



# New life. New opportunities. New bank.



Whether migrating to Australia or newly arrived, arrange your Client's banking with Westpac, Australia's first bank.

We've been helping customers for almost 200 years and over 10 million Australians bank with us today. It's this kind of experience you can trust to provide you with financial assistance and support – especially while you are getting settled in a new country. Our Migrant Banking specialists have years of local know-how and experience in taking the hassle out of moving to Australia.

## We offer a range of options to meet your Client's banking needs.

### Everyday.

The Westpac Choice and Westpac eSaver accounts offer easy, convenient access to your money. Plus for new migrants to Australia, the Westpac Choice monthly fee is waived for the first 12 months. You can open an account before leaving your country or soon after arriving in Australia.

### Credit.

Westpac credit cards offer a convenient way to cover moving expenses, shop and pay bills, plus they can be linked to your everyday bank accounts to make accessing funds even easier. You can select from a basic card with lower annual fees, through to cards offering a full range of benefits, including complimentary overseas travel insurance, or part of a rewards program. Subject to meeting pre-qualifications, you can apply for a credit card before coming to Australia or shortly after you arrive.

### Home loans.

Feel at home sooner with Westpac home loan pre-approval before or soon after you arrive in Australia with our specialised application process to help you reach pre-approval sooner. View our full range of home loans online.

### More.

Take advantage of our extensive services including financial planning, transferring your UK Pension to an Australian superannuation fund setting up a Foreign Currency Account, organising Term Deposits, insurance cover and business banking advice.

Visit us online to:

**Apply** for Westpac accounts.

**Access** advice and application criteria.

**Find** your local Migrant Banking specialist.

[westpac.com.au/migrantbanking](http://westpac.com.au/migrantbanking)



**Things you should know:** Information current as at 30 March 2010. This information doesn't take into account your financial circumstances. Before making a decision, read the Terms and Conditions, available at any Westpac branch or at [westpac.com.au](http://westpac.com.au) and consider if the product is appropriate for you. Fees and charges apply. Any application for credit is subject to Westpac's normal lending criteria. ^ Subject to systems availability. MasterCard® is a registered trademark of MasterCard® International Incorporated.

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