



OPENING A BANK ACCOUNT

Please note: Aboriginal and Torres Strait Islander people should be aware that this content may contain images of deceased people.



Acknowledgment of Traditional Owners

Westpac and its representatives acknowledge the traditional owners and people of the land on which we meet, paying our respects to elders both past and present.

We also acknowledge and pay our respects to those who identify as being Aboriginal and Torres Strait Islander and recognise the diversity of Indigenous peoples, countries and cultures in Australia.

As Australia's 1st bank, we acknowledge our role in supporting an inclusive and diverse nation where all our cultural backgrounds are recognised and respected.



1. Why do you need a bank account?



Keep money safe



Save



Invest



Other: _____

2. Types of accounts

Transaction

- Money for today.

Savings

- Money for something big like a car or house.
- Can earn you interest (Check the product terms and conditions).

Term deposit

- Investment.
- Locked away.
- Earns interest for set period.

3. What does the bank need from you to open an account?

Identification

- **ONE** Primary

or

- **ONE** Primary non-photographic Identification document and **ONE** Secondary Identification document. One identification must contain date of birth details.

Primary

Australian Driver's License with photo and full name.

Indigenous Community ID card with full name, date of birth, home address and photo.

18+ photo card.

Australian Passport.



Primary Non-Photographic

Birth Certificate.

Centrelink Pension card.

Secondary

Medicare Card.

Tenancy/Lease Agreement.

Australian Marriage Certificate issued by the State/Territory Registry of Births, Deaths and Marriages.

Utilities notice issued by a local government or utilities provider within the last 3 months containing the customer's name and residential address.

Financial benefits notice issued by the Commonwealth or State/Territory within the last 12 months containing the customer's name and residential address.

Australian Taxation Office notice issued within the last 12 months containing the customer's name and residential address.

If you live in a Remote Community and cannot attend a branch or are having difficulty on the internet, call the Westpac Indigenous Call Centre for help with Account Opening and/or ID issues on 1800 230 144.

Once the bank has opened the account you may receive a card and PIN (secret number). Keep your card and PIN safe to stop others from taking your money.

The bank may also ask you to set up a KEYWORD – a word that you can remember and other's can't guess. This will help the bank to identify you in the future.

4. Getting your money



ATM



Bank@Post



Branch



Shopping
via EFTPOS



Mobile
banking

5. Costs to be aware of

There may be costs in opening and operating a bank account that you should be aware of. Costs could include:

- Account keeping fees.
- Overdrawn fee – This fee can be charged when more money comes out than what's in the bank account.
- ATM fees – some ATM's could charge you a fee to withdraw money and / or check your balance.

Final tip:

In some communities, mail is delivered to a central point like the council building or via a community mailbag. Be sure to check your mail delivery point regularly if you're waiting on something from the bank to be mailed to you, for example a card.

WE'RE HERE TO HELP

Westpac Indigenous Call Centre

 **1800 230 144**

Westpac

 **132 032**

 **westpac.com.au/indigenous**

