever, and interesting ways to show how banking can fit into our customers' everyday lives.

Put yourself in their shoes

That's how you find the true benefit. Is it emotional? Practical? What makes them interested in what you're saying?

To be relevant to our customer, we have to interrogate the brief to decide the most important message.

Feature it in a fresh way

Find a shared human or cultural truth that people understand. Explore using wit, a play on words, or a clever observation to engage the reader.

While we can be clever, avoid coming off like a know-it-all.

Keep it grounded

While it's good to make sure that our writing is interesting, we should remember to ground our message in something tangible (making it real). Why are we talking to them in the first place? Make that clear.

Avoid confusing the message when making it engaging.

Friendly, not 'feisty'

While we want our personality to shine, we have to make sure that we don't come off as having an attitude. It's about striking a balance.

A way to avoid having an attitude is to feature the benefit.

Don't say it, feel it

People have a range of emotions. So can we. If it's about energy, liven the pace with your language. If it's about anticipation, build it up with a narrative. If it's about the numbers, show what they can translate to.

Don't say you're helpful, show how you're helping.

Everyday relevant: some practical tips

DO

- Do keep it shorty and punchy. See how many words you can remove without your message losing its meaning.
- Do ask why people might want a product or a service.
- Do find contrasts. Does this small business have a big dream? Does your 80-year-old grandma use the latest tech? It all makes our writing naturally more interesting.
- Do include the details. How can you make what you're writing about more specific?

DON'T

- Don't come across as blunt. We can be short, but you still want to keep the warmth.
- Don't overdo the puns. They work well if we keep it to the headline, but a little goes a long way.
- Don't get bogged down in storytelling. A lot of our writing has to be short and sharp, so choose how we want to fill in the details wisely.
- Don't simply list the specifications. One or two features you want to highlight is fine, then get to what they mean for the customer.

BEFORE

Apple Pay is here.

The fast, easy secure way to pay.

Under 30?

Get \$50 dollars on us.

Get \$50 with a new Westpac Choice everyday bank account.

AFTER

Fast, easy, secure.

Apple Pay is here.

\$50. For whatever you feel like.

Every new Westpac Choice everyday account comes with \$50. What you do with it is up to you.

WHY IT WORKS

Switch it up. While it might not seem so different, an easy way to make it relevant to our customers is to take the benefit and bring it straight into the headline.

The possibility is up to you. Even though this headline is straightforward, it comes attached to the idea of freedom to do what you like.

BEFORE

Save so you can see more.

Open a Westpac Life Savings account. T&Cs apply.

note: image of a theatre ticket / plane ticket interchangeably

AFTER

That project waiting for 'some day'? Time to started.

Stop dreaming, and start doing. Open a Westpac Life Savings account. T&Cs apply.

WHY IT WORKS

Tap into a human truth: procrastination. The use of quotes makes the message relatable and shows we understand the feeling ourselves.

BEFORE

You could win a 65" Samsung TV.

Here to help take your movie night from ok to oh yay. A chance to win with every \$100 deposited from 14th January to 22nd February into a new Westpac Life account opened at one of our Parramatta branches.

Your interest rate is going down.

In line with the Reserve Bank announcement, Westpac is lowering interest rates.

AFTER

Win the ultimate reason to stay in.

We're giving away a 65" Samsung TV. You've got a new chance to win with every \$100 deposited from 14th January to 22nd February into a new Westpac Life account opened at one of our Parramatta branches.

We only need 0.25% of a reason.

The Reserve Bank is dropping interest rates. So we're passing it on to you.

WHY IT WORKS

This example imagines what you might do if you won the prize. Here we're going beyond telling people what they might gain, but what they might do with it once they have it.

Often in banking it's the seemingly small changes that make the biggest difference.

Contrasting the two makes our writing feel more relevant to the audience and makes passing on an interest rate change feel more positive.

**PRINCIPLE 1
EVERYDAY
RELEVANT
FOR OUR
BUSINESS
CUSTOMERS**

BEFORE

Thinking of opening a business transaction account?

Open a new Business Low Account online by 30th Nov and enjoy \$0 Monthly Plan Fees for the first 12 months. T&Cs apply.

What if I have big dreams for my small business?

Grow your business with an Unsecured Business Loan*. Apply online today. Eligible Business customers only.

You're invited to our online banking webinars.

Take part in our helpful webinars to learn how to pay your bills, view your statements and more.

AFTER

Account fees? They're accounted for.

Open a new Business Low Account Online and pay \$0 on monthly account fees for the first 12 months. T&Cs apply.

Small business. Big things ahead.

An Unsecured Business Loan* can help you grow your business. Apply online today. For eligible Business customers only.

Get the most out of online banking.

We're holding free webinars to help small business navigate the world of online banking. And you're invited, all you need to do is register.

WHY IT WORKS

The double meaning of the word 'account' creates a different and more interesting way into the message.

Additionally, speaking directly to account fees gets to the heart of why this message is relevant to our SME audience.

The juxtaposition of big and small creates interest for the reader.

Importantly for this audience, 'big things ahead' is aspirational but open to interpretation as to what that means to them personally.

The before headline is approachable, but it's pretty straight down the line - people know they're invited but they don't know why they'd want to.

This example highlights how we don't simply say it's helpful, we explain why it is: in this case, getting the most out of online banking.

PRINCIPAL 2
SIMPLER IS
SMARTER



SIMPLER IS SMARTER

Banking can be complex, but it doesn't have to feel that way. Because the best way to navigate something complex is one step at a time. So we work hard to ensure that information doesn't feel overwhelming.

By breaking things down, we help people know what to do next, and get on top of things fast. That way, they're empowered to make smart decisions.

To do this, we say it straight without losing our warmth. Customers can feel in control of their financial life when they are equipped with the right information.

Highlight what's important

What's the most important thing a customer needs to know? Lead with that.

Don't make your customers work too hard to find what matters.

Break it down

If there's a lot to say, break it down into easy-to-follow steps. Bullet points and subheadings are an easy way to organise information.

Avoid saying it all at once.

Hero the call to action

Give customers a clear action to follow. Break down their next moves and the decision-making process can feel smooth and smart.

Avoid clutter.

Balance the details

Complicated information like T&Cs are a necessary part of banking communications. But we can signpost them clearly, and simplify them if we can.

But remember, avoid oversimplifying necessary information.

Avoid the usual jargon

Banking has its own vocabulary. Only use industry terms when you need to - to back up claims, reference other information, even call out product features.

Explain uncommon terms the first time, unless they are commonly understood.

Simpler is smarter: some practical tips

DO

- Do keep it to one idea per sentence. If it's getting too long, simply break it up.
- Do use headings and lists. It helps break up information and it also give us another chance to inject a little more personality into our voice.
- Do think about the function. If we're asking people to find out more, make sure we include ways to get in touch. For digital applications, think about where people are going to interact with your copy.
- Do use the right punctuation. It's a good idea to break up our longer sentences with commas and dashes (and even the occasional aside). It gives structure within the sentence.

DON'T

- Don't only write short sentences. Some can be short. But it gives our writing more pace and interest if we vary the length of our sentences.
- Don't lean into nominalisation. A common, 'businesslike' way of writing is to turn verbs into nouns. For example, instead of saying 'upon completion' try 'when it's completed' (or even better, 'when it's done').
- Don't be inconsistent. For example, if you're using bullet points, remember to use the same style throughout the document. And if we're capitalising product names or services, make sure we always do.

BEFORE

A message to all customers who have contacted us recently.

We're continuing to help a huge number of customers with requests for our COVID-19 support packages, and this is leading to much longer response times than we'd normally be proud of. We're incredibly sorry for the delays in getting back to you.

Please know that our teams are working through all requests as quickly and diligently as possible. We're also training and placing an additional number of people in our Customer Call Centres to help.

If you've already submitted a request, sit tight and we'll get back to you as soon as we can.

So that we can answer calls from customers who need our help the most, please use online or mobile banking for your essential banking services where you can. For more info on what you can do online and how we can support you during this time visit westpac.com.au/covid19.

We deeply thank each of you for your patience with us, and for using our online and mobile banking platforms for your essential banking needs. We know this is a very difficult time, but we will get through this and help Australia recover.

Above all, please stay safe and have a very enjoyable and relaxing Easter.

AFTER

A message from the Westpac team.

We're incredibly sorry to anyone who has been experiencing delays. We're currently working through a huge number of requests for our COVID-19 support packages, which means we are still getting back to some customers.

While this is a difficult time, there are a few things you can do:

1. If you've already submitted a request, we'll be reaching out as soon as we can. To help make this happen, we're training and placing more people in our Customer Call Centres.
2. Where you can, try online or mobile banking. It's the quickest and easiest way to access your banking services, and it means we're able to reach the customers who need it the most.
3. For more information about what you can do, visit westpac.com.au/covid19.

Thank you everyone for your patience. We know this is a difficult time, but we will get through this together. Stay safe and have a very happy Easter.

WHY IT WORKS

This principle doesn't always mean we have to give a numbered list, but it does help to break messages down and be very clear about what people need to do next. People are also much more likely to notice what we have to say, if we engage them at both the very beginning and the end of the message.

BEFORE

How to I apply?

All requests are through the online registration form which you can access via the 'Apply for support' button.

Due to the unprecedented volume of requests, processing may take some time. Please do not submit more than one form (unless we ask otherwise, by direct communication with you), as it will delay us processing your request.

The rate you see is the rate you'll get.

11.99% p.a. (comparison rate 13.15% p.a.^)
for new Unsecured Personal Loans.

Yes, you will actually get our new, lowered rate once you're approved. And it's fixed, whether you choose to repay it over 1 year, 7 or somewhere in-between.

AFTER

How do I get started?

You can apply for a Flexi Loan right here, just click on the 'Apply for support' button below.

We're getting a lot of requests at the moment, so it may take a little while to get back to you. Please only submit one form (unless you've been asked to do otherwise), so we can get to your request faster.

Some rates never change.

Get a low fixed interest rate of 11.99% p.a. with a 13.15% p.a.^ comparison rate for new, approved Unsecured Personal Loans.

No matter whether you choose to repay it over 1 year or 7, the rate stays the same. And that means certainty for you.

WHY IT WORKS

This example has the same information, it's just presented in a way that clearly, simply, and directly explains what people need to do next.

We should be aiming to get the balance right between being straight to the point and being understanding and human.

Consider how familiar or comfortable audiences are with terms like 'comparison rates' to decide how far we need to go.

**PRINCIPAL 2
SIMPLER IS
SMARTER
FOR OUR
BUSINESS
CUSTOMERS**

BEFORE

RSVP to our live webcasts.

We are helping Professional Services firms adapt to a new normal.

Hear from Industry Specialists in our upcoming Webinar series. To be eligible, sign up today.

You're running your own business to make a profit, however achieving an appropriate return for your efforts requires strategy and planning.

An annual review of the factors influencing your success – and the challenges your business faces – will help you act to ensure your profits remain healthy.

AFTER

Is your business ready to adapt?

The new normal is coming, and your business may need help to navigate the way.

In a series of live webcasts, hear from some Professional Services specialists about what change means for small-to-medium businesses. All you need to do is RSVP.

Every business owner wants to make a profit. But that's sometimes easier said than done. Getting the right return on your business means you need a plan.

We can help, by sitting down with you once a year to look at what works, and what's getting in the way of your success. So you can take the right steps to keep your profits as healthy as you can.

WHY IT WORKS

The before headline is approachable, but it's pretty straight down the line - people know they're invited but they don't know why they'd want to.

This example highlights how we don't simply say it's helpful, we explain why it is: in this case, advice for businesses in the face of changing times.

While we avoid making assumptions about an individual business's situation, we can tap into some universal truths. For example, every business would like to make a profit and get a return on their investment.

BEFORE

You're invited.

Covid-19, Survival Instincts – a global perspective on the impact of the crisis on businesses and how to respond to these new challenges.

The Westpac Group invites you to an exclusive Webcast to hear from Cathy Yuncken, General Manager, Commercial who will be joined by Partners from McKinsey & Company. They will talk to potential scenarios on the impact of Covid-19 on business both within Australia and across the globe, and explore responses from mature businesses to how they have protected their franchises and quickly adjusted to this highly uncertain environment.

AFTER

How will you respond?

Gain a global perspective on the impact of Covid-19 and learn how other businesses are rising to the challenge with our Survival Instinct webcast.

You're invited to hear from our commercial General Manager Cathy Yuncken, alongside partners from the international management consultant firm McKinsey & Company.

In this webcast we'll:

- Explore possible scenarios around the impact Covid-19 is having on businesses both in Australia and across the world.
- See how mature businesses are responding to protect their franchises and adjust to an uncertain environment.
- Learn what your business can do to move forward.

WHY IT WORKS

Whether it is good news or bad, our message will be paid more attention if we give it structure. If we want people to read what we have to say, this will be an important function of our voice.

**PRINCIPAL 3
PUT PEOPLE
FIRST**



PUT PEOPLE FIRST

Some brands tell. Great brands show. We understand that leadership is sometimes being ahead, and sometimes it's being behind people all the way - but that everything starts with our customers.

We listen first. We take the time to understand and get to know them. We try to anticipate their needs and match what we've learned in 200 years with their current experience, to show them how it can be done.

We encourage them to see the possibilities. We help manage their expectations. We focus on what they can do next, and point them to a brighter, more optimistic future.

Show the way

Let people know where this is headed. Is it a more secure future? The next big holiday? A chance to grow their business? A way forward together?

Remember, while we're optimistic, our heads aren't in the clouds. Don't overpromise.

Ask them

Asking a question can help, even pose a challenge. Questions can give people a sense they're being listened to.

We only need to use this tactic occasionally. Asking too many questions makes it seem like we have nothing to say ourselves.

The customer comes first

It's an old saying, but it's true for our writing, too. So our first sentence (or even paragraph) should be about them and what matters to them.

When we start a story with us, we risk people tuning out.

Let them complete the story

Keep the final life result open-ended - because the story doesn't end when they sign-up, it's just the first step.

Avoid ending the story at point of purchase.

Legacy is a proof-point

Talking about our legacy is important, but it has its place. It's only relevant to people if you show what it means in the now.

Our legacy becomes proof of how we will keep our promises.

Put people first: some practical tips

DO

- Do try asking rhetorical questions. They're used to get the readers thinking about a topic, rather than needing to give us an answer.
- Do make an observation. One way to engage the reader is to start by saying something true, then giving our point of view on it.
- Do start with the best bits. Or the worst ones. If we've got good news, celebrate it. If it's bad news, rip the band-aid off quickly.
- Do give them something to do next - if people can't do something with your message, we have to rethink why we're saying it.

DON'T

- Don't place words into their mouth. We put people first, but we don't assume what they're thinking or going to do next.
- Don't speculate. Make sure that we're not attributing words or thoughts to people when we don't know that's the case.
- Don't fail to offer solutions. The message doesn't always need to be positive, but it should be proactive.
- Don't make it seem too big a task. Banking's complicated. Show we value them by giving them one thing at a time.

BEFORE

For more than 200 years, Westpac Group has supported our customers and community through the good times and tough times.

Our priority is to protect our people while remaining open for business so we can support you and the Australian economy through this difficult period.

We have been closely following advice from the Australian Government Chief Medical Officer to keep our people, customers and workplaces safe. We have implemented preventative hygiene measure across our business, and we have plans in place to keep our branches, call centres and online banking open.

AFTER

Now's a time of instability for everyone. But if 200 years in the business has taught us anything it's that we'll get through tough times, and onto better ones ahead.

Because it's all of us who will keep the economy going. Australian people, Australian workers and Australian businesses. And our priority is to protect people while helping you keep moving.

To keep our people, customers and workplace safe, we're taking advice first and foremost from the Australian Government Chief Medical Officer. Preventative hygiene measures are being used across our business - allowing us to keep our branches, call centres and online banking open for business.

WHY IT WORKS

People, and what we're going through together, must come first.

We're showing our leadership by showing what all Australians are doing to help and putting them front and centre. Then we let people know specifically what we're doing to make sure they're going to be OK.

BEFORE

Our consultants are here to give you right advice when it comes to planning your financial future.

Because for 200 years we've been providing Australians with the banking services they need - home loans, small business loans, investment advice more. If you're not sure what you should do next with your money, let the experts help.

Because we're committed to helping Australians now and into the future.

AFTER

Save for the dream home. Be your own boss. Get out of debt. Diversify your portfolio. Put more into your super. There's no one way to plan for your financial future.

Because whatever is right for you, we're here to help. Backed by 200 years of experience, we can take a look at where you are, then show you where you could be.

And it all starts with a conversation. If you're thinking about the future, visit a branch or speak to a personal consultant online today.

WHY IT WORKS

Sometimes when we talk about how we can help we make it all about us - even if we don't mean to.

People come first, then we match our experience with theirs, and we give them a place to start.

Try to take less of a 'high-brow position' (one that doesn't speak down to people) and remember to focus on the future.

BEFORE

200.

We've been proudly supporting Australians through all of life's wonderful, agonising and exhilarating moments since 1817.

AFTER

200.

Australians have been through a lot since 1817. There's been moments that are wonderful. Challenging. Exhilarating. And we've been right there through them all - for 200 years.

WHY IT WORKS

Acknowledge what Australia has been through first. Not what Westpac has done.

A good approach is to lean into our heritage while looking towards the future. Key to this principle will be making sure our optimism shines.

**PRINCIPAL 3
PUT PEOPLE
FIRST
FOR OUR
BUSINESS
CUSTOMERS**

BEFORE

“Westpac has been proudly backing small businesses since we opened our doors more than two centuries ago. Through our daily interaction with businesses, we know they’re run by courageous individuals with plenty of passion and purpose.

As the backbone of Australia’s economic success, the challenges small businesses face must be recognised and addressed. That’s why we’ve taken the time to understand more about this sector by surveying 500 Australian small businesses and sharing their insights in the Westpac Small Business Reports.

I hope the reports give small businesses some practical tools to help them be successful.”

AFTER

“Small businesses are the backbone not only of the Australian economy, but the communities they live in. And when they need backing - we’re right here.

It’s something Westpac has been doing since we first opened our doors over 200 years ago. But as you’d expect over two centuries, the challenges we face together have changed. That’s why we’ve conducted a survey of over 500 Australian small businesses and created the Westpac Small Business Reports.

It’s full of insights, practical tools and case studies for success in a changing world, so your business can thrive in it.”

WHY IT WORKS

SMEs - in a very similar fashion to our other consumer sections - respond well when we contextualise their concerns and show that we understand what they’re going through.

BEFORE

How do I apply for financial relief for my business?

We are facing unprecedented times and appreciate there is much uncertainty due to COVID-19. Should you face difficulty making payments on your accounts, we're here to help.

To give your business some financial breathing space, you can apply for a business loan and/or credit card repayment deferral. To check eligibility and complete an online application form, please go to our [COVID-19: Repayment deferrals page](#).

AFTER

How do I apply for financial relief for my business?

As the world faces COVID-19, nobody knows what's around the corner. At Westpac, we're here to give small businesses a little certainty, and some room to breathe.

That's why you can now apply for a business loan, defer your credit card repayment, or you can do both. To check if you're eligible and fill out the online form, simply go to our [COVID-19: Repayment deferrals page](#).

WHY IT WORKS

This message was rewritten to focus on the solution rather than the problem. In the before example we want to avoid phrases like 'financial breathing space' and replace them with things like 'room to breathe'. When paired with 'certainty' it creates confidence.

BEFORE

Innovation Toolkit

Australian social sector organisations operate in a world that is rapidly changing. Changes in technology, demographics and structural shifts in our economy are creating opportunities – and challenges.

It's the organisations that capitalise on these shifts and are nimble enough to move quickly that will be best placed to succeed in this rapidly changing environment.

This free Innovation Toolkit will help you to better understand your operating environment, gain customer insights, generate new ideas, test those ideas, and implement solutions to help your organisation prosper and grow.

It's designed to be self-service so that you and your team can work through the process in a way that suits you. You can use all the tools or pick and choose those most relevant to your business and the problem to be solved.

AFTER

Innovation Toolkit

The world is rapidly changing. And the social sector organisations that change with it are the ones with the best chance of success. Technology is setting new horizons, changing demographics reflect a new audience, and structural shifts in our economy create opportunities as well as challenges.

So this free Innovation Toolkit is designed for you and your organisation. As a self-service tool, pick and choose what works for you and use it in your own time. We've created it so you can better understand your operating environment and customer insights. And from there you can generate, test, and implement new ideas, to help your organisation grow.

WHY IT WORKS

Top and tail the message with what is most impactful to our audience. In this case, we begin with giving our message context within the broader world, and we end with the end result - it's all to help your organisation grow.

PRINCIPAL 4
KEEP IT REAL



KEEP IT REAL

Our customers are real people, dealing with real life. They have worries to address, dreams to achieve, and things to do. They know banking can be serious, but they have no interest in it being stuffy.

We're there with customers through the ups and downs, so our writing should be just as honest and open. That means keeping things friendly and approachable—like two people having a conversation.

And just like any conversation, it can be casual or it can be serious. But the one thing that they have in common is the language we use, relaxed and friendly without being too informal or overly familiar.

Write like you speak

People should feel like they're talking to us one-on-one. In every piece, consider what it sounds like when you read it out loud.

If it doesn't feel like something you'd say face-to-face, it's not right.

Avoid \$20 words

Avoid using formal or stuffy language, or words and phrases that are not commonly used in the everyday.

Fancy words or formal grammar doesn't make us sound smarter, just less relatable.

Share the realities

Being real is important in good times and bad. In more difficult moments, show how we can get through it together.

Even when it's bad news, we can point to possible ways forward.

Talk mindset, not age

Take the time to understand what matters specifically to your audience. Keeping it real means speaking to people's different needs.

Remember to modulate your tone depending on your audience.

Use colloquialisms wisely

We can use common words and phrases, but try to avoid slang that only gets used by one audience segment (unless it's an immediately recognisable term).

Remember, aim for conversational over colloquial.

Keep it real: some practical tips

DO

- Do keep it friendly by using contractions i.e. 'it's a nice day' rather than 'it is a nice day'.
- Do start sentences with a conjunction (like 'and', 'but', or 'so' - these usually connect two sentences). It's closer to the way people actually speak.
- Do simplify your vocabulary. For example, 'use' is usually better than 'utilise', 'get' rather than 'acquire', or 'starting' rather than 'commencing'.
- Do write in first person - that's speaking directly to the reader by using 'you', 'we', and 'us'.

DON'T

- Don't use slang to shorten words. For example, we'd still write 'afternoon' rather than 'arvo' (unless it's relevant to our message).
- Don't make our ideas disconnected. We can start sentences with a conjunction but they still need to flow logically.
- Don't oversimplify. We want to come across as approachable, but not childish.
- Don't only use 'we' as a chance to speak about ourselves - the conversation should involve the reader as well.

BEFORE

A little festive housekeeping. To ensure payments are processed before Christmas, please submit them before 6:00pm (AEDT) 24 December 2019.

Please note that no payments will be processed between financial institutions on Christmas Day (25/12/2019), Boxing Day (26/12/2019) and New Year's Day (01/01/2020).

AFTER

Even Santa checks his lists twice. Make sure your payments will make it on time this Christmas, by submitting them before 6:00pm (AEDT) 24 December.

And remember, no payments will be processed - by us or anybody else - on Christmas Day, Boxing Day, or New Year's Day. During then, we hope you have a wonderful time.

WHY IT WORKS

Especially for social media posts, we can afford to be a lot more conversational. The combination of 'festive' and 'housekeeping' is a little jarring. And just like any conversation we can let the audience take some context clues - they probably know which day Christmas Day is, and they certainly know what year they're in.

It doesn't need to be much, but see where you can try and inject playfulness into the voice.

BEFORE

- Frame 1** What can I do now to afford my #travelgoals?
- Frame 2** Score money skills that'll help take you where you want to go.
- Frame 3** Check out our free online financial literacy tips.
- Button** **Find out more.**

AFTER

- Frame 1** Want to turn your #travelgoals into reality?
- Frame 2** You don't need to be fluent in finance...
- Frame 3** ...but we've got some great tips for getting where you want to go.
- Button** **Check it out.**

WHY IT WORKS

It doesn't always have to be a huge change. The before example is fairly conversational, but the after leads clearly with the benefit and includes a particular insight—you don't have to be perfect with your money.

It takes the pressure off them a little to be 'financially literate' and refocuses it on what they can achieve.

Context will be key when determining when and where to flex to our voice. These executions can work, but they're suited to a more casual channel (i.e. social), or when we've got a targeted audience.

**PRINCIPAL 4
KEEP IT REAL
FOR OUR
BUSINESS
CUSTOMERS**

BEFORE

What if I need a small business loan in a hurry?

Get easy access to additional funds for you small business with an Unsecured Overdraft*. Eligible Business customers only.

AFTER

Does your side-hustle need some cash flow, fast?

If you're an eligible Business customer, you can get extra cash quickly and easily when you need it, with an Unsecured Overdraft.*

WHY IT WORKS

For our SME audience, we need to consider the context. Sometimes a more middling approach is the best option, while we can push the boundaries in the right situations.

BRINGING IT ALL TOGETHER

Now that you're familiar with the principles it is important to remember that they almost never live in isolation.

Instead, we use these tactics together and dial them up or down where we need to. While all these examples you have seen so far have taken elements from each of the principles, let's take a look at how we break it down.

AFTER

Doing it tough?

If you're experiencing financial hardship, we're committed to supporting you.

What is financial hardship?

Sometimes you want to be able to pay the amount on a loan or debt but because something has happened, you can't. We call that financial hardship.

It can happen in a lot of ways. You might have gotten sick or injured, or there's been a change in your employment.

There's support for you.

If you find yourself in financial difficulty, talking to us early is an important step.

Once you've let us know, we can assess your circumstances and see what arrangements we can make or options that may be suitable for you.

In most cases, people just need a little help to get them through the tough times. And with that help, they can get back up on their feet.

Give us a call, an email, or speak to one of our financial managers in branch, find their details below.

Keep it real: Using phrases like 'financial difficulty' makes us seem cold and put a barrier between us and the customer.

+

Everyday relevant: What makes this an engaging headline is that it is both down to earth and strongly empathetic.

Keep it real: Sometimes we need to use bank-like words. Let's put them in context.

Simpler is smarter: While these are complicated issues, we can say them simply.

Put people first: We've changed this subheading from a question to a statement, to offer solutions and be more reassuring.

Simpler is smarter: Give people the most important information and no more than they need.

Keep it real: By highlighting to customers that they're not the only ones, we're sharing the reality.

Everyday relevant: Show them a silver lining, or a way out.

Put people first: We always remember to give people an action, especially when we're having harder conversations, because it shows we've thought about the next steps.

AFTER

Automated invoicing? Outstanding.

Maximise your time and cashflow with Fee Synergy, in partnership with Westpac. It is an automated financial management system for legal and accounting firms that can be used alongside leading practice management systems.

One system. Your business, streamlined.

FeeSynergy is packed with features and can help you to:

- **Free up** your working capital.
- **Reduce** outstanding payments by giving your clients a quick and simple way to pay.
- **Make the most of** partner dashboard and analytics.
- **Identify risk**, trends and exposure.
- **Prompt** your clients to settle their account automatically - no need for a manual follow-up.
- **Enjoy** the convenience of an online payment gateway.
- **Send and receive** payments securely, available 24/7, powered by Westpac.

Everyday relevant: Even if we're talking to legal or accounting firms, a headline is a great place to inject some personality into our voice.

Keep it real: We've taken a lot of the more technical specs out of the first paragraph, and we list them in detail later on.

Everyday relevant: Short and punchy is a great way to relate. We're also placing more of an emphasis on the benefit: streamlining.

Simpler is smarter: Breaking it down into bullet points means we need to signal to the reader what they are about to read.

Simpler is smarter: We've made sure there is an action at the beginning of every bullet point.

Put people first: Because we're doing this in partnership, we can take a step back in our messaging. But we do make sure we're present at the beginning and end of the conversation: we've moved one of the bullet points down to get the last word.

AND A NOTE ON HUMOUR

Humour. The funny thing about it is that it's hard to put your finger on. But done right, it's something that creates a connection, makes what we're saying more engaging, and certainly feels more relevant to our audiences.

Throughout our principles, we reference humour, so it's important that we define it quite clearly for ourselves and our customers

While our humour's not quite laugh-out-loud funny, we are looking for that 'a-ha moment'. So we play with our words, make a unique observation, and we're clever without being cold.

We call it our **Westpac Wit.**



Make an interesting connection with our words.

There are endless ways to do this but here are a few examples

Renovation motivation is a connection between the **sounds** of our words.

Account fees are accounted for is a connection between two different **meanings** of the word 'account'.

Big dreams for small business is a connection between the **contrast** of big a small.

Make a pun.

Think about common sayings or familiar turns of phrase and give them a twist - either by changing the phrase slightly or putting it in a different context.

Bank on it can mean expecting something to happen, or we could change it to be literal and talk about one of our products.

Opposites attract.

Think about what the reader might expect us to say and do the opposite (when it's appropriate). For banking it might be as simple as saying something like **go on, spend it.**

Use a surprising or astute observation.

These can often be about human behaviour. So instead of simply saying:

Have you been saving for a renovation?

Try:

Got a project that's been waiting for 'some day'?

It's a way of honing in to our audience's desires in our storytelling, while still tapping into a broader human truth.

Things that are not Westpac Wit

We're not crude, crass, or childish. If it feels like 'toilet' humour it's definitely something to avoid.



We never put people down, make fun of them or the situations they're in.



There's no formula for funny. Most things are if they feel a little surprising, so make sure we're not making the same joke over and over.



Avoid references to anything too obscure. It will only serve to alienate our audience.



We're not making joke for shock-value. Our humour shouldn't aim to be controversial.



If we're speaking about a serious topic, we don't take it lightly, or make jokes about it.



02

TALKING TO OUR DIFFERENT AUDIENCES

Banking is something both visible and invisible in people's lives. They might not think about us all the time, but they interact with us and our products every day. So as an organisation, we have a huge impact on our customers. That's why knowing what we can do to speak to them effectively is so important.

And if we're always looking to be helpful for customers, a good place to start is to put ourselves in their shoes. We use our audience profiles to think about what our different audiences might need, and how we communicate what we can do to help achieve their goals.

While there may be some overlap of needs and desires from each of these audiences, we have four main audience profiles:

16-24 YEARS



AKA GEN-Z

25-34 YEARS



AKA MILLENNIALS

35+ YEARS



AKA EXISTING BASE

SMES



MICRO-SMES AND SMES

**16-24 YEARS
AKA GEN-Z**



UNIQUE INSIGHT

Money represents independence and adulthood to me. And I want a hassle-free way to manage the (perhaps little and hard-won) money that they have.

COMMS TIP

Keep it quick and simple, and make it highly relevant, and absolutely sincere.

THINGS TO KEEP IN MIND

- They like their newfound independence but feel the pressure that comes with that.
- They're not necessarily thinking long term - immediate goals may just to get by, or something they've finally got the money to do for themselves.
- They can be suspicious of institutions - this audience is the most distrustful when they felt they were being 'advertised to.'
- They can be a little bit jaded, and can see through any insincerity.
- They're much more likely to be on multiple channels at once.

WHAT THEY NEED TO FEEL

- They want to make quick decisions, and not spend too much time thinking about our message.
- They want to hear about issues that are important to them, and the topics they're interested in.
- They want to feel like they're mature, in control and making decisions for themselves.
- They want to experience genuine understanding.

SO WHEN WE SPEAK

- Focus on **making it relevant** but avoid anything overly attitudinal. Show the immediate benefit. They're not thinking 10 years down the track.
- **Simpler is smarter** for this audience who, more than any other, want comms that help them get it fast and start to feel in control.
- By **putting them and their experiences first**, they'll see our value, but it's important to watch the sincerity - it has to be true to them.
- By **keeping it real**, we will come across as less intimidating, but avoid anything that feels insincere, or an old brand trying too hard, and avoid being overly familiar.

AND SOME WATCH-OUTS

- We don't have to speak exactly like our younger audiences to speak to them - avoid the generational cliché words unless it's directly relevant to your message.
- Being sincere doesn't mean always being serious. We have to write like we know it's true. Avoid the passive voice, don't say 'we believe' when we're speaking about facts rather than opinions, don't dance around the subject matter).
- Don't speak down to this audience, instead offer context without prompting. If we're speaking about abstract numbers, give them something to compare to, if we're using a technical word, define it, if we're speaking about a product, show how it fits into their life.
- Don't simply assume they all want the same thing - keep things open ended.

BEFORE

Don't carry your wallet, wear it.

Here to help with PayWear, wearable accessories to Tap+Pay with. T&Cs and eligibility apply.

Westpac Choice transaction account.

Enjoy free ATM withdrawals at more than 50,000 ATMs globally and get cash out without using your card using Cardless Cash.

This everyday transaction account has no monthly account keeping fee when you deposit \$2000 a month. There's also no account fees for students or customers aged under 21.

You can access of 3,000 Westpac Group ATMs in Australia for free along with 50,000 global ATMs that are part of Westpac's global ATM alliance.

AFTER

Festival outfit doesn't have pockets?

Go without the wallet. Tap+Pay instead with our wearable accessories, wherever you are. T&Cs and eligibility apply.

Life's all about choices.

There's a lot to like about our Westpac Choice Transaction account. Like if you can't quite remember where you've left your wallet, you've got Cardless Cash.

Plus, if you're a student, or under 21, there's no surprise account fees. For everyone else, as long as you're depositing \$2000 a month, that goes for you too.

Like free things? 3,000 Westpac Group ATMs won't cost a cent to use. And for the globetrotters that includes 50,000 ATMs right across the world.

WHY IT WORKS

Sometimes knowing how to relate to an audience is knowing where to find them, and for Gen Z a festival might just be the right place. And while we're using a festival as an example, we're also showing our audience the other possibilities by including 'wherever you are'

And of course, we keep the legals in there, even if that's not top of mind for our audience.

This is an audience we know we can lean into a our more colloquial tone of voice without it sounding like we're trying to hard.

We've taken away some of the information that is less relevant, we can include that when they want to find out more.

25-34 YEARS AKA MILLENNIALS



UNIQUE INSIGHT

Early financial experiences and relationships inform my financial mindset and choices made later in life.

COMMS TIP

Make it simple but meaningful, and all about them and real ways for them to take action.

THINGS TO KEEP IN MIND

- They are starting to think ahead in many parts of their life, getting a good credit rating, setting themselves up for career success.
- They're willing to splurge on things but also have a focus on balancing living in the moment with saving for the future.
- They might be looking to pay off debt.
- They are looking for some stability and security, whatever that might look like to them.
- They're rejecting the traditional way of doing things and are looking beyond the ways things have always been done.
- They expect to be found in the right places. They want advice but they might not necessarily be going into a branch for questions.

WHAT THEY NEED TO FEEL

- They like to feel they have alternatives.
- They appreciate guidance around how to structure and set up their finances, but don't appreciate being spoken down to - they look for a peer-to-peer approach.
- They prioritise having experiences over accumulating assets.
- They don't appreciate assumptions of what their trajectory looks like - they don't want to feel locked into a path and want to know a financial institution understand that.
- They appreciate knowing where to begin, guidance and coaching is welcome but we want to make sure it isn't too overwhelming or confusing.

SO WHEN WE SPEAK

- Show you understand them by making **it relevant** - comms should be genuine and true to their lives.
- They need to see themselves in the comms, so it's important to **put them and their experiences first**.
- Lean in to **simplicity** - they respond to a short and snappy approach in certain comms.
- However they are looking for guidance, so avoid sacrificing the information they need - just make sure it's easy to follow and act on.
- They appreciate a brand that **keeps it real**, and are open to smart humour or wit, and use of everyday language and terms they understand - without getting too colloquial, which is not necessary for this audience.

AND SOME WATCH-OUTS

- While we're leaning into simplicity for this audience, that doesn't mean we're being simplistic - we say it in a straightforward way but we don't dumb it down.
- We've got a real opportunity to use our Westpac Wit. Using humour resonates especially with our 25-34 year-olds, but it's going to also capture the attention of a much broader audience.
- Think about where we can give this audience advice. They're much more likely to be looking for answers, but their first stop is probably making a google search rather asking us directly.
- Consider a less traditional mindset. For example, people getting a home loan might be doing it on their own, with the help of their parents, together with a group of friends, or it could be their third investment property.

BEFORE

Working from home in your gym gear?

With 30% of New Balance you can keep in shape, at home.

Why miss the digital party?

Enjoy awesome discounts from JB Hi-Fi with Westpac rewards hub.

Who's all dressed up and nowhere to go?

Must-have fashion discounts. Make them yours with Westpac rewards.

AFTER

Work out. Work from home. Either way, you work it.

Get the gear, with 30% off New Balance.

Get the tech to impress.

Enjoy awesome discounts from JB Hi-Fi with Westpac rewards hub.

Turn your hallway into a runway.

Staying in? You can still step out. Enjoy must-have fashion discounts with Westpac rewards.

WHY IT WORKS

We can push our voice to be more playful with this audience.

Plays with the connection between working out and working from home.

A play on words can simply be similar sounds that are more engaging as a reader.

We're playing with the tension of dressing up and staying in.

BEFORE

How your super is invested.

Your life doesn't stay the same. So why should your super? Chances are your needs and goals might change quite a bit between the ages of 20 and 60.

We'll do the hard work and invest your super based on your age in a Lifestage Fund.

When you're younger, you'll have more investments that are likely to give stronger growth over the long term. That comes with a higher risk – but you have the time to ride out rises and falls in market.

As you get older, we will gradually reduce the risk in your investments to protect your super money from any downturns, as you will have fewer years until retirement.

AFTER

A new outlook for investment.

Super isn't something lots of people think about when they're getting started. After all, who knows what the future's going to look like? Luckily, investing in your financial future is more than just guesswork.

Let us do the hard work. Based on your age, we'll invest your super in a Lifestage Fund.

We take a higher risk, higher reward approach when you're younger. It's a chance to give you strong growth when you've got the time to ride out any bumps in the market.

As you get older we'll slowly reduce the risk, protecting your super from downturns preparing you for retirement.

WHY IT WORKS

We've found a different way in to approaching the topic of superannuation for this audience. We've asked a question of them 'what does the future look like' and importantly, we've also given them an answer 'it can be more than just guesswork'.

In this example we're able to avoid making superannuation feel overly complicated, and we've engaged them by changing up our sentence length, using contractions and more everyday language.

35+ YEARS
AKA EXISTING BASE



UNIQUE INSIGHT

Money is all about balance - enjoying life today, but also setting myself, and my family, up for when I stop working.

COMMS TIP

Keep it simple and fresh, but balance it with the rigour they expect from a financial institution.

THINGS TO KEEP IN MIND

- This demographic is hitting some big milestones - marriage, starting a family, buying and home, re-educating themselves to further their career or even changing careers, right up to starting to plan for retirement.
- They are actively budgeting and planning for the future. This isn't always easy and can come with sacrifice.
- They might be stuck between different responsibilities, setting their children up for success as well as starting to look after their own parents.

WHAT THEY NEED TO FEEL

- They are often juggling different financial products, and want to have a seamless experience across these.
- They feel like they've got a strong direction and that our job is to make that possible.
- They want to feel we are people who understand their challenges and the sacrifices they need to make to get to their long term goals.
- They respond well to a brand that, overall, feels youthful, but they will reject any brand that is overly familiar, or goes too far with colloquial language that feels forced.
- They do not respond to financial brands that are overly attitudinal.

SO WHEN WE SPEAK

- Focus on **relatability** to their lives by recognising and understanding their aspirations and offering smarter and flexible ways forward.
- They respond well to a **simple approach**, but in comms that directly target them, make sure it doesn't come across as talking down to this audience who understand more sophisticated offerings.
- **Put people first** by respecting their experience and knowledge and, when needed, showing we're here to help.
- While they are not looking for overly formal comms, to **keep it real**, balance a fresh approach and with some of the formality they would expect from a financial institution.

AND SOME WATCH-OUTS

- This audience responds to being a little more clever, witty and direct. We just can't push it too far.
- Make sure that we're still serious when we need to be. That doesn't mean reverting to a 'business-like' pattern of speech, rather it's about getting straight to the point, and not making light when it's a serious conversation—make sure we're speaking on their level.
- This is a wide section of our audience—and none are slowing down. Whether they're looking at starting a family, changing careers, or even thinking about retirement focus on the next steps.
- Remember, some milestones are positive and others aren't. What we're good at is speaking to both, so don't forget balance these experiences. In any situation, show that we understand the ups and the downs.

BEFORE

Hi Katherine,

As a valued customer, we wanted to let you know that the Westpac Broadway branch is closing. We're here to support you through this change and advise you on the ways that you can continue to bank with us.

As more customers look for simpler and more convenient ways to bank with Westpac, through options such as online and mobile banking, fewer people are visiting us in branch. We continue to enhance our banking services, improving our online and mobile banking capabilities to help customers with their everyday banking. Therefore, after careful consideration, the Westpac Broadway branch will close from 1pm on Friday 15 May 2020.

AFTER

Hi Katherine,

As times change, we all have to adapt. For many of us, there are simply more convenient ways to bank than going into a branch. That's why we're writing to you to let you know that while it was a difficult decision to make, the Westpac Broadway branch will be closing.

You can still bank with us.

Your details will not change. And we are committed to improving online and mobile banking experience so you can reach us 24/7. You can continue to go and see us in branch until 1pm Friday 15 May 2020. After then, you can contact us on phone, email or find us in another branch, to answer any concerns you have about your account.

WHY IT WORKS

This message needs to be clear, so we dial down the more personality-driven aspects of our voice to get straight to the point.

Because this is a busy audience and we respect their time, we simplify the language, give it context from the first sentence, and break it the sentences so that there is only one idea per sentence.

BEFORE

Help finds you a place with a yard.

With our lowest home loan rate in decades, it's time to start thinking about an investment property. Ask about our Westpac Flexi Home Loan.

AFTER

Get a bigger backyard. And your foot in the door.

With the lowest home loan rate in decades, getting an investment property doesn't need to be daunting. Ask about our Westpac Flexi Home Loan.

WHY IT WORKS

While this audience doesn't need it dialled up to 11, we can use a play on words because it shows this audience that we understand what they need - something that can act as both a home and an investment.

BUSINESS MICRO-SMES AND SMES



UNIQUE INSIGHT

Intimately understand my business, my goals, and recognise my potential. Financial support is key, but I also need reassurance that I'm making the right moves and that my bank is 100% behind me.

COMMS TIP

Make it proactive and pragmatic, and instill a sense of confidence that we're on their side.

THINGS TO KEEP IN MIND

- There are some universal truths to a small business' ambition, like the desire to be profitable. However they don't want assumptions made around where they want to ultimately end up as a business.
- While they might be really good at what they do as a business not every SMW has a good idea about the financial side - payroll, tax structuring, etc.
- They go through highs and lows, which can occasionally take its toll.
- They're often looking at the events of the world through the lens of the effect it has on their business.
- They want to be treated like equals, we can't talk down to them but neither are we their best friend.

WHAT THEY NEED TO FEEL

- They feel responsible for their own needs as well as everyone else who relies on them - customers, employees and their own families.
- For micro-SMEs, while they can be ambitious, they don't want to feel pushed, or met with ambitions that are beyond them, so speaking about big business might not always resonate.
- For larger-sized SMEs, however, they may be expecting to move to a different level of enterprise and may welcome an call to action.
- They want to hear the good and the bad - they value comms that are upfront, straight-forward and without unnecessary complication.
- They want ways to make the behind-the-scenes work easier, so they can focus on what they do best.

SO WHEN WE SPEAK

- **To make it relevant**, they prefer warmth over edge, and they want to feel understood, - on the business side, but also how they're feeling.
- They respond well to **simplicity**, but that approach cannot compromise a sense of confidence - for themselves and their actions, and from the brand.
- They respond well to comms that **focus on them** - and aligns with them - and expect comms to not only be clear, but feel proactive.
- **To keep it real**, they like the feeling of companionship - which aligns with their need to have a strong partner - but it's important to not be overly familiar, which compromises the sense of confidence they seek.

AND SOME WATCH-OUTS

- Remember, even when we're speaking to a business audience, we're still speaking to people. We should still be as conversational and approachable as we are with everyone else.
- A little goes a long way. There are many places we can inject some personality. It could be in the headline, the sign-off of a letter, in an email subject line, even or twitter bio. Start looking, and you can find opportunities everywhere.
- Remember to show they're valued as more than simply customers. Businesses don't only make a product or provide a service, they're valuable to the Australian economy.
- Remember business is a broad group. Larger-scale operations are going to have very different goals to a micro-business so we need to make sure we're adjusting our tone accordingly.

BEFORE

Hi Caitlin,

We understand the difficult circumstances COVID-19 may have created for your business and we're here to help you through this challenging time. Thank you for your business applications for a business repayment deferral. Good news, we've processed your application and applied a six-month repayment deferral on eligible business products.

What happens next?

You do not need to do anything further. We have stopped repayments on all your approved eligible products for six months from the date of your submission. If a payment was made between the time we received your application and when we processed your request, we're working to return those funds to you. We will be in touch to let you know when this is done.

AFTER

Hi Caitlin,

Good news, we've successfully processed your application for a business repayment referral. You now have a six-month repayment deferral on your eligible Westpac business products.

What do I do next?

You don't have to do anything right now. From the date you submitted the request, your repayments have stopped for six months. If you have made a repayment between the time we received your application and when it was processed, you will be refunded. If this is the case, we will let you know when this is also returned.

We understand this is a difficult time right now, and many businesses across Australia are doing it tough. We're here to help through this challenging time, so if there is anything else we can do, please don't hesitate to get in touch.

WHY IT WORKS

Just like when we have negative news, if we have good news we should also say it first - we don't want the reader to get a few sentences down the page still wondering.

The before example does a good job at setting the context of COVID-19 but we're reframing it to empower the reader to take the next step, which in this case is to seek out more help if they need it.

BEFORE

Here's a helpful holiday booster.

Transfer your Altitude Points earned on your Altitude Gold Visa to Qantas points between 1 February 2020 to 29 February 2020 and you'll receive 15% Bonus Qantas points.

AFTER

A change can turn into a holiday.

Get 15% bonus Qantas points when you switch from Velocity Points on your Altitude Gold Visa between 1 February 2020 and 29 February 2020.

WHY IT WORKS

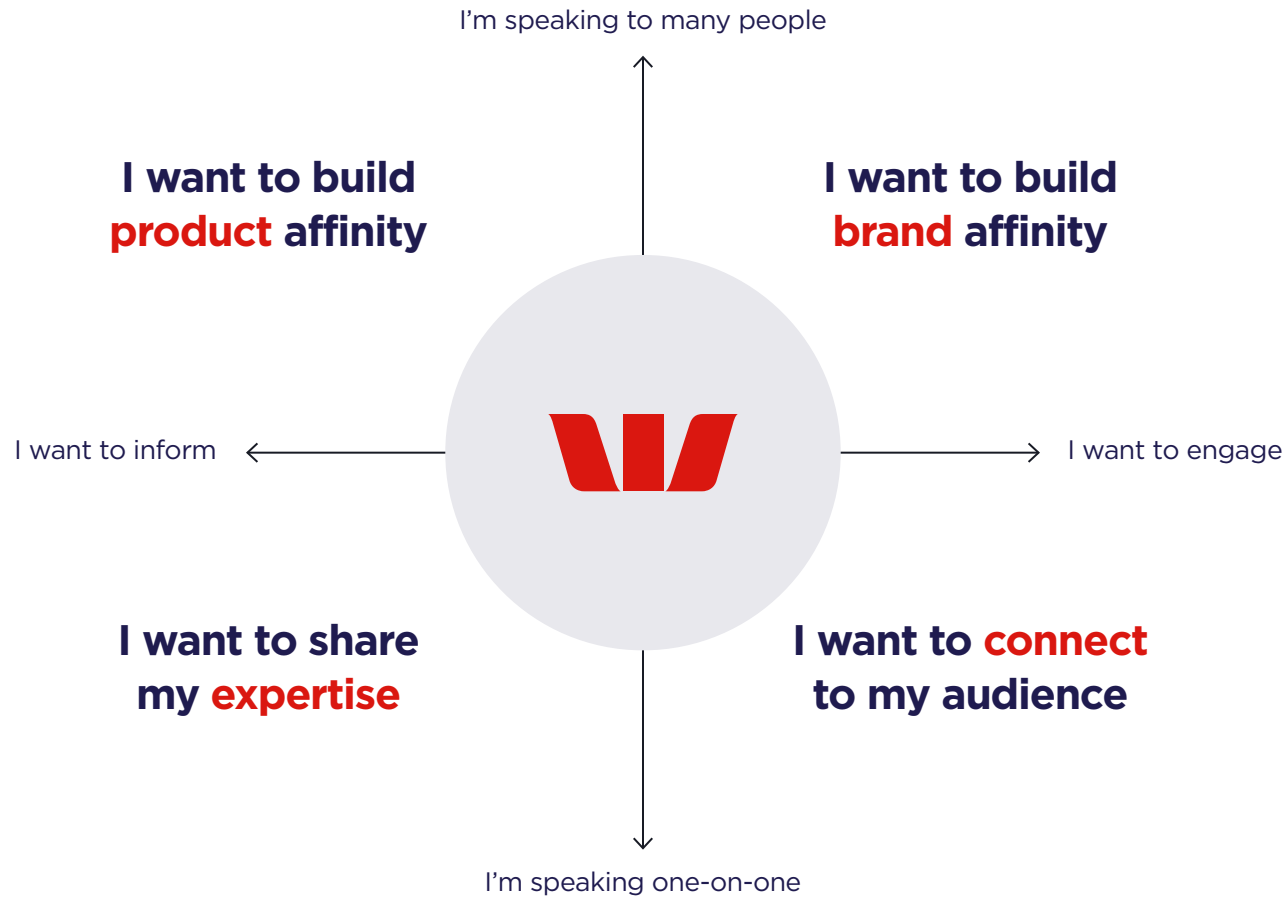
A twist on the old phrase 'a change is as good as a holiday' this example taps into a way we can be a little more playful even with our SME audience.

We've also elevated the benefit of the communication - the 15% bonus points - and made it the first thing we say in the subheading.

03

COMMUNICATIONS QUADRANT

The four sections of our quadrant



The horizontal axis helps us decide between being informative and being engaging.

ENGAGING

We use this end of the framework when we want to get the attention of our audience. It might be for awareness of our brand, creating a connection, or simply offering help. Often this is the first step, where the next is to find out more from our informative communications.

INFORMING

This is the quadrant where we communicate the details. It involves numbers, data, and the more detailed information which we need to put into the right context. And of course while our first goal is to be informative, we make sure we're still engaging to the audience.

The vertical axis helps us decide between speaking to many people or one-on-one.

MANY PEOPLE

These are communications where we cast a broader net. We're looking to show the appeal of the brand and how it impacts the audience in big ways and small. This means dialling up the personality in our voice, and leaning into our unique point of view.

ONE-ONE-ONE

This is where we want to have a more intimate conversation. We might be communicating to a single person, or we might simply be speaking to them on a more personal level. Because we have a better idea of who we're speaking to and where they will hear us, we can get more specific and modulate our voice to suit them and their point of view.

04

BREAKING DOWN OUR QUADRANTS

Quadrant 1: Many people / Inform

DO

Short is sweet.

Snappy means that we want to keep it short, but still infused with our personality.

Use the numbers wisely.

This is a quadrant where things like price, interest rates, and fees are going to be most relevant to our customers. Use these but remember to ask ourselves what the benefit can be.

Share our insights.

While our priority is to inform, it's good to consider putting it in context of our customers' lives. Ask ourselves: why do they need to know this? What does it mean to them?

DON'T

Strip it bare.

While it's good to get rid of unnecessary words, we shouldn't lose meaning along the way.

Get bogged in the details.

Your product might have lots of great features, but it's good to be focused. Find one or two things that stand out for your product or service, then speak to them.

Overwhelm with information.

Once you've presented the information, do your audience need to take an action? Many actions? People should feel empowered by having the right information, so we let them know what the next step to take is.

Because we're speaking to **many people** we want to **inform**, this quadrant is where we build an affinity to our products. Here we balance giving people just enough information and showing them how a specific product, feature, or event can fit into their lives.

Where we might use this quadrant

- Advertising for a credit card with a frequent flyer program.
- Letting small business owners know about an online webinar we're hosting on Facebook Live.
- Announcing a new payment method on our website.

BEFORE

A savings rate starting with a 3?

If you're 18-29 start saving with our exclusive rate.

Simply search for Westpac Savings Bonus.

AFTER

Good things come in threes.

If you're 18-29, get a 3% saving rate. That's more than double some of our offers.

Look for Westpac Savings Bonus for more.

WHY IT WORKS

The headline in the before example can be a little vague. 'Starting with three' could mean 3 but it could also mean 0.3, or even 33. Additionally, interest rates are quite an abstract concept that our audience might not be 100% comfortable with yet, especially as they skew younger.

So we provide some context. First of all, that this saving is rate is noteworthy. Then we compare - in this case we mention it's more than double our other offers. It helps to use numbers, but use them very deliberately so our audience gets the full message.

BEFORE

Where can I fly to next?

Get 6,000 points for simply signing up, then 6,000 more for every dollar you spend. With up to 120,000 Velocity points* that means you can take off sooner.

Westpac Altitude American Express® card, the new way to earn Velocity points.

AFTER

Get to the points.

Ready, jet set, and go with up to 120,000 Velocity points*.

Earn Velocity points with a new Westpac Altitude American Express® card.

WHY IT WORKS

While the subject of this communication is travel points, what is implied is travel and possibilities. This is inherently exciting - so we can be a little adventurous in our writing too.

We've also made sure we've taken only one of aspects of point-earning (in this case, getting up to 12,000) rather than the nitty-gritty - that's for our 'inform' quadrant.

Note: this is an example where the context might matter. If we're pairing the copy with an image of an Amex card, we might not need to include it in the sub-copy, if we're using different image (or no image at all) it may be best to mention the specific product.

Quadrant 2: Many people / Engage

DO

Focus on them, not on us.

Frame what we have to offer through the lens of how it's going to have an impact on our customers' lives - both in big ways and small.

Vary our sentence length.

To make it interesting, mix it up. Using both longer sentences alongside ones that are short and sharp keeps the reader engaged.

Use the whole brand system.

It's rare a message in this quadrant will live simply by itself. So, consider how an image might give our message the context customers need to understand the benefit. That leaves us more room to make an impact with language, and vice versa.

DON'T

Use a passive voice.

We're right there by our customers, so we should write that way too. Consider 'the points are earned through every dollar spent' vs 'every dollar spent earns points'. The second option is punchier and more engaging.

Be too lofty.

We're optimistic, but we're also realistic. Speak to goals, but also milestones along the way. By doing this, people at every stage of their journey can relate.

Over-rely on certain voice tactics.

There are many approaches to our tone of voice, so remember to mix it up. Otherwise even our most engaging messages begin to feel stale.

I'm speaking to a many people

Because we're speaking to **many people** who we want to **engage**, this quadrant is where we build an affinity for our brand. This is where we focus on connecting to people, inspiring them, and showing what sets us apart.

Where we might use this quadrant

- The landing page of our website
- Brand-led campaigns (television, radio, OOH)
- Talking about sponsorships, partnerships, our reaction to current events (e.g. the bushfires), or times when we're adding to the cultural conversation (e.g. marriage equality)

I want to engage

BEFORE

Welcome to our 200th anniversary.

In our bicentennial year, we're just as committed to helping Australians today, and into the future, as we were 200 years ago.

Helping to keep Australians safe since 1973.

Westpac has been a proud supporter of the Westpac Lifesaver Rescue Helicopter Service since its introduction, helping Australians when they need it most. More than 80,000 missions have been completed and today there are 13 bases operating 17 aircraft and 2 rescue boats.

AFTER

Here's to the next 200.

Not everyone gets to go through 200 years together. And at Westpac, we're just as committed to helping Australians today as we are into the future.

To the rescue.

Westpac has been a proud supporter of the Westpac Lifesaver Rescue Helicopter Service since 1973.

With 13 bases operating 17 aircraft and 2 rescue boats, completing over 80,000 missions, the service has one purpose: to save lives. And against the forces of nature, through bushfires, floods and wild weather - that's exactly what they do, every day.

WHY IT WORKS

This example shows how we can make sure that we're focusing on the customer and not on ourselves. And instead of simply saying welcome, we show it by inviting them into our toast.

A great way to create engagement is by tapping into a truth, which we do with the first sentence 'not everyone gets through 200 years together'.

Especially at the brand level, it's ok to get emotional. While we don't talk ourselves up in this situation, we can certainly praise the service.

One way to approach getting emotional is to bring out the specifics of a story. Evoking bushfires and floods for examples paints a clear picture of what the helicopter does in a very real way.

Quadrant 3: One-on-one / Inform

DO

Condense, shorten and simplify.

It's important we get information across easily. Consider bullet points or numbered lists. Break it up with subheadings. And avoid waffle.

Lead with what's important.

Audiences are much more likely to keep on reading if they're interested from the very beginning. What do we need to say the most? Lead with that.

Give them something to take away.

While our priority is to inform, it's good to consider putting it in context of our customers' lives. Ask ourselves: why do they need to know this? What does it mean to them?

DON'T

Dumb it down.

If we understand the topic, we should be able to explain it simply without withholding information or patronising the audience.

Shy away from the harder truths.

If we've got bad news, don't try to hide it. What we can offer however is a path forwards.

Overwhelm with information.

Once you've presented the information, do your audience need to take an action? Many actions? People should feel empowered by having the right information, so we let them know what the next step to take is.

I want to inform

Because we're speaking **one-on-one** to people we want to **inform**, this quadrant is where we share our expertise. Here, we should focus on empowering people by giving them the most useful information, make sure we highlight the main takeaways from the message, and well giving the reader an action to do next.

Where we might use this quadrant

- A letter informing people to change to their service.
- A tweet letting people know our EFTPOS network is down.
- A page on our website explaining our different home loan options.

I'm speaking one-on-one to my audience

BEFORE

To Jennifer,

We're writing to let you know about an error that was made in the interest calculations for your account and that we're making a payment of \$524.60 to you. This was our mistake and we sincerely apologise.

Here's what happened.

From 1 November 2007 to 31 August 2018, in some circumstances interest was not paid on your Cash Management account. We have fixed the issue and the correct interest rate was applied on or before 31 August 2018.

We want to ensure that you receive the interest that you were entitled to on your account and are making a payment to you.

Details of your payment.

A payment of \$524.60 is enclosed. If for any reason you can't deposit the cheque, please contact us. Details of the refund are below, but feel free to call us for clarification.

AFTER

Hi Jennifer,

We're writing to let you know we made an error calculating the interest for your account. The mistake was ours and we sincerely apologise.

As a result, attached in this letter is a cheque for **\$524.60**.

Here's what happened

Between 1 November 2007 and 31 August 2018, interest was not paid correctly on your Cash Management account. The issue has now been fixed and the correct interest rate has been applied since or before the 31 August 2018.

However, you are entitled to the interest we missed which is why you're receiving a payment today.

Details of your payment.

A cheque for **\$524.60** is enclosed. If for any reason you can't deposit it, please don't hesitate to contact us. A further breakdown of the refund is below.

Lastly, we understand that mistakes like this can be troubling. Please be assured we haven't identified any other issues with your account, but if you have any questions or concerns please do not hesitate to get in touch.

WHY IT WORKS

Especially when we are giving bad news it helps to be direct.

The before example uses the passive voice, we say that an error 'was made' rather than 'we made an error'. It's natural to want to put a bit of distance when we're admitting fault, but we should be upfront, use the active voice, and apologise straight away.

We've shortened a few of the sentences and simplified some of the language to make sure what we're saying is clear.

We've also added more at the end to reassure - remember even though this quadrant is us at our most informative we still need the human touch.

BEFORE

If you're using an iPhone or iPad, update to the latest Westpac App version by 31 May to continue signing in via your 4-digit passcode, Face ID or fingerprint.

AFTER

Make it an (up)date. If you're using the Westpac app on an iPhone or and iPad, update it by 31 May to keep signing in with your 4-digit passcode, Face ID or fingerprint.

WHY IT WORKS

Using our voice is often about looking for the opportunities for it to shine - it doesn't have to always be in the next big campaign.

This is an example found on social media, and while the message is quite straight-forward, being informative doesn't mean we need to be completely cut-and-dry. So, in the after example we add a little play on words.

We've also changed small things to make it more conversational: 'continue' is replaced by 'keep' and 'via' becomes 'with your'.

Quadrant 4: One-on-one / Engage

DO

Let others share their story.

In this quadrant, other people's experiences with us are our ultimate proof point. Highlighting these voices shows customers how we can be relevant to them too.

Ask questions.

Questions, especially rhetorical ones can help draw readers in and get them thinking about what we can offer.

Lean into our personality.

Because we're speaking one-on-one, this quadrant is where we can show the flex of our voice i.e. if we know we're speaking to millennials we can dial up the language and the references that they're familiar with.

DON'T

Make assumptions.

While we can stretch our voice, we can't make blanket statements about our audiences or their aspirations. SME audiences are particularly sensitive to this.

Forget the point.

While we can share experiences and give general advice, we still must remember to give our audience an action to do next - something to do next or a place where they can find out more.

Be overly familiar.

Even if we know who we're speaking to we don't want to overstep. Being friendly, using their name if we know it, and using conversational language is fine. Being overly familiar and too colloquial is not.

I want to engage →

Because we're speaking **one-one-one** to people who we want to **engage**, this quadrant is where we can create a deeper connection to our readers. Because we have a better idea who these audiences specifically are, we can show the stretch of our voice and show we understand by focusing on their specific needs.

Where we might use this quadrant

- Customer-specific offers (upgrades, product packages, more information).
- Places where we're not directly selling - we might be giving advice, tips, or sharing the stories of others' experiences with us (for example stories around grant recipients, advice for SMEs around tax time).

I'm speaking one-on-one to my audience ↓

BEFORE

Welcome to Australia.

As Australia's first and oldest bank, we're delighted to welcome you to Westpac.

Let us know what you think.

Westpac welcomes feedback and complaints. It's one way we're committed to being more helpful to you.

AFTER

Welcome to Australia.

Welcome home.

If you're an international student, living and working here, or ready to call Australia home - we have banking products designed just for you.

Feedback moves us forward.

We welcome complaints, feedback and customer experiences. Share them here.

WHY IT WORKS

Sometimes a storytelling element can be simple, in this case we've reframed the conversation to say both welcome to Australia and welcome home - for this audience that could be a very powerful statement.

Then we've reframed our proof points, to make it more broadly relevant to new arrivals and we speak directly to their concerns.

A product doesn't necessarily mean exchanging money. In this case our 'product' is simply the feedback mechanism we have in place. But it's still something we want people to engage with.

A small thing we've done is put 'complaints' before 'feedback'. It's almost always better to deal with the negative first and follow it up with an action the reader can take.

05

A GUIDE TO USING THE GUIDELINES



BRAND STRATEGY

Go to this section if you are asking yourself these questions:

- What are we trying to do as an organisation - what's our bigger goal?
- How did we arrive at this voice approach?
- How does voice support our strategy?



VOICE PRINCIPLES

Go to this section if you are asking yourself these questions.

- How do we get our personality across in our writing?
- What is the specific writing approach for our brand?
- Where can I see examples of how our voice impacts our comms?



AUDIENCE PROFILES

Go to this section if you are asking yourself these questions:

- I get our voice tactics, but how does it apply specifically to my audience?
- What are the unique tactics that I need to consider for my audience?



COMMUNICATION FRAMEWORK

Go to this section if you are asking yourself these questions:

- How do I apply voice across the customer journey?
- What am I trying to achieve? Is it about the brand or the product? Do I need to engage or inform?

THANK YOU