

8

**WESTPAC PRIVATE BANK**

## Westpac Private Bank

Westpac Private Bank is one of Australia's most awarded Private Banks and the trusted financial partner of high net worth individuals. It was recently awarded 'Best Private Bank – Australia', in the 2020 Global Private Banking Awards.

It is important to apply the new brand codes with a refined and considered approach. Continuing to speak to this audience in a tone that is respectful, distinguished and aligned to the expectations our high net worth clients are accustomed to.

Our approach must demonstrate that we understand who our clients are and respect their achievements and success.

## Expression

Our expression and tone is serious and premium, it should promote a level of intelligence and sophistication that resonates with our private bank clients.

## Colour and style

We have refined the colour palette and style to provide the right level of differentiation for our audience.

Colour is applied with a nuanced approach. Imagery has a warmth and depth that promotes a strong sense of style and perceived quality aligned to our client's expectations.

# WESTPAC PRIVATE BANK BRAND FLEX

The perception of a private bank brand is one of quality and innovation. Westpac Private Bank is on the refined and considered end of the spectrum.

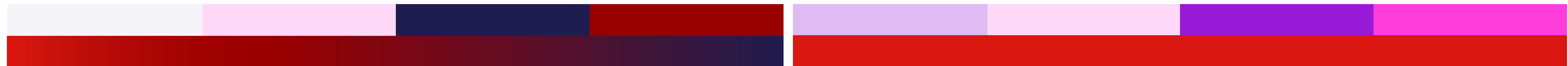
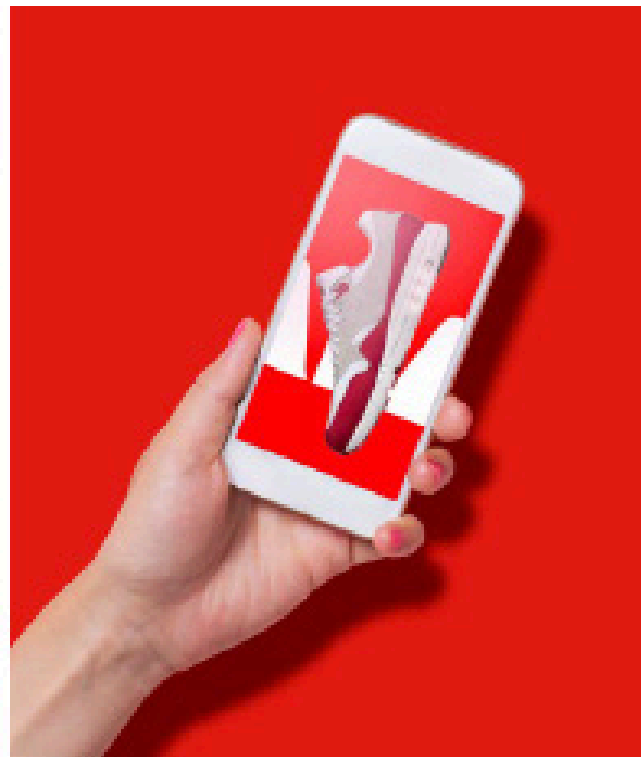
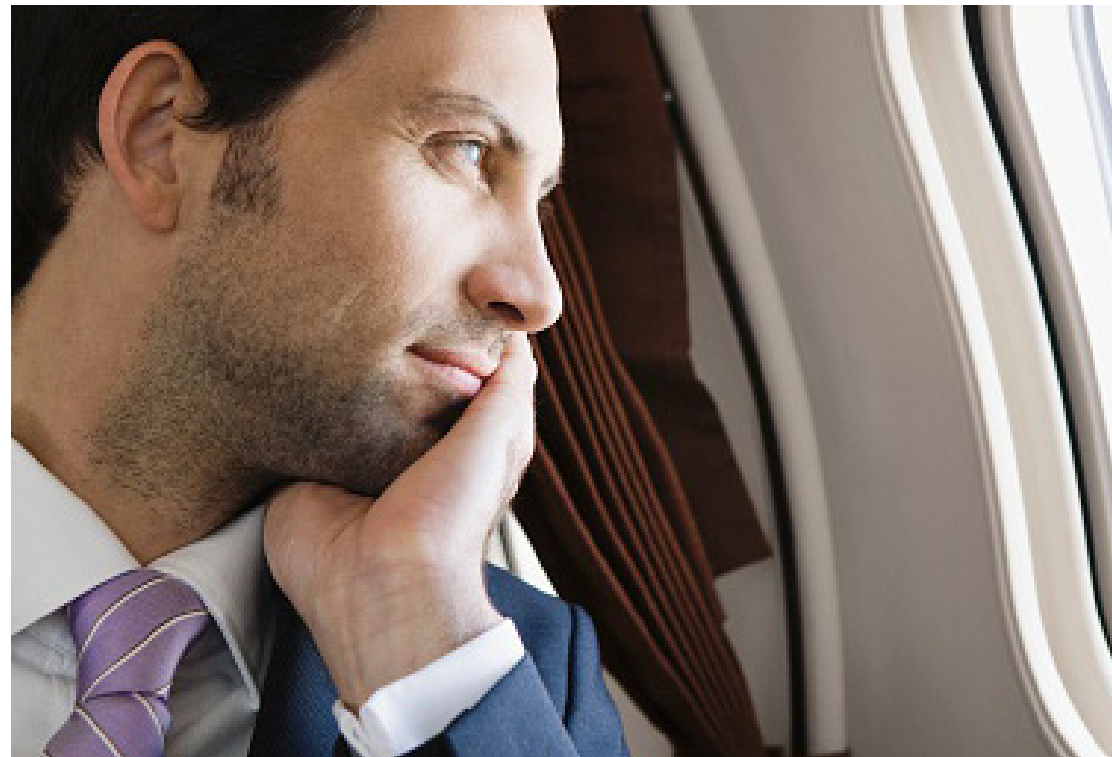
The flex from the masterbrand to reserved from expressive provides just the right amount of differentiation.

**Refined and considered**

**Respectful and insightful**

**FASTEST**

**BIG & BOLD  
IMPACTFUL**



8.3

Visual Identity  
Logo

# WESTPAC PRIVATE BANK LOGO

The Westpac Private Bank logo is to be used exclusively as demonstrated below. This complements the treatment of the other sub-brands with a slightly bolder font to improve accessibility, particularly online.

The logo, when used as a graphical treatment (see below) in the background state will be the Westpac W. This treatment is more nuanced than the masterbrand application and connects the sub-brand to the masterbrand.



# WESTPAC PRIVATE BANK TYPOGRAPHY

The primary typeface is Gotham. The Gotham font family includes bold, book and light, and should be applied consistently across all applications and channels where possible.

The secondary font is Chronicle Display, this provides differentiation and lends an elegance to the voices it portrays. Used sparingly, Chronicle Display is applied where we need to accent information such as quotes.

**ABCDEFGHIJKLMN  
abcdefghijklmn  
1234567890!@#\$  
%^&\*()<>?/+ =**

Gotham Bold

ABCDEFGHIJKLMN  
abcdefghijklmn  
1234567890!@#\$  
%^&\*()<>?/+ =

Gotham Book

ABCDEFGHIJKLMN  
abcdefghijklmn  
1234567890!@#\$  
%^&\*()<>?/+ =

Gotham Light

ACCENT FONT

**ABCDEFGHIJKLMN  
1234567890!@#\$**

System Font  
Arial

ABCDEFGHIJKLMN  
1234567890!@#\$

System Font  
Helvetica Neue light

*abcdefghijklmn  
1234567890!@#\$  
%^&\*()<>?/+ =*

Chronicle Display light / light italic

Note: Internal stakeholders must submit a Software Purchase Approval SRD and provide a Cost Centre approval. For more information, email ETAM@westpac.com.au

## 8.4.1

Visual Identity  
Typography**WESTPAC PRIVATE BANK  
TYPOGRAPHIC HIERARCHY**

Private Bank does not use the Westpac Brand font. Instead the font hierarchy is made up of the Gotham font family with a serif accent in Chronicle Display.

H1

Headline

Gotham Light

**Headline Leading:** 100% of type size  
To calculate this multiply type size by 0.8

H2

Subheading

Gotham Light

**Headline Leading:** 120% of type size  
To calculate this multiply type size by 0.8  
**Tracking:** Set to 0

H3

**Subheader****Gotham Medium**

**Headline Leading:** 120% of type size  
**Tracking:** Set to 0

H4

**Longform Subheader****Gotham Bold**

**Headline Leading:** 120% of type size  
**Tracking:** Set to 0

B1

Body copy

Gotham Book

**Headline Leading:** 1110% of type size  
**Tracking:** Set to 0

B2

T&amp;C fine print

Gotham Book

**Headline Leading:** 120% of type size  
**Tracking:** Set to 0

The image shows a 'Rate Stack' with the text 'x 3.09% P.A.'. The 'x' is in a grey box. The '3.09' is in a large serif font. The '%' is in a smaller serif font. The 'P.A.' is in a smaller serif font. The text is annotated with leading and tracking values: '0.5X' for the percentage sign and '0.25X' for the P.A. text.

Rate Stack

*Our team of experienced  
investment, research and market specialists are  
committed to providing clients with insights,  
expertise and access to opportunities.*

Quote / accent text

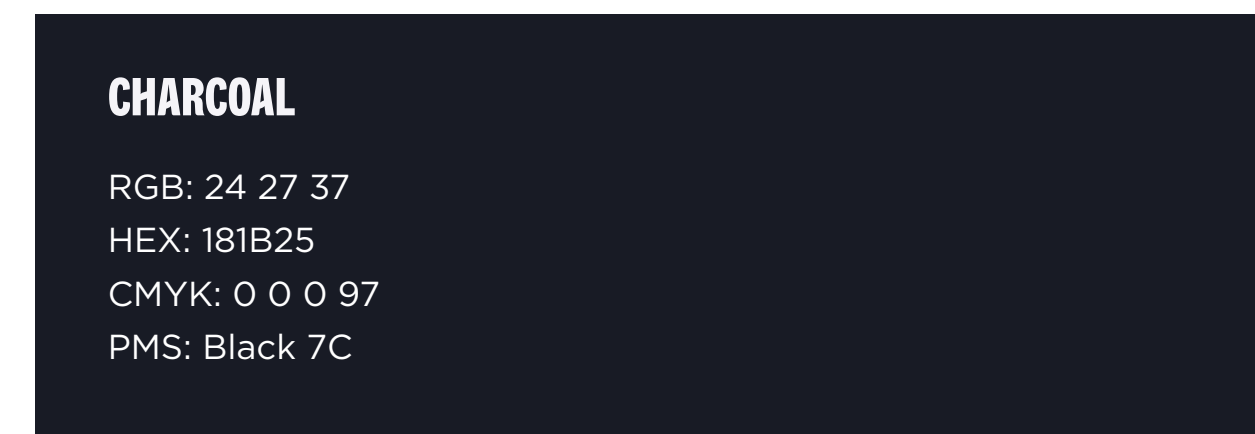
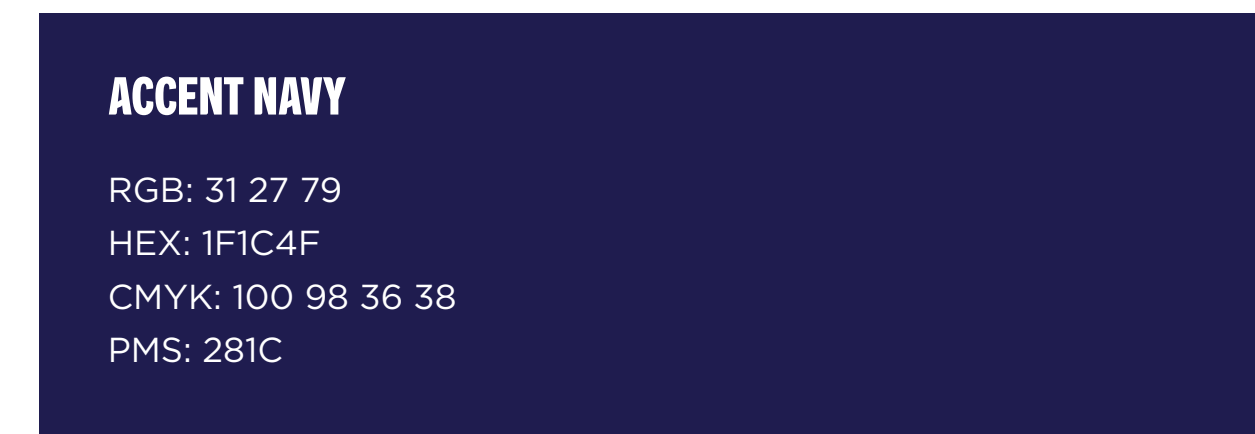
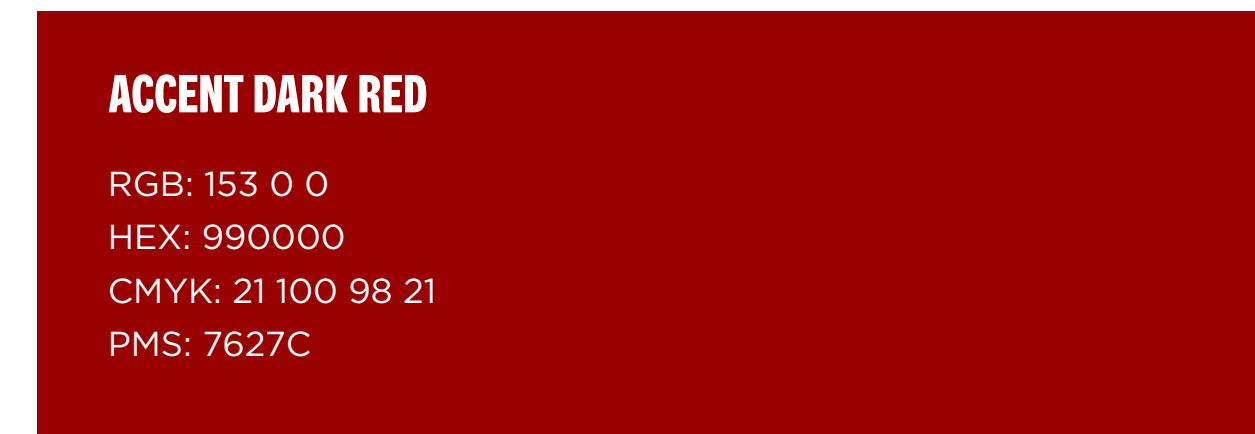
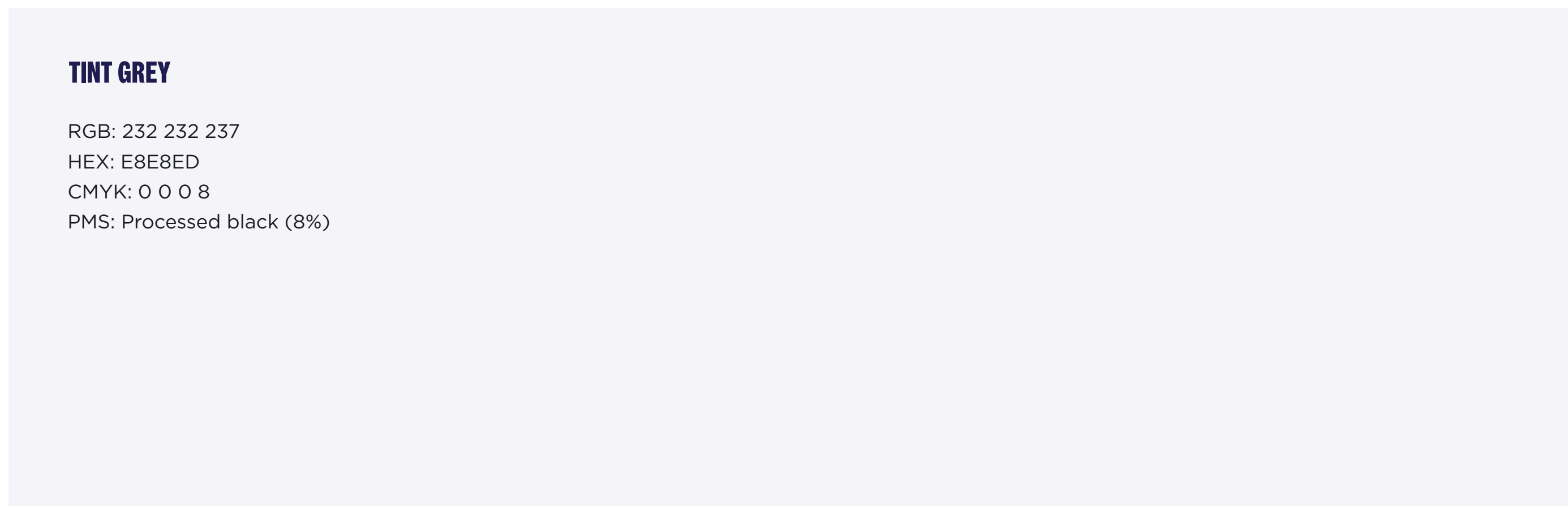
8.5

Visual Identity  
Colour

# WESTPAC PRIVATE BANK PALETTE

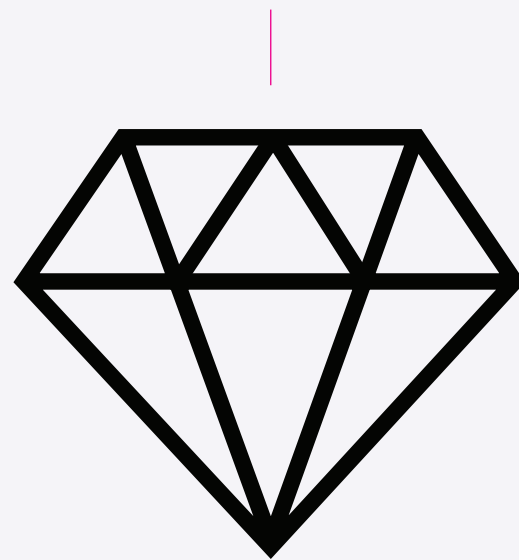
Overall the tones applied are subtle, with a warmth and depth to the palette that provides a distinction between retail and private clients. The colour ratio is more reserved than expressive with a purpose of brand building over action, leaning towards the navy and dark red.

In instances where a solid background is required the gradient pictured here should be applied. This also forms the Private Bank expression bar (see example on page 13).

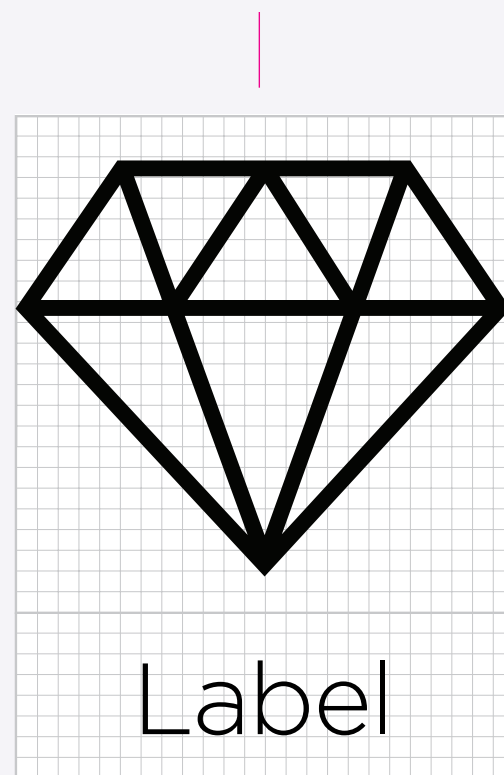


# WESTPAC PRIVATE BANK ICONOGRAPHY

1. Apply a **5px** line weight in the creation of the icon



2. Convert the line weight or stroke to outlines for scalability



24px x 24px Grid

Icons are used to assist in several important ways such as navigation and to perform an action. They can also assist in communicating information in an engaging way, where imagery, or illustration, isn't appropriate.

Icons are at their most useful when paired with a short descriptive label - an icon by itself can often take on different meanings for different people. There are several points to consider when creating icons:



Chat      Client      Email      Search

Always use labels with UI icons unless the icon is a globally recognised symbol

### Icon Grid

All icons should be designed and crafted to a 24px grid. This allows us to use the icons across all channels. The following sizes are aligned to the Westpac GEL digital framework: XSmall (12px), Small (18px), Medium (24px), Large (36px) and XLarge (48px).

### Informative and Intuitive

Information should be read at a glance. Clarity will always be more important than being decorative. Avoid using too many icons. This adds unnecessary clutter to the design.

### Consistent and Rigorous

Simplicity is the key design requirement for icons. Proportion and scale should always be aligned and carefully considered.

### Implementation

Icons are implemented as scalable vector graphics (SVGs) with PNG fallbacks for older browsers. Using SVGs ensures the highest quality rendering on all devices, allows them to be styled dynamically using code and complies with AA accessibility requirements.



# WESTPAC PRIVATE BANK PHOTOGRAPHY OVERVIEW

The following pages outline the photography style for Private Bank. It should present a sophisticated and refined sense of style that will help to promote an enduring and luxury aesthetic that resonates with our private bank clients.

Our approach must convey our understanding and respect for our clients, their achievements and successes. Imagery should reflect their experiences and high expectations of quality and value.



## PHOTOGRAPHY CONSIDERATIONS

### Expression

Our clients are diverse and the imagery should reflect this as much as possible. Imagery might be more serious than the masterbrand but it is never clichéd, dull or predictable.

### Portraits

Relationships are at the heart of our business. When photographing people, internal or external, the same treatments should apply. Subjects should exude a quiet confidence and intelligence. Whilst internal portraiture should look directly at the camera to help establish trust and build relationships, it is preferable that other portraiture is not looking directly.



8.6

Visual Identity  
Photography

# WESTPAC PRIVATE BANK PHOTOGRAPHY

Our approach to internal portraiture must be professional and convey our understanding and respect for our clients, their achievements and successes.



## PHOTOGRAPHY CONSIDERATIONS

### Expression

Internal portraiture should look directly at the camera to help establish trust and build relationships.

It should convey both warmth and approachability.



IMAGES ARE FOR ILLUSTRATIVE PURPOSES ONLY.

## 8.6.1

Visual Identity  
Photography

## WESTPAC PRIVATE BANK PHOTOGRAPHY

Our imagery should be diverse and reflect our private bank client's diverse backgrounds and interests. A sense of luxury and aspirational settings with a warm approach to the subject.



### PHOTOGRAPHY CONSIDERATIONS

#### Diversity of themes and aspirational settings

Landscapes, art and objects complement people and portraits to give depth, context and a variety of supporting options in our communications.

This will help to build a sophisticated narrative with a refined sensibility of style and luxury.

#### Themes

Images should portray intergenerational families and friends in affluent locations and real life situations that reflect our private bank clients, yet still show the importance of people and relationships which is at the heart of our business.

#### Colour balance

Our photography should look natural and feel appropriate – never overt, forced or fake.



IMAGES ARE FOR ILLUSTRATIVE PURPOSES ONLY.

## 8.6.2

Visual Identity  
Photography**WESTPAC PRIVATE BANK  
PHOTOGRAPHY**

Where possible, we should try to include some red in each of our images, as it adds more ownability to our brand and alignment with the Westpac masterbrand.

**PHOTOGRAPHY  
CONSIDERATIONS****Tone**

Warmth and depth to imagery with a sense of luxury and elegance. Don't overload the image with red. One red cue is enough, and it can be beautifully subtle. It should look natural and feel appropriate, not overt, forced or fake.

**Background**

Simple, stylish and uncluttered. Authentic scenarios and landscapes that feel relatable to this audience. Try to feature Australian landscapes where possible.

**Angles**

We use a mixture of close-up and wide-angle, subjects should be the focal point but with the gaze off centre.

**Conflicting Colours**

Any bold or bright colours that conflict with, or overshadow our red cue should be edited e.g. competitor brand colours, such as yellow, orange, blue, etc.



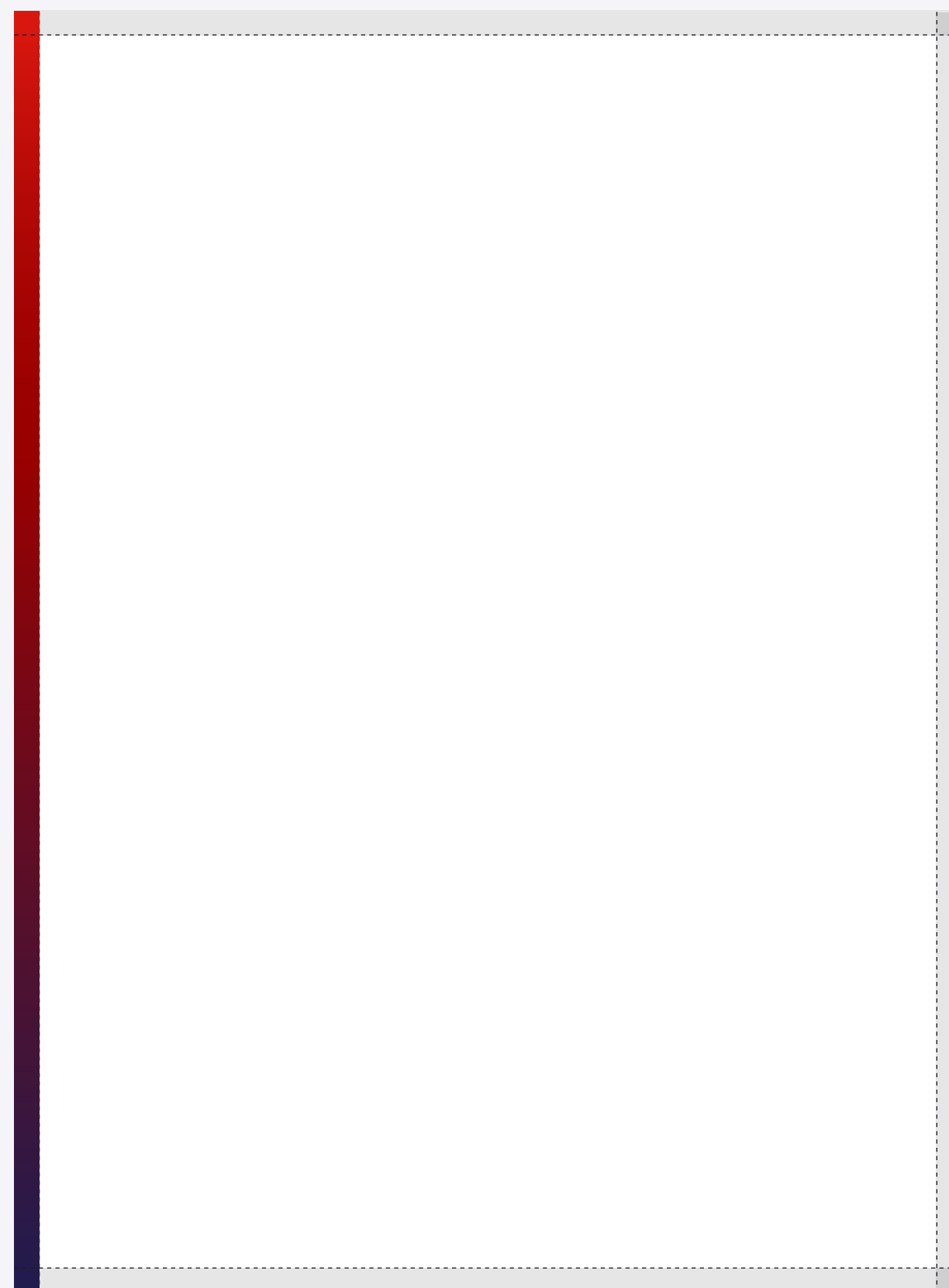
IMAGES ARE FOR ILLUSTRATIVE PURPOSES ONLY.

## 8.7

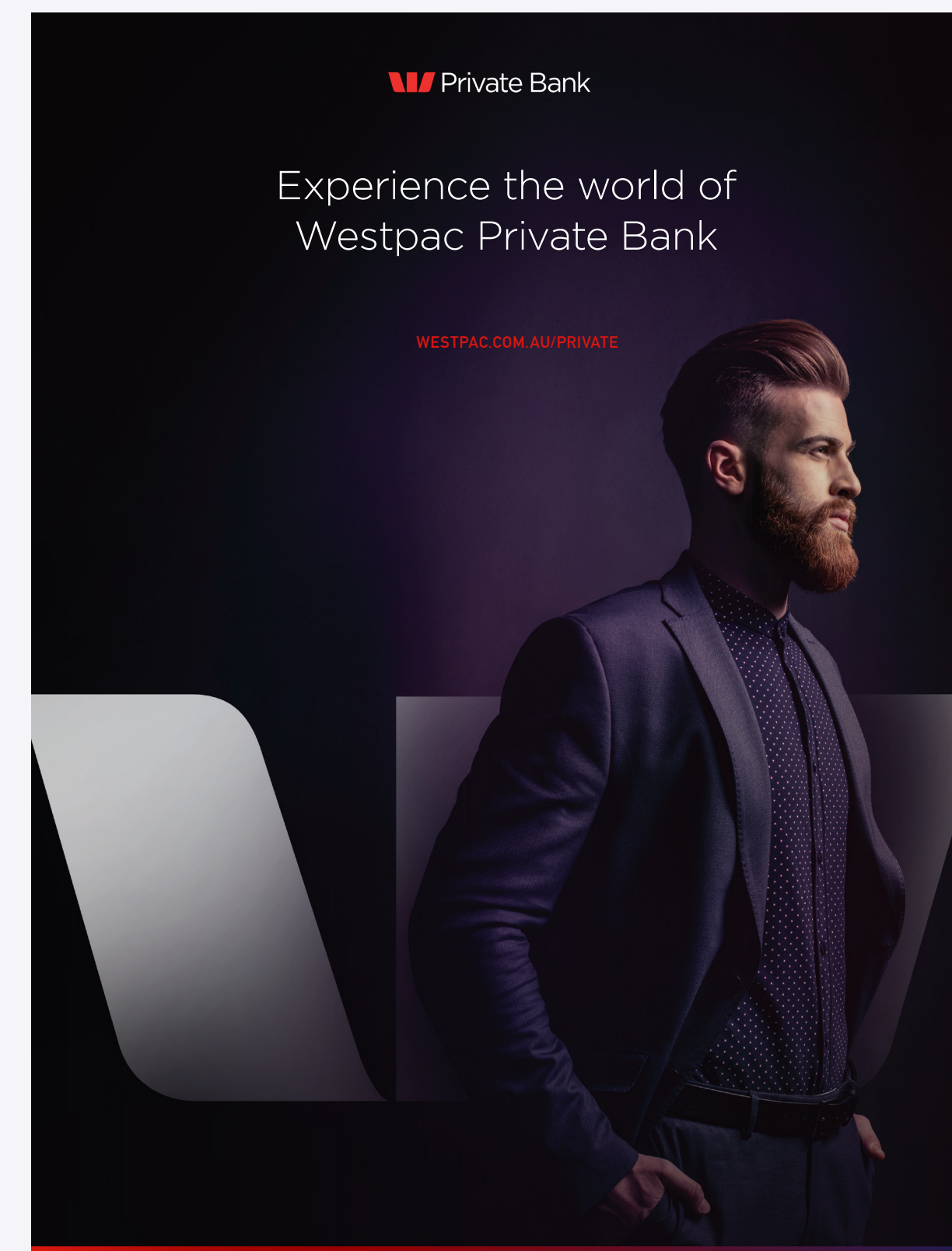
Visual Identity  
Colour

## WESTPAC PRIVATE BANK EXPRESSION BAR

The Private Bank expression bar is a gradient made from the core palette and should always appear red to navy as shown here.



1



1

1

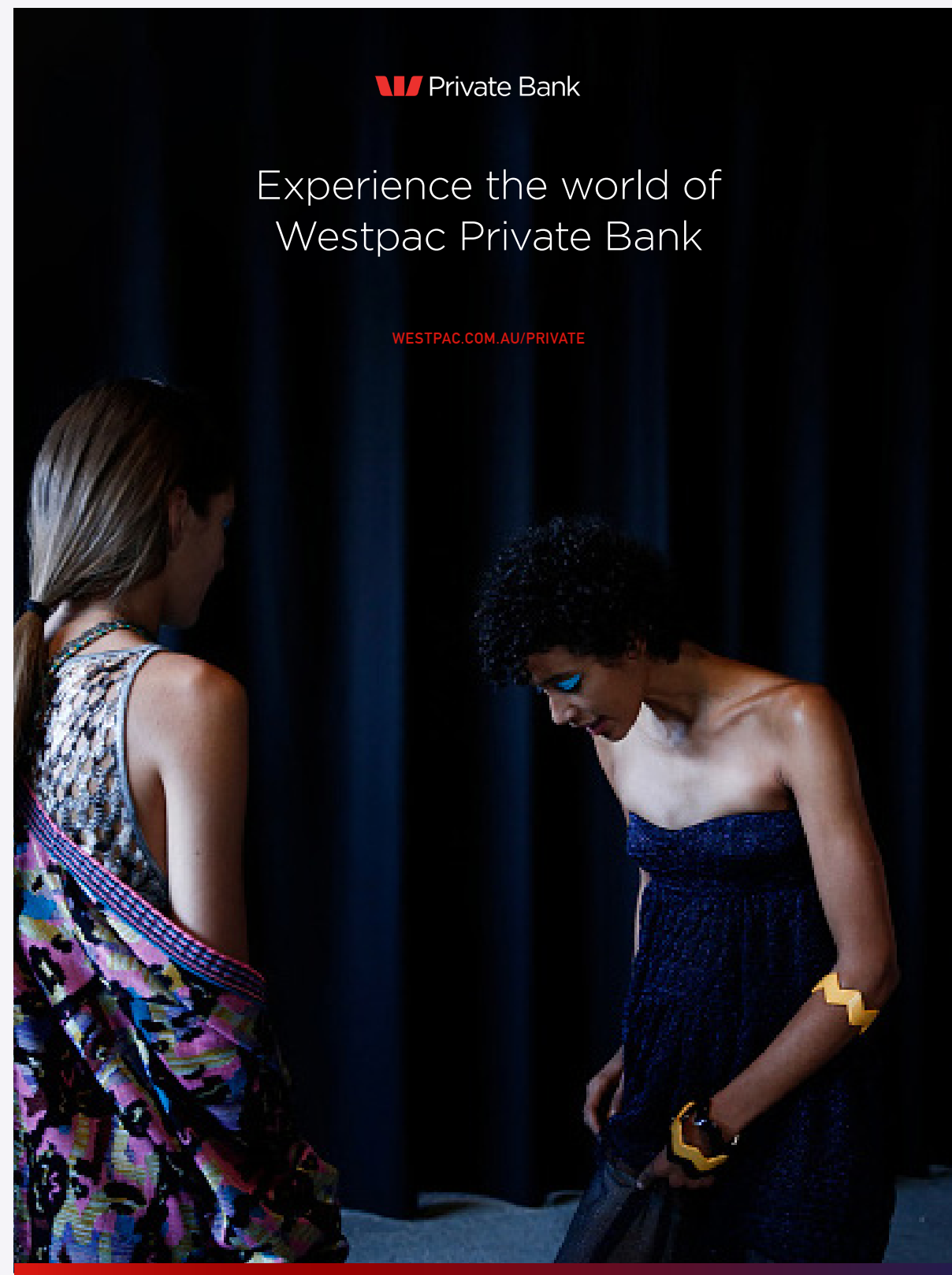
Our Expression Bar adds a splash of dynamism to our communications. It's an opportunity to inject our vibrant accent colours and make all our touchpoints ownable and visually exciting.

For flex and variation of placement, refer to section 4.6.5 of the masterbrand guidelines.

## WESTPAC PRIVATE BANK LOGO APPLICATION

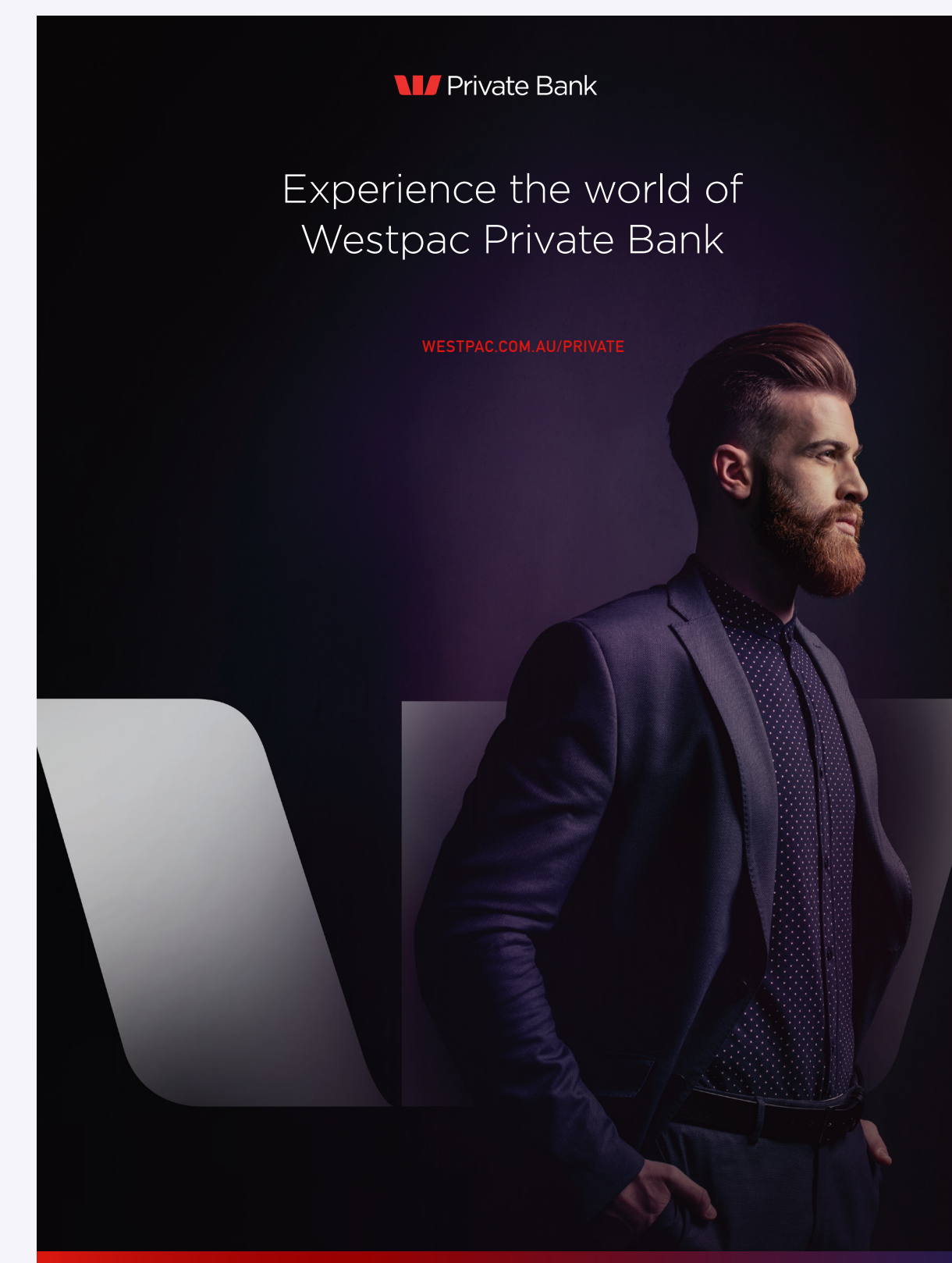
At all times, our audience should be able to easily distinguish between retail and private bank communications.

Balance and graphic coherence are important to the integrity of the sub brand. The logo size should provide an overall visual balance.



1

Simple and elegant.



2

Use opacity, light and shadow to blend the logo into the image composition.

1

### Out-of-the-way

Out-of-the-Way state is used when we want to step back and let other elements shine.

2

### Westpac W logo

The Westpac W should be integrated with photography using a more nuanced approach.

Apply opacity, light and shade as illustrated here. Ensure the three prongs and full width of the logo are visible.

!

Avoid deep etched images and instead work within the image to integrate the 'W' if required as demonstrated here.

### Content Accessibility Guidelines

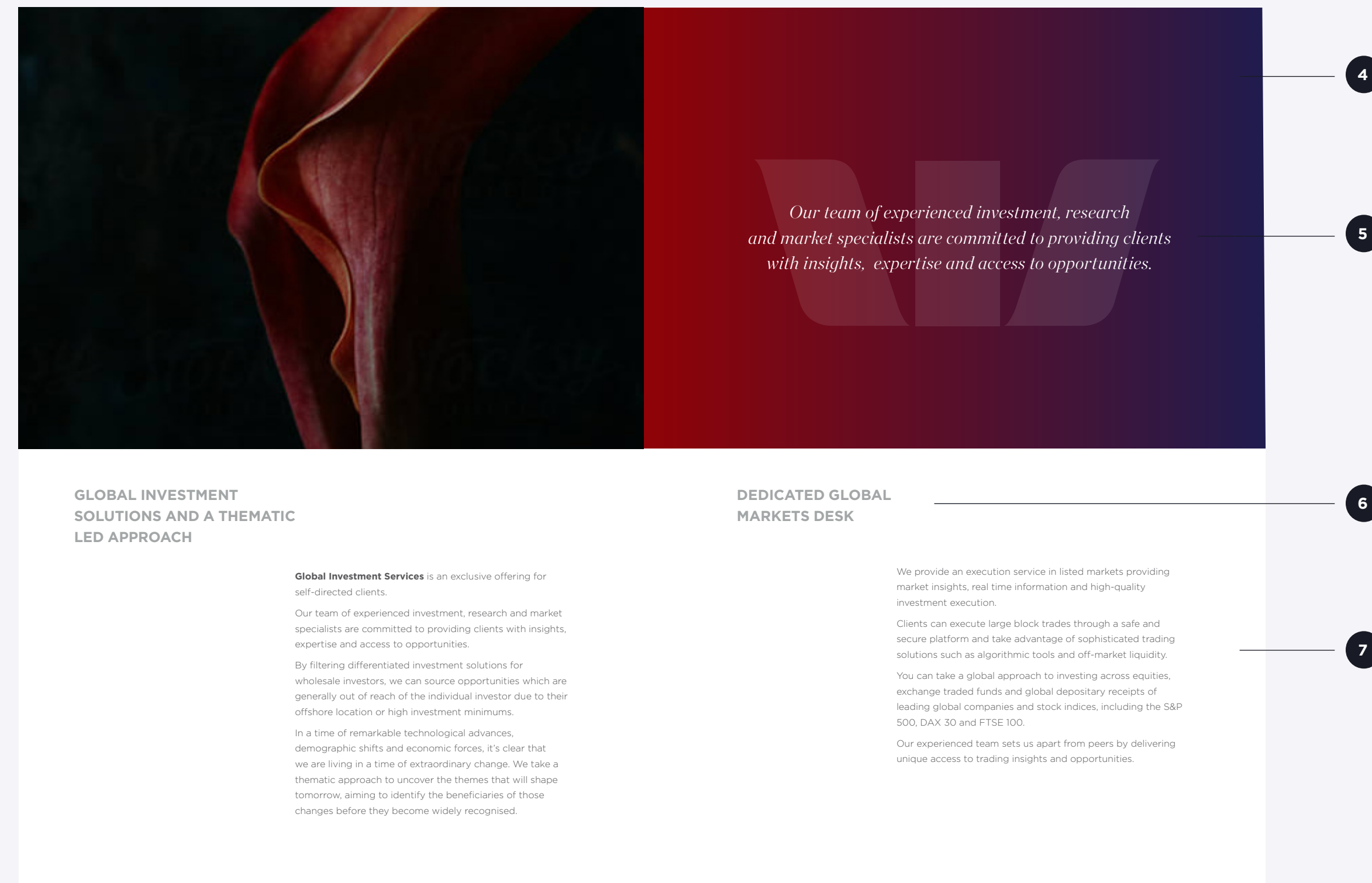
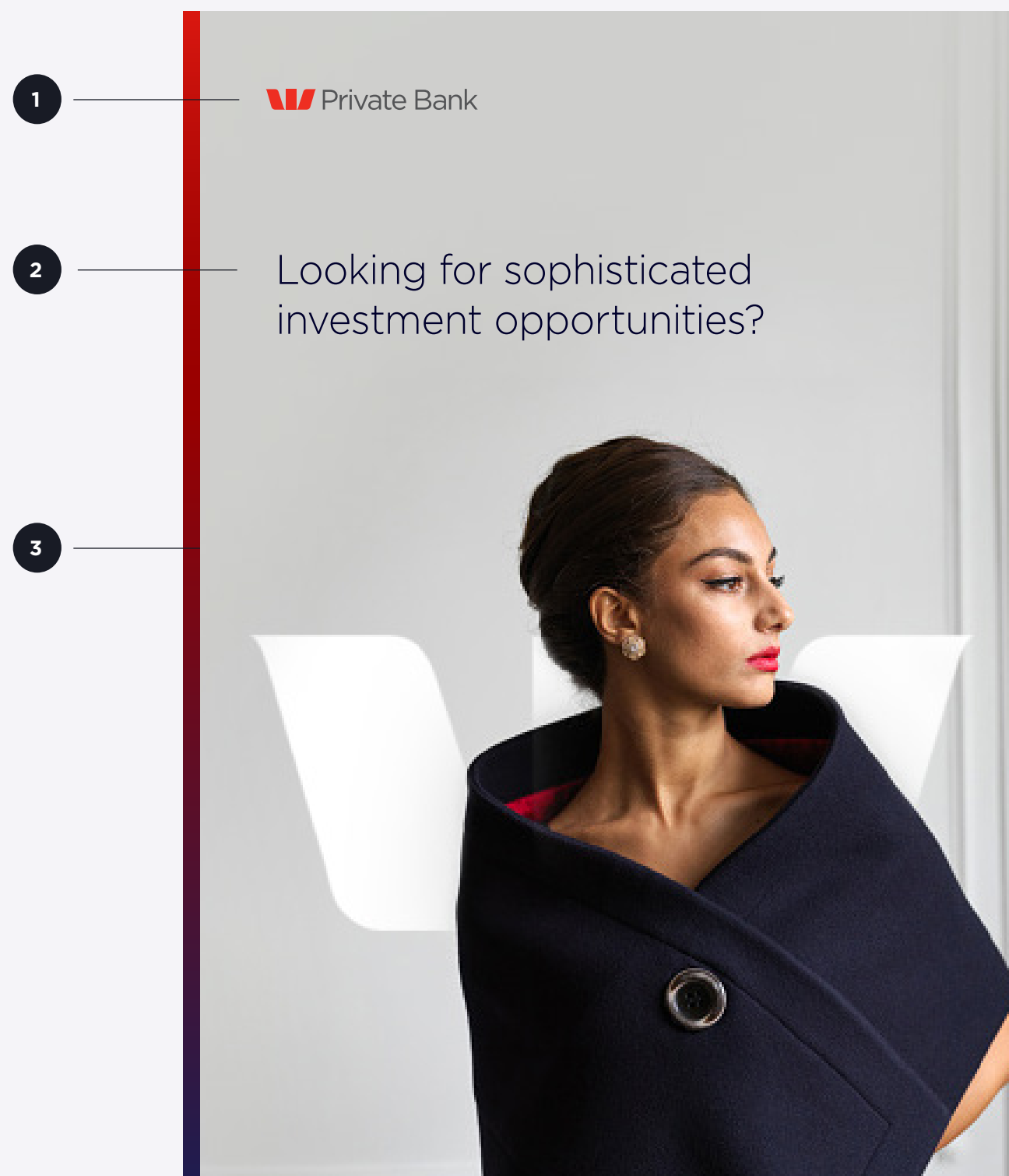
As part of our commitment to the Web Content Accessibility Guidelines (WCAG) AA standard, all web based content must pass key accessibility measures. Check out this link for more info: <https://www.w3.org/TR/WCAG21/>

## 8.8.1

Visual Identity  
application examples

## WESTPAC PRIVATE BANK PRINT COLLATERAL

At all times, our audience should be able to easily distinguish between retail and private bank communications. Balance and graphic coherence are important to the integrity of the sub-brand.



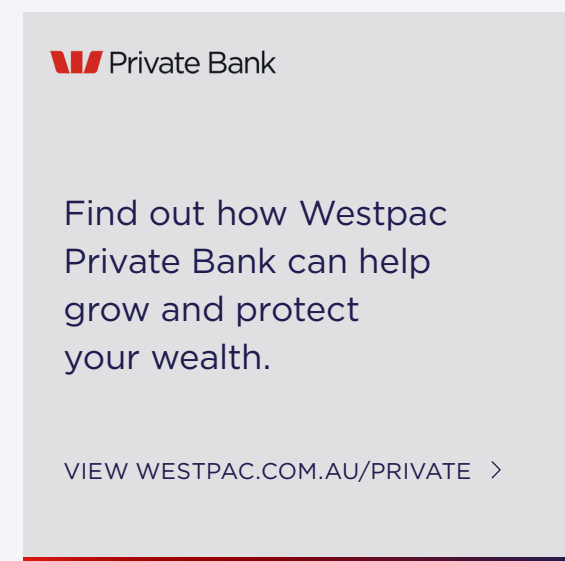
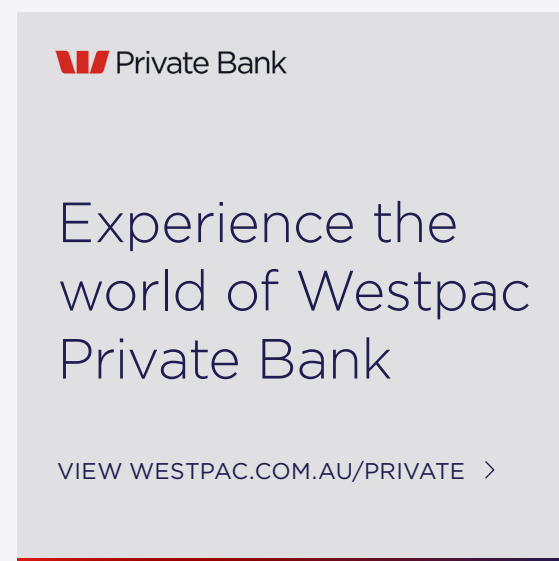
- 1 **Logo**  
A consistent position to promote easy recognition and differentiated from the masterbrand.
- 2 **Headline State**  
Gotham light lowercase for more reserved or conversational tones.
- 3 **Expression bar**  
For flex and variation of placement, refer to section 4.6.5 of the masterbrand guidelines.
- 4 **Gradient background**  
To add depth and interest
- 5 **Quote**  
Chronicle display italic.
- 6 **Sub-header**  
Gotham Medium may be applied as uppercase and lowercase.
- 7 **Body Copy**  
Gotham Book.

## 8.8.2

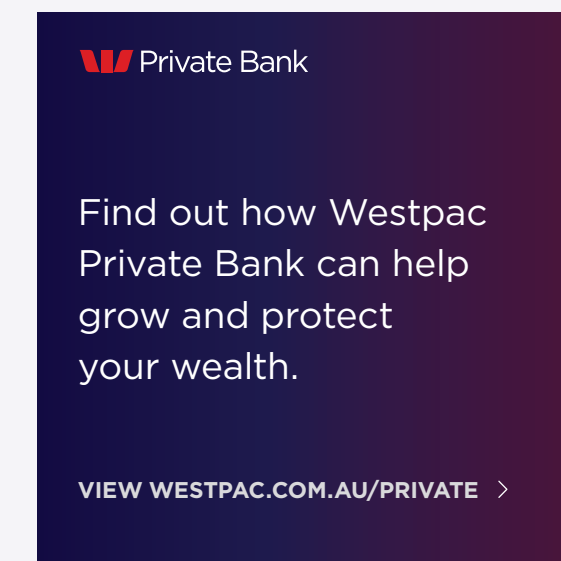
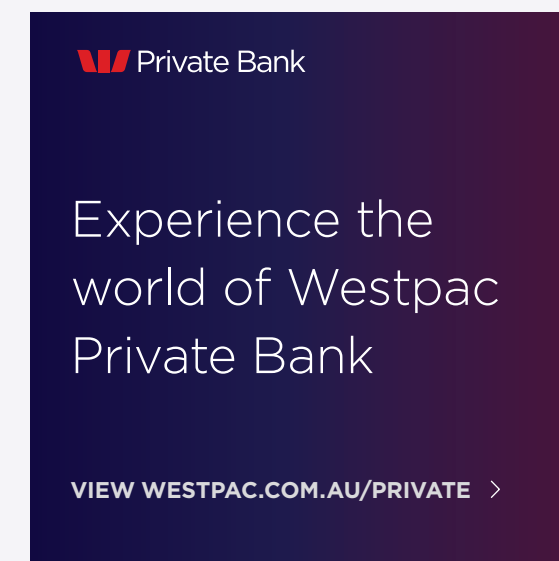
Visual Identity  
applications\_digital

## WESTPAC PRIVATE BANK DIGITAL ADVERTISING

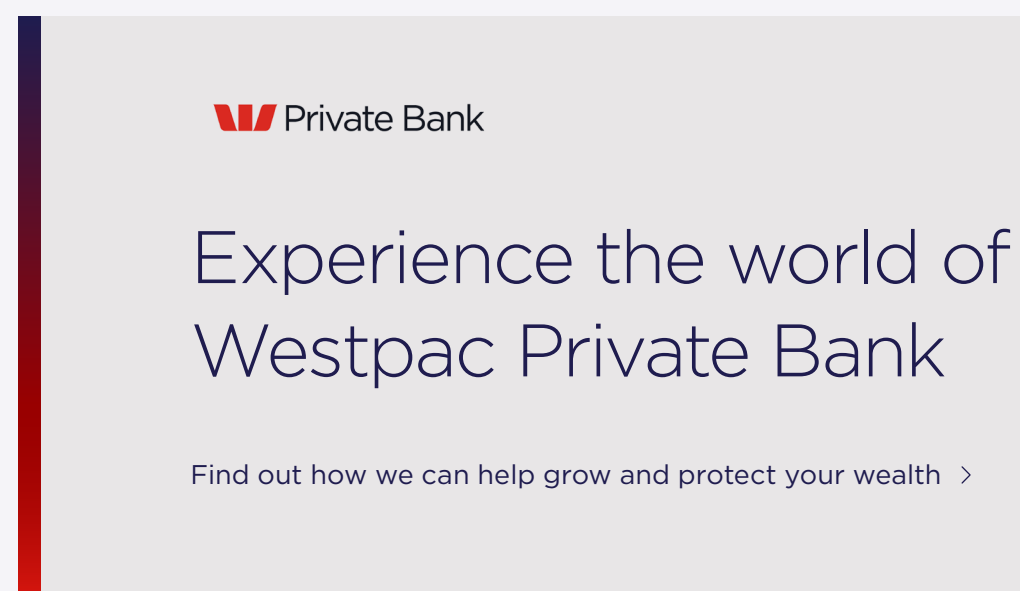
As our digital banners are pixel-based and built within HTML code, they do not follow the same grid system as non-web based applications.



1



2



3

1

### MREC first frame

The first frame must display the logo and other private bank brand codes so that it is engaging and easily distinguished from the retail masterbrand.

2

### Mrec frames 2-3

Where the gradient is used as the background, the expression bar is not required.

3

### Content Accessibility Guidelines

As part of our commitment to the Web Content Accessibility Guidelines (WCAG) AA standard, all web based content must pass key accessibility measures.

Use at least 2 identifiers in links, in this example we have included an action word 'View' and a chevron icon to indicate this link can be clicked on.

Check out this link for more info:  
<https://www.w3.org/TR/WCAG21/>



### Helpful Tips

Whilst we cannot anticipate the content of these banners, sometimes it may be necessary to break some of the rules. Use this as a guide and apply discretion.



8.8.3

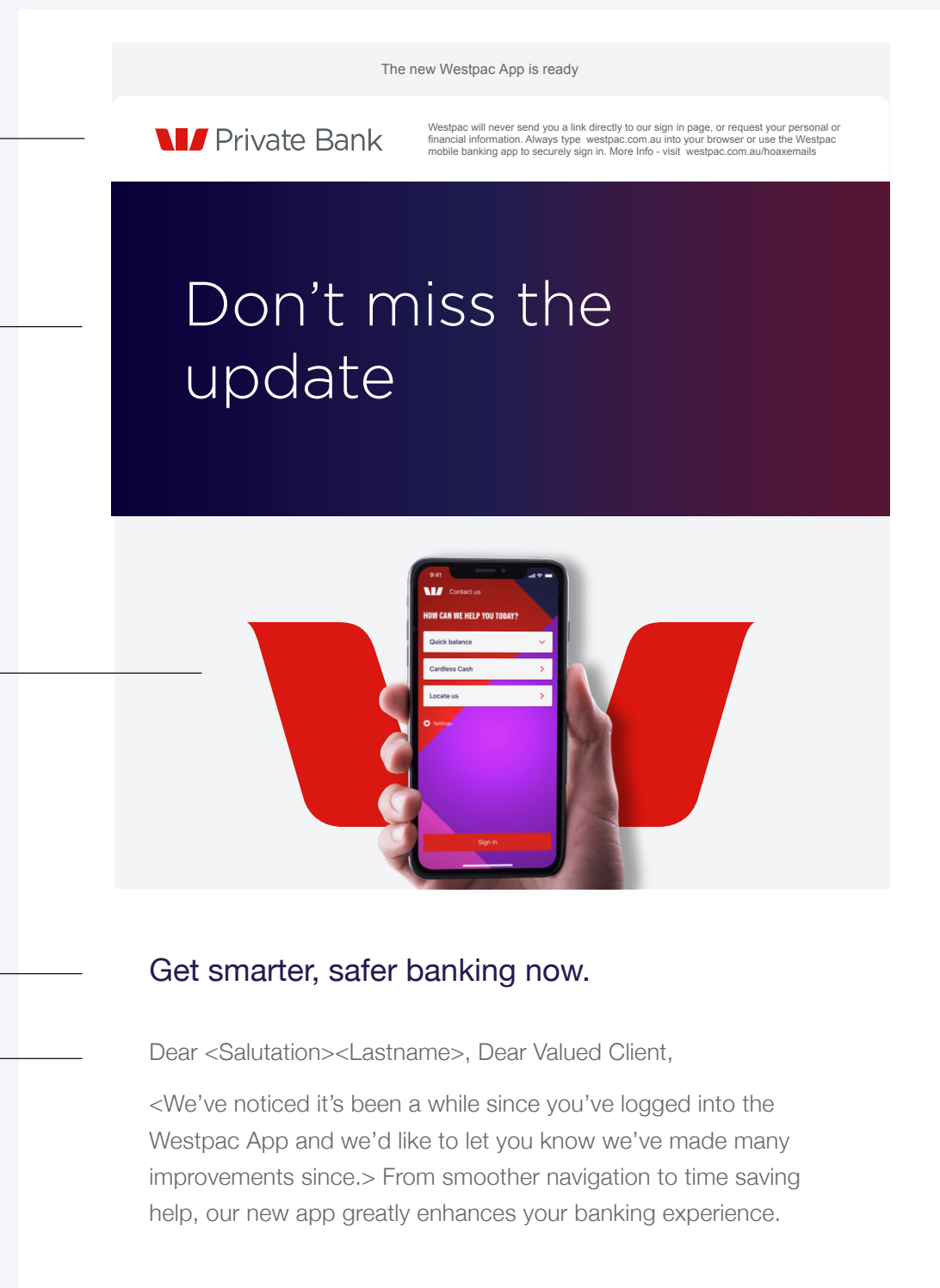
Visual Identity  
application\_email

# WESTPAC PRIVATE BANK SERVICE EMAIL APPLICATIONS

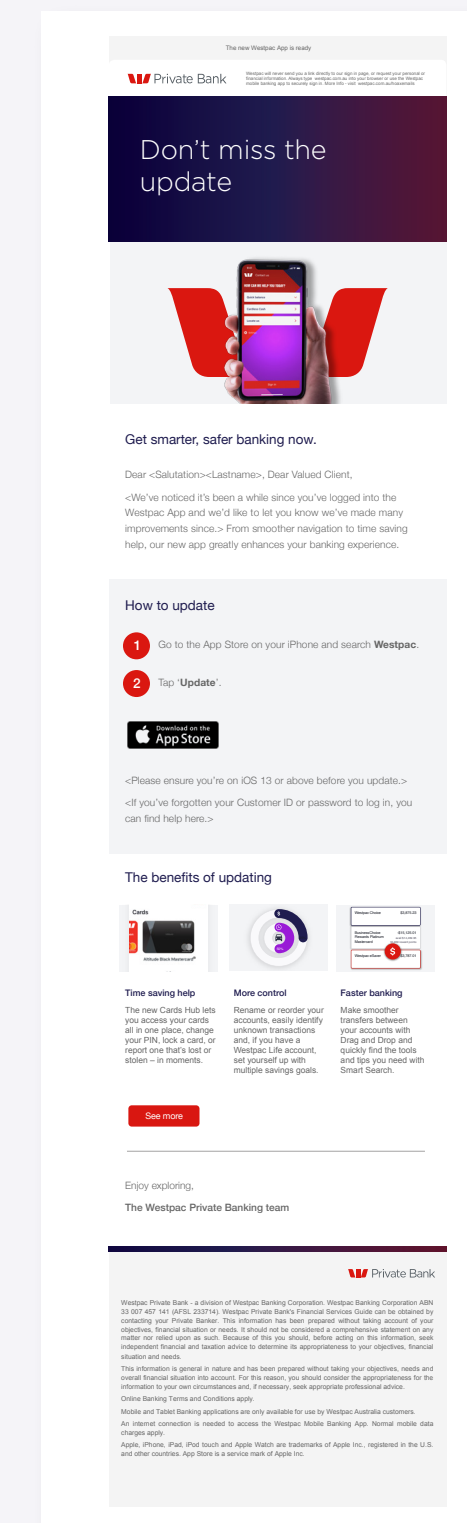
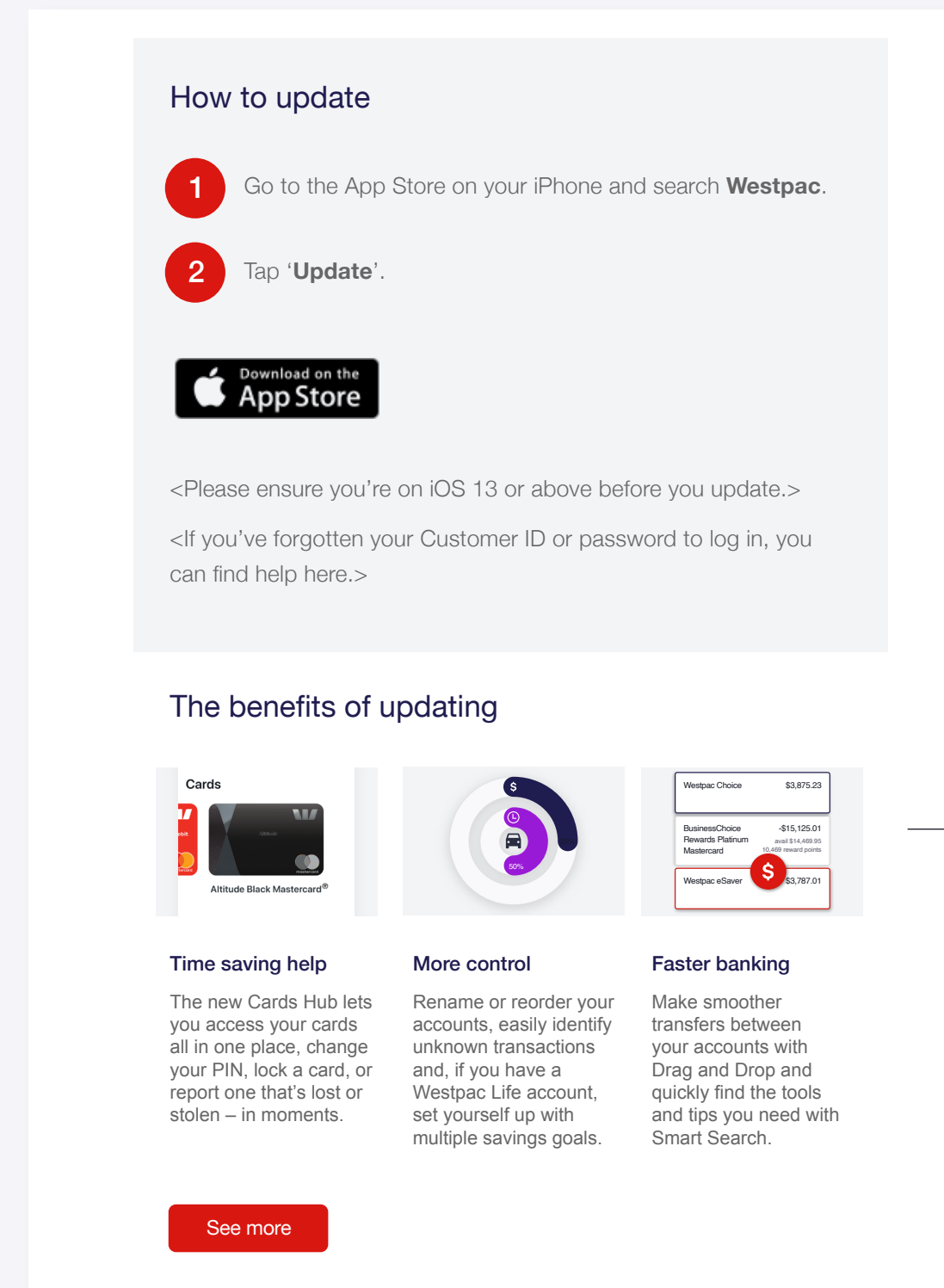
Our tone of voice is personal, simple and direct just like the masterbrand. Where it differs is an added layer of seriousness to convey respect to our target audience whilst keeping the warmth.

We would be unlikely to used Westpac wit with this audience.

- 1 **Email components and structure**  
We use the same email components and structure as the masterbrand. It is important that our clients can distinguish between private and retail comms, our brand codes are applied accordingly.
- 2 **Respect the reader**  
Our clients demand a level of respect from their banking relationship so 'Hey Dave' is likely to turn off the reader. Use salutations where relevant 'Dear Mrs Jones' to keep them engaged, then apply the above principles as well as Westpac's TOV to engage the audience.
- 3 **Cohesive customer journey**  
There are instances where we need to communicate updates to products and services as part of the Westpac Group. As shown here the same image and placement of the W has been used as the retail comms.
- 4 **Typography**  
We use Gotham primarily throughout our typographic hierarchy from H1 to body copy. As with all digital comms ensure they meet the AA WCAG standards.



Service email with generic banner and image combination



Full email view

1

2

3

4

2

3

1

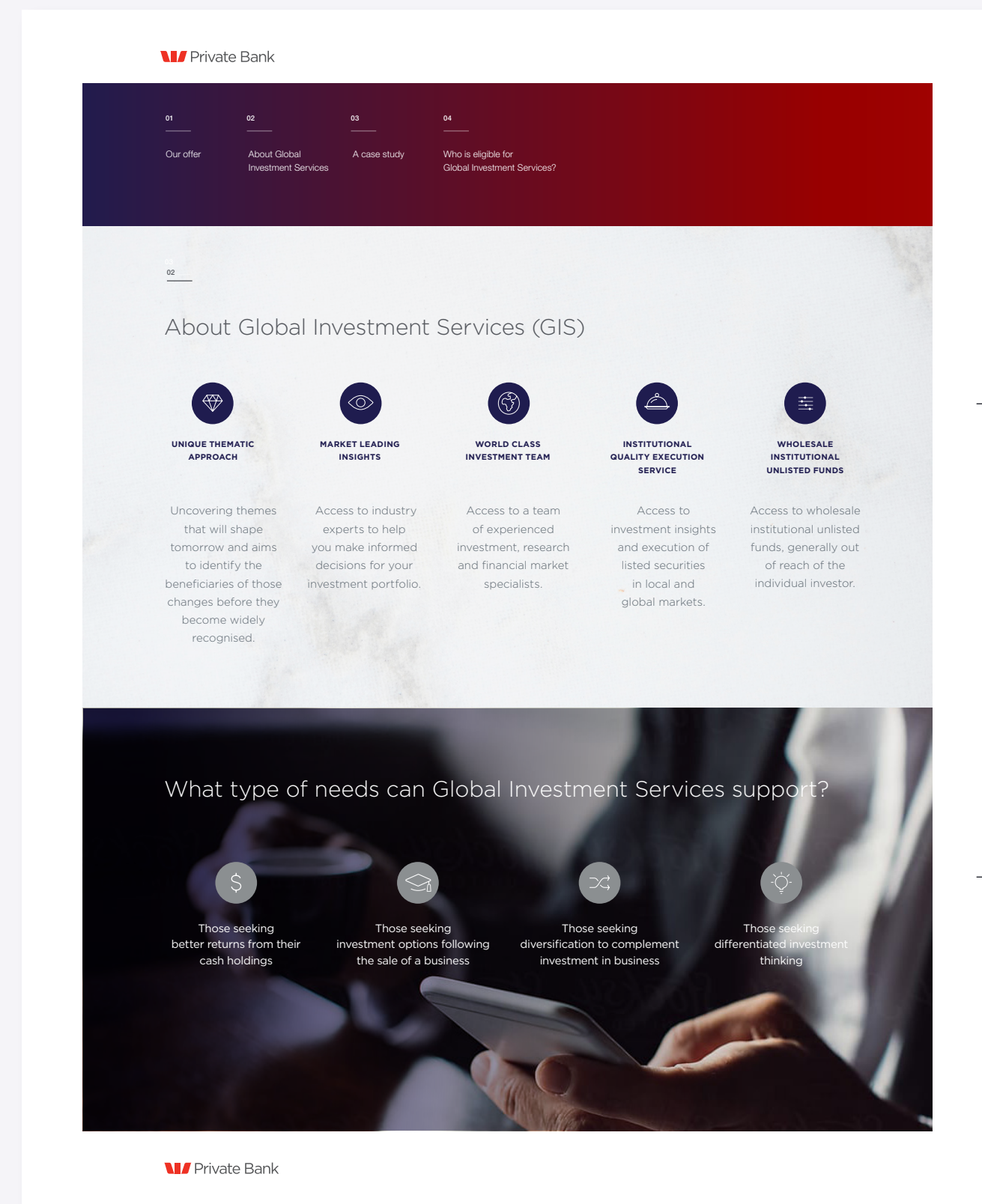
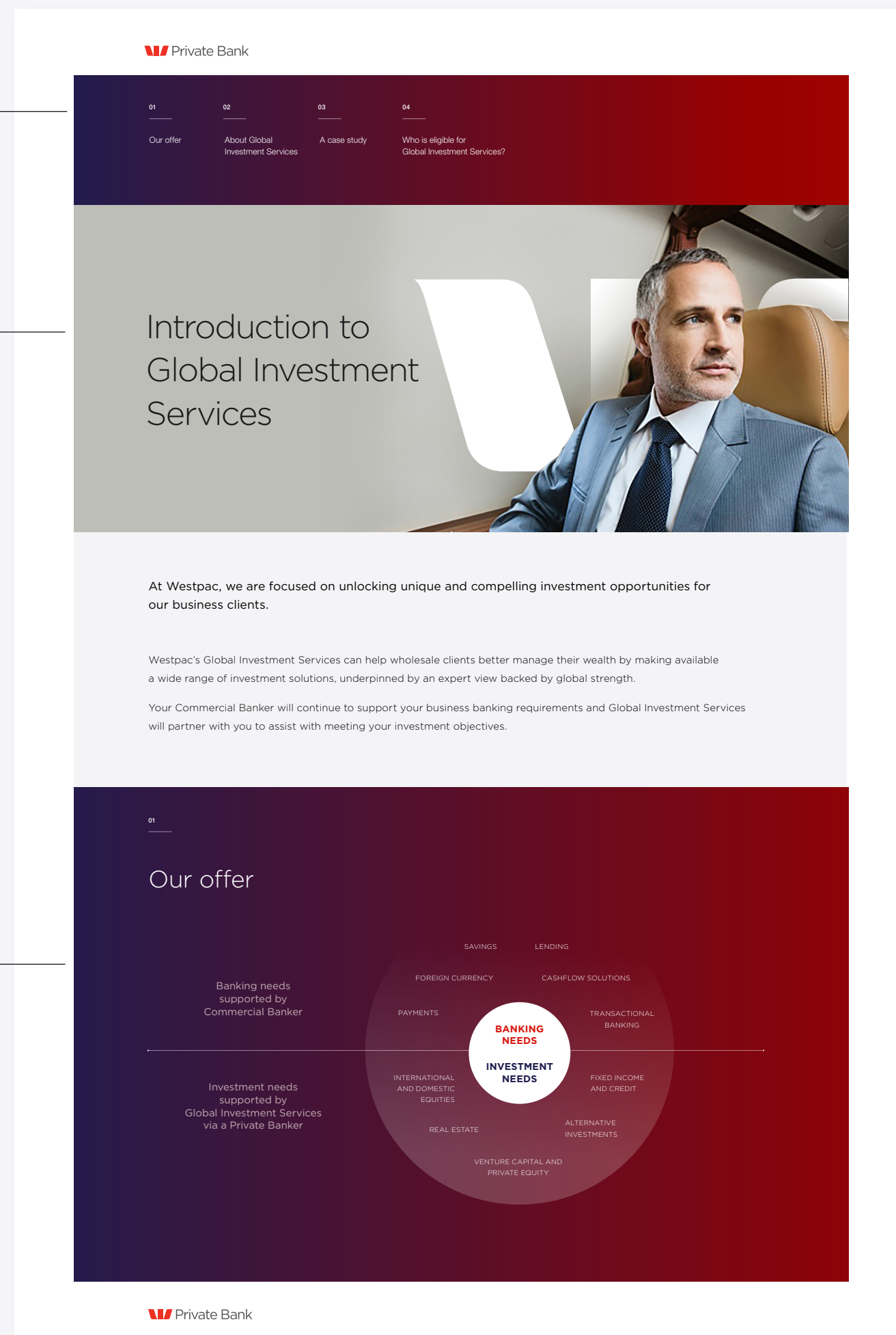
2

8.8.4

Visual Identity application

# WESTPAC PRIVATE BANK ENGAGE

Engage is designed to have maximum visual impact and entice our customer. It should be expressive and informative, demonstrating the most captivating aspects of the brand.



- 1 **Demonstrate the benefit of the communication upfront**  
This example talks to our Global Investment Services (GIS) business, an exclusive offering for our private bank business and potential clients. We need to articulate this with clear, concise proof points that help to create a compelling opportunity for potential clients.
- 2 **Simple and smart**  
Break up information with shorter paragraphs and lists.
- 3 **Infographics and diagrams**  
The gradient background can be used to add depth and warmth to infographics.
- 4 **Iconography**  
Our iconography is based on linear rather than solid forms.

1

2

3

4

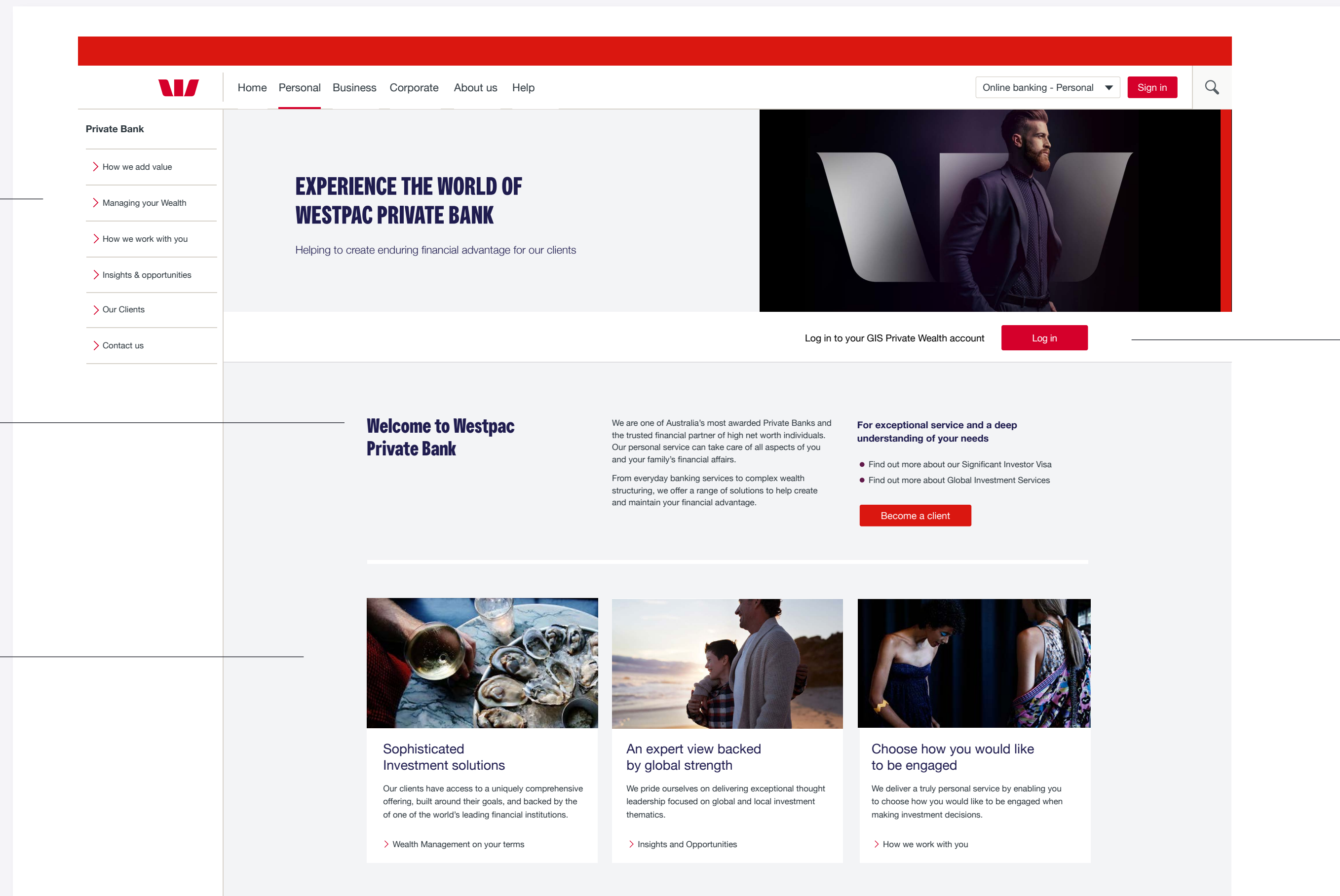
4

## 8.8.5

Visual Identity  
application\_website

# WESTPAC PRIVATE BANK APPLICATIONS WEBSITE

Building a cohesive and optimised customer experience for Private Bank on the public site framework.



1

## Improving the customer experience

We are currently using a microsite and will be migrating to the public site in a phased approach.

In the first phase, we'll utilise the current components and styling whilst elevating our position in the site's architecture to enable a better customer experience.

2

## Customised components

Our phase 2 development will explore a customised CSS (cascading style sheets) and components unique to private bank. This will help to define a seamless, yet differentiated experience for private clients within the public site.

3

## Imagery

Private Bank brand codes as stated above will be applied throughout the pages building a consistent brand experience across all touchpoints.

4

## Action bar

The action bar component will enable GIS (Global Investment Services) clients to directly access and login to the secure site.

# CONTACT

Our brand team are always happy to listen and help, so if you have any thoughts, ideas, or suggestions regarding these guidelines, please get in touch.

**[brand@westpac.com.au](mailto:brand@westpac.com.au)**

You can also find all our assets and templates here:

**[www.westpac.com.au/brand](http://www.westpac.com.au/brand)**

We're here to help.

