

Westpac Starter Pac.

Give your child a head start

The Westpac Starter Pac is available to customers under the age of 18 and includes:

- **A Westpac Savings Account**
- **Membership of the Westpac KiwiSaver Scheme**
- **\$1000 kickstart** from the Government, if it's their first KiwiSaver scheme.
- **We'll waive the monthly Westpac KiwiSaver administration fee in 2010,** and if they make a deposit each calendar year to their Westpac Savings account, we'll continue to waive the fee until they turn 18.

To find out what you need to apply, visit www.westpac.co.nz/starterpac or visit any Westpac branch.

Westpac



Westpac Starter Pac is available to customers under the age of 18 and comprises both a Westpac Savings account and membership of the Westpac KiwiSaver scheme (Westpac KiwiSaver). Offer available from 1 January 2010 until 31 December 2010 (unless extended) for customers who, within that period: open or hold a Westpac Savings account and join or belong to Westpac KiwiSaver (including transferring in from another KiwiSaver scheme). For Westpac Starter Pac customers, the current Westpac KiwiSaver monthly administration fee will be waived for 2010 and each subsequent calendar year providing a deposit has been made into a Westpac Savings account in the customer's name during the previous calendar year. Other fees applicable to Westpac KiwiSaver, as described in the current investment statement, will still apply. Where the customer turns 18 during a calendar year that the Westpac KiwiSaver monthly administration fee is being waived, the fee will be reapplied from the end of that calendar year. A copy of both the current Westpac KiwiSaver investment statement and Westpac New Zealand Limited disclosure statement are available free of charge from any Westpac branch in New Zealand. Westpac KiwiSaver is offered by The New Zealand Guardian Trust Company Limited (NZGT) and managed by BT Funds Management (NZ) Limited (BT). Investments made in Westpac KiwiSaver do not represent bank deposits or other liabilities of Westpac Banking Corporation, Westpac New Zealand Limited or any other member of the Westpac group of companies, are subject to investment and other risks, and are not guaranteed by NZGT, BT, Westpac, or any other person. Westpac New Zealand Limited.