

Panorama

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This FSG is issued by the following entities:

BT Portfolio Services Ltd ABN 73 095 055 208 AFSL No. 233715 (BTPS)

Westpac Financial Services Ltd ABN 20 000 241 127 AFSL No. 233716 (WFSL)

BT Funds Management Limited ABN 63 002 916 458 AFSL No. 233724 (BTFM)

In this FSG, BTPS, BTFM and WFSL are together referred to as 'us', 'we' or 'our'.

About this FSG

This FSG is issued to provide you with information about the financial services we offer in relation to:

- > The Investor Directed Portfolio Service known as 'Panorama Investments' (which is operated and administered by BTPS)
- > Panorama Super including BT Super Invest, (a part of Retirement Wrap ABN 39 827 542 991, which is administered by BTPS and in respect of which BTFM is trustee). BT Super Invest forms part of Panorama Super. In this FSG, unless otherwise indicated, a reference to Panorama Super includes BT Super Invest
- > BT Managed Portfolios (a separate registered managed investment scheme that may be accessible by investors in Panorama Investments and Panorama Super, and in respect of which WFSL is the responsible entity)
- > The BT Cash Management Account (BT CMA), issued by Westpac Banking Corporation and administered by BTPS, and
- > Other related services, such as the Panorama SMSF Establishment Service and Panorama SMSF Administration Service (only available in conjunction with Panorama Investments).

It's designed to assist you in deciding whether to use these services and make an informed decision about the financial products offered.

This FSG tells you:

- > Who we are and how we can be contacted
- > What services we can provide to you in relation to Panorama Investments, Panorama Super, BT Managed Portfolios, BT CMA and other related services
- > How we collect and use personal information
- > How we and our related entities (including any directors, employees and associates) are remunerated
- > How complaints are dealt with
- > How to access the Terms and Conditions and other important information regarding passwords and Customer Numbers for Westpac Online Banking
- > What associations or relationships we and our related entities have with the issuers of financial products.

Where applicable, BTPS, BTFM or WFSL will make a Product Disclosure Statement (PDS) or other disclosure document available to you when we issue, or offer to issue a financial product to you, or we arrange for you to acquire a financial product. These documents contain information about the particular product or service and will assist you in making an informed decision about that product or service.

Who are we?

BTPS, WFSL and BTFM are wholly owned subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 and AFSL No. 233714 (Westpac).

BTPS, WFSL and BTFM are each part of BT Financial Group (BT), the wealth management arm of the Westpac Group. BT has been helping Australians prepare for the best since 1969. Today BT helps thousands of customers find superannuation, investment and insurance solutions. BT is also a specialist in financial advice.

Unless otherwise disclosed in the PDS or other disclosure document for the relevant financial product, apart from any interest investors may have in Westpac term deposits, Westpac securities or the BT CMA acquired through Panorama Investments or Panorama Super, an investment in or acquired using Panorama Super or Panorama Investments is not an investment in, deposit with or any other liability of Westpac or any other company in the Westpac Group. These investments are subject to investment risk, including possible delays in repayment or loss of income and principal investment. Westpac and its related entities do not stand behind or otherwise guarantee the capital value or investment performance of any investment in, or acquired through, Panorama Investments or Panorama Super.

The registered address of BTPS, WFSL and BTFM is:

Level 20
Westpac Place
275 Kent Street
Sydney NSW 2000.

Compensation arrangements

We are exempt from the professional indemnity insurance requirements for compensation arrangements as each of BTPS, WFSL and BTFM has a guarantee provided by Westpac. This guarantee has been approved by the Australian Securities & Investments Commission (ASIC). These arrangements meet legislative requirements.

Our financial services and products

What financial services and products do we provide?

We provide the following financial services to retail and wholesale clients in respect of Panorama Investments, Panorama Super, BT CMA and BT Managed Portfolios.

BT Portfolio Services Ltd:

- > Operates and administers Panorama Investments
- > Administers Panorama Super
- > Provides general financial product advice in relation to Panorama Investments, Panorama Super, the Panorama SMSF Establishment Service and the Panorama SMSF Administration Service
- > Provides custodial services in relation to Panorama Investments and Panorama Super
- > Provides dealing services in relation to Panorama Investments and Panorama Super
- > Administers the BT CMA (which is issued by Westpac Banking Corporation)
- > Distributes the financial products available through Panorama Investments and Panorama Super, including:
 - BT Managed Portfolios
 - interests in various managed funds
 - listed securities
 - BT CMA, and
 - various term deposits issued by Westpac
- > Provides the Panorama SMSF Establishment Service and the Panorama SMSF Administration Service
- > Arranges the issue of insurance products by Westpac Life Insurance Services Limited that are available through Panorama Investments and Panorama Super.

Westpac Financial Services Ltd:

- > Operates and issues interests in BT Managed Portfolios (which invests in interests in managed investment schemes and listed securities)
- > Provides general financial product advice in relation to BT Managed Portfolios.

BT Funds Management Limited:

- > Is the trustee and issuer (Trustee) of Panorama Super
- > Distributes Panorama Investments.

Who is responsible for the financial services you receive?

BTPS, WFSL and BTFM each act on their own behalf when providing financial services to you. We may also provide these services through our representatives, who may be:

- > Employees of companies within the Westpac Group (Staff Members)
- > Employees of third party service providers, or
- > Authorised representatives appointed by us to provide financial services on our behalf.

Our financial services and products

Panorama Investments, Panorama SMSF Administration Service, Panorama SMSF Establishment Service and Panorama Super may be distributed by third parties under their own brand. In this FSG, third parties are referred to as 'the Distributors of Panorama'.

You may agree to receive managed discretionary account (MDA) services from a third party ('your MDA provider') in connection with your Panorama Investments and/or Panorama Super account (excluding BT Super Invest). We do not provide you with MDA services and are not responsible for the MDA services or other services that your MDA provider provides to you.

Neither your financial adviser, your MDA provider nor any of the Distributors of Panorama are our representatives, and we're not responsible for the financial or other services they provide to you. They act on their own behalf.

Will we give you personal advice with regard to your objectives, financial situation and needs?

No. We will only provide you with factual information or general advice regarding the financial products we're authorised to issue, operate, administer and/or deal in. The information or general advice will not take into account your particular objectives, financial situation and needs. A statement of advice will not be provided. You should consider the appropriateness of this information with regards to your personal circumstances. You should also obtain and consider the PDS or other disclosure document for the relevant financial product before making any investment decision.

How can you give us instructions?

For BT Super Invest, you can give us instructions online through Westpac Online Banking at westpac.com.au or through the Panorama mobile application¹.

For all other accounts, you can give us instructions online through panorama.com.au or through your adviser (if you have one), your adviser's dealer group or your MDA provider (depending on how your account is set up) or you can call us directly. Your adviser or the Panorama Support team can explain how to provide instructions for your Panorama Investments or Panorama Super account. You or your adviser can also give us instructions via the Panorama mobile application¹.

For all accounts other than BT Super Invest, you can nominate or change your adviser by writing to us, but any new adviser you nominate must be authorised to access Panorama. They're your agent and we will rely on their instructions as if those instructions were given by you. Our contact details are on the back cover of this FSG.

Where you do not have an adviser, or if you cease to have an authorised adviser or a relationship with the Distributors of Panorama (or BTFM, where BTFM is the distributor), you may need to contact the Administrator to execute certain investment transactions.

How can you view your Panorama account via Westpac Online Banking?

You may view your Panorama Investments and/or Panorama Super account via Westpac Online Banking if you're a customer of Westpac. Otherwise you can view your Panorama Investments and/or Panorama Super account at panoramainvestor.com.au. Please note your BT Super Invest account can only be viewed through Westpac Online Banking.

No fees or charges apply to accessing your Panorama Investments and/or Panorama Super accounts via online banking.

It is important you read and consider the Terms and Conditions for online banking, which are available at the link below. You will be required to accept the Terms and Conditions when you first sign in or logon.

westpac.com.au/personal-banking/online-banking/terms-conditions

Westpac Online Banking is provided by Westpac, Australian credit licence 233714.

What is the manner in which your investments are held through Panorama Investments?

In relation to Panorama Investments, all investments other than listed securities are held in the name of BTPS, as custodian. BTPS is therefore the legal owner of these investments, and will hold the assets on trust for you, meaning you retain beneficial ownership of the investments.

In relation to listed securities held through Panorama Investments, BTPS has appointed a sub-custodian to hold the assets. The sub-custodian will hold those assets on trust for BTPS – that is, the sub-custodian will hold the legal title to the assets for BTPS, and BTPS in turn will hold the beneficial interest in those assets for you.

¹ Please note, not all transactions can be performed through the Panorama mobile application.

BTPS and the sub-custodian may use pooling arrangements, under which some of your assets are held in omnibus accounts. The use of omnibus accounts to hold financial assets is common industry practice. Assets held through an omnibus account are held in the name of the custodian or its nominee rather than in individual accounts for each underlying investor. Records are maintained by BTPS or the sub-custodian to allow clear identification of the quantity of assets held for an investor through the omnibus account. By approving and submitting your online application, you will be consenting to the use of omnibus accounts by BTPS, and any sub-custodian engaged by BTPS.

The role of BTPS as custodian, and the role of the sub-custodian, is limited to holding and maintaining your assets held through Panorama and dealing with those assets in accordance with directions received from you. Other services undertaken by BTPS in its role as custodian, and by the sub-custodian, generally include collecting income in connection with your assets held in custody and arranging settlement of purchases and sales.

As at the date of this FSG, BTPS has appointed The Hongkong and Shanghai Banking Corporation Limited, Sydney Branch (HSBC) ABN 65 117 925 970 AFSL No. 301737 (Level 36, Tower 1, International Towers Sydney, 100 Barangaroo Avenue, Sydney, NSW, 2000) as the sub-custodian to provide custody services to us in relation to listed securities. Any liability or responsibility which HSBC has under the sub-custody arrangements are to BTPS only. HSBC does not provide a supervisory role in relation to operation and/or management of Panorama nor has it been involved in the preparation, nor has it authorised or caused the issue, of this FSG.

You may make a written request to us for a statement acknowledging the manner in which your investments are held through Panorama Investments.

This section does not apply to Panorama Super, Panorama SMSF Establishment Service, Panorama SMSF Administration Service and BT Super Invest. For more details on how your investments are held in Panorama Super, refer to the PDS.

Information about fees and other benefits

What fees and other benefits are received by us for providing financial services to you?

The fees, charges, commissions and other benefits (together referred to as 'Fees' in this FSG) that BTPS, BTFM and WFSL receive depend on the financial product you select, and are summarised below.

Detailed information on Fees payable are set out in the relevant PDS or other disclosure document.

These Fees do not simply represent our profit margins, but also go towards covering our costs and overheads. The Fees may also be shared with third parties (including the Distributors of Panorama), as set out in this FSG under the heading 'Fees received by related entities and our associations with product issuers'.

The total Fees you pay in respect of your Panorama Investments account (including fees in respect of the SMSF Establishment Service and the SMSF Administration Service) or your Panorama Super, account comprise the fees charged by BTPS, adviser fees, dealer group fees, transaction costs, Trustee fees (in respect of Panorama Super only), government and other fees and charges BTPS and BTFM incur in relation to managing and administering your Panorama Investments account or your Panorama Super account and setting up your SMSF or administering your SMSF. It will also include fees and charges of any underlying investments you choose, and insurance premiums payable on any insurance cover you access through Panorama Investments or Panorama Super. The actual Fees payable by you will depend on the financial product or service you acquire and such Fees will generally be set out in the FSG, statement of advice or other disclosure documents provided to you in relation to that financial service or financial product.

The following table sets out the fees and charges BTPS, WFSL or BTFM (as trustee of Panorama Super) may receive in relation to Panorama Investments, Panorama SMSF Administration Service, Panorama SMSF Establishment Service and Panorama Super.

Fees and charges received	Fee description
Administration fees (BT Super Invest)	1. Administration fee - asset based This fee is generally based on the value of investments in your BT Super Invest account, and may be tiered. This fee is deducted monthly, or on closure of your BT Super Invest account, from your cash account. The amount BTPS receives depends on the arrangements BTPS has agreed with the distributor of your BT Super Invest account.
	2. Administration fee - account based This fee is a flat dollar amount. This fee is deducted monthly, or on closure of your BT Super Invest account, from your cash account. The amount BTPS receives depends on the arrangements BTPS has agreed with the distributor of your BT Super Invest account.
	3. Expense recovery The Trustee may pass on to you all or a portion of the actual expenses properly incurred in each financial year in respect of costs that relate to your BT Super Invest account, government levies and complying with legislative requirements and/or prudential standards. The expense is estimated to be approximately \$95 pa plus 0.03% pa of the account balance, per account for BT Super Invest (which includes the Australian Prudential Regulatory Authority levy). The exact amount deducted from your account will be confirmed in your annual statement. These amounts are payable to the Trustee.

Fees and charges received	Fee description
Administration fees (Panorama Investments)	<p>Administration fees are generally based on the value of investments in your Panorama Investments account and are deducted monthly, or on closure of your Panorama Investments account, from your BT CMA.</p> <p>These fees may be tiered and may be subject to a minimum annual amount. The amount BTPS receives depends on the arrangements BTPS has agreed with the distributor of your account.</p>
Administration fees (Panorama Super excluding BT Super Invest)	<p>1. Administration fee based on the value of investments Administration fees are generally based on the value of investments in your Panorama Super account and are deducted monthly, or on closure of your Panorama Super account, from your cash account.</p> <p>These fees may be tiered and may be subject to a minimum annual amount. The amount BTPS receives depends on the arrangements BTPS has agreed with the distributor of your Panorama Super account.</p> <p>2. Trustee fee The Trustee may receive a Trustee fee of up to 0.1% pa of the value of your Panorama Super account (if any). The amount received by the Trustee is determined by reference to the total assets of Panorama Super.</p> <p>3. Expense recovery The Trustee may pass on to you all or a portion of the actual expenses properly incurred in each financial year in respect of costs that relate to your Panorama Super account, government levies and complying with legislative requirements and/or prudential standards. The expense is estimated to be approximately \$95 pa plus 0.03% pa of the account balance, per account for Panorama Super (which includes the Australian Prudential Regulatory Authority levy). The exact amount deducted from your account will be confirmed in your annual statement. These amounts are payable to the Trustee and will not be passed on to the Distributor, your adviser, or your adviser's dealer group.</p>
Management costs (BT Managed Portfolios only)	<p>WFSL receives investment management fees. The amount payable will depend on the managed portfolio option you have selected. Investment management fees are based on the average daily value of your portfolio for the month, and are deducted from the cash allocation of your portfolio on a monthly basis. Underlying management fees may also be payable, depending on the managed portfolio option you have selected, and will generally be reflected in the unit prices of the underlying managed funds or exchange traded funds held in your portfolio.</p>
Listed security transaction fee (Panorama Investments and Panorama Super)	<p>There is a transaction fee payable to BTPS if you acquire or sell listed securities through Panorama Investments or Panorama Super. The fee will be charged based on the value of the transaction. However, if the transaction needs to be managed by the broker (for example, due to insufficient liquidity in the market), a different rate will apply. This is also subject to a minimum charge per transaction in all cases¹.</p> <p>The listed security transaction fee is deducted from your BT CMA (for Panorama Investments) or your cash account (for Panorama Super) at the time the transaction is settled.</p>
Transaction fees (BT Managed Portfolios only)	<p>There may be a transaction fee in relation to buying and selling listed securities in your portfolio. The fee will be charged based on the value of the transaction.</p>
Other account fees (Panorama Investments, Panorama Super, BT Managed Portfolios)	<p>BTPS and WFSL may pass on to you all out-of-pocket expenses incurred on your behalf, such as bank fees and government duty. If these are passed on to you, unless otherwise arranged between you and BTPS, the Trustee or WFSL, these expenses will be debited from your BT CMA (for Panorama Investments), your cash account (for Panorama Super) or the cash allocation of your portfolio (for BT Managed Portfolios) when they are incurred.</p>
SMSF establishment and administration fees	<p>There is a SMSF establishment fee if you take up the SMSF Establishment Service. The amount BTPS receives depends on whether you establish your SMSF with individual trustees or a corporate trustee. The SMSF establishment fee will be deducted from your SMSF's BT CMA once your SMSF's Panorama Investments account is activated and there are sufficient funds in your SMSF's Panorama Investments account.</p> <p>There is also a SMSF administration fee if you take up the SMSF Administration Service. The amount received by BTPS depends on the administration package you have signed up for (which is based on the complexity of your fund's assets and member circumstances) and whether you require any additional administration services (for example, complying pension administration or prior year returns). The SMSF administration fee will be deducted from your SMSF's BT CMA, via Panorama Investments monthly in arrears with an annual adjustment at year end, if applicable.</p>

¹ If it has been requested that your order remain valid unless it is cancelled and the order is transacted over more than one day, the minimum charge applies for each day a transaction occurs.

Information about fees and other benefits

Fees and charges received	Fee description
Fee allocations and platform payments (Panorama Investments and Panorama Super)	<p>In respect of Panorama Super, the Trustee may pay up to 100% of the fees and costs deducted from your account (other than Expense recovery, the Trustee fee (if applicable) and fees you direct to be paid to your adviser/dealer group) to BTPS for its services. In respect of Panorama Investments, BTPS may pay to the Distributors and/or, in limited circumstances your adviser's dealer group, up to 100% of the fees and other payments it receives, including the amounts referred to under 'Platform service fees and other payments' below. BTPS pays these amounts out of its own funds and they are not an additional cost to you.</p>
Platform service fees and other payments (Panorama Investments and Panorama Super)	<p>BTPS may, subject to law, receive service fees or other payments of up to \$22,000 pa per responsible entity, or in some cases per fund manager (which are subject to review and may increase by up to \$500 pa) plus up to \$8,800 pa per managed fund (which are subject to annual review and may increase by up to \$200 pa) from responsible entities and/or fund managers whose funds are available through Panorama Investments and/or Panorama Super. The fees quoted are exclusive of GST.</p> <p>The amount of these payments may change from time to time and are paid by the responsible entities and/or fund managers out of their own resources and are not paid by you.</p>
Insurance payments (Panorama Investments and Panorama Super)	<p>If you hold a Panorama Investments or a Panorama Super account and you elect to take out insurance, we may receive upfront commissions, as determined by the arrangement in place with the relevant insurer and the Administrator (for Panorama Investments) or the Administrator or Trustee (for Panorama Super). The relevant insurer will pay these commissions to us periodically for as long as you hold the insurance product. We may pass some or all of our commissions to the Distributor and/or your financial adviser.</p>
Cash account fee (Panorama Super only)	<p>BTPS will collect a cash account fee for the administration of your cash account.</p> <p>This fee is the difference between:</p> <ul style="list-style-type: none"> (a) the interest rate earned by BTPS on the underlying bank accounts BTPS maintains at Westpac in which the cash that constitutes your cash account is deposited, and (b) the interest rate BTPS declares for your cash account and which is payable to you¹. <p>The cash account fee is charged before interest is credited to your cash account at the end of each quarter in arrears. The cash account fee is paid out of the cash BTPS deposits in the underlying bank accounts BTPS maintains at Westpac and is not separately deducted from your account balance.</p>

¹ You can contact your adviser or the Panorama Support Team to confirm the current interest rate declared by the Administrator.

How are employees remunerated?

Staff Members receive salaries (generally, paid fortnightly or monthly), bonuses and other benefits. Bonuses are based on the performance of the Staff Member, including the level of product sales and by reference to other performance measures. Bonuses are paid quarterly, half-yearly or yearly and may, in certain cases, instead be paid by way of superannuation contributions or shares in Westpac. Staff Members may also be rewarded with monetary and non-monetary incentives and benefits from time to time if they meet certain performance targets (including their own sales). The incentives range from small non-monetary rewards such as movie tickets to more valuable benefits such as pre-paid holiday packages and attendance at conferences.

Monetary payments to Staff Members are made by payment into an account nominated by the relevant Staff Member.

It is not possible to determine at any given time whether a Staff Member will receive the benefits referred to above or to quantify them. The benefits are generally not directly attributable to any particular product or service the Staff Member has provided.

Fees received by related entities and our association with product issuers

BTPS, BTFM and WFSL have relationships with other entities both within and outside the Westpac Group, such as the Distributors of Panorama and financial advisers. These entities may provide services in relation to Panorama Investments, Panorama SMSF Establishment Service, Panorama SMSF Administration Service and/or Panorama Super, or they may deal in or advise on financial products offered through Panorama Investments, Panorama SMSF Establishment Service, Panorama SMSF Administration Service and/or Panorama Super.

We may make payments or provide other benefits to these entities. The amount of the payments will vary depending upon a number of factors, including the arrangement we have in place with the entity and the type of services or financial products they provide.

Fees paid to advisers

You may also agree to pay fees to your financial adviser, your adviser's dealer group and/or your MDA provider and if you direct us, we will collect and pay them to your adviser, your adviser's dealer group and/or your MDA provider (as applicable) on your behalf. These fees will be set out in the FSG, statement of advice or other disclosure document your adviser will give you at the time or as soon as practical after the advice is given. For more information on fees paid to your adviser, your adviser's dealer group and/or your MDA provider please contact your adviser.

Register of Alternative Forms of Remuneration

We maintain a register that records details of the non-monetary benefits of small value that we receive (including such benefits from providers of some of the products that are available through Panorama Investments and Panorama Super). The register is available for inspection by you and you can obtain a copy by contacting us on the number specified on the back cover of this FSG.

What should you do if you have a complaint?

How do you give feedback or lodge a complaint?

If you have a concern or complaint about Panorama Investments, Panorama SMSF Establishment Service, Panorama SMSF Administration Service or Panorama Super (including complaints regarding insurance offered through Panorama Super) that you can't resolve, please contact your adviser (if you have one) or call us on 1300 881 716 from 8.00am to 6.30pm, Monday to Friday (Sydney time). If we're unable to resolve your concerns over the phone, we will refer the matter to our Complaints Officer. Alternatively, you can outline your complaint in writing to:

The Complaints Officer

GPO Box 2861
Adelaide SA 5001

The Complaints Officer will acknowledge receipt of your complaint, and will try to resolve the matter within 45 days (in relation to Panorama Investments) or 90 days (in relation to Panorama Super) of receiving your complaint.

If you have a concern or complaint about an investment acquired through Panorama Investments, Panorama SMSF Establishment Service, Panorama SMSF Administration Service or Panorama Super, please contact us using the details above. We can help direct your complaint to, or otherwise try to facilitate a resolution with, the relevant product issuer.

If you have a concern or complaint about your adviser or the financial product advice you have received, please approach the Australian Financial Services Licensee for whom your adviser was acting.

What should you do if you don't receive a response or you're dissatisfied with our response?

If you're dissatisfied with our response, or haven't received a response within 45 days (in relation to

Panorama Investments) or 90 days (in relation to Panorama Super), you may refer your complaint in the following ways:

For Panorama Investments/Panorama SMSF Establishment Service/Panorama SMSF Administration Service:

Financial Ombudsman Service (FOS):

- > Online [fos.org.au](https://www.fos.org.au)
- > Email info@fos.org.au
- > Telephone 1800 367 287
- > Writing to:
Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001

FOS is an independent body, set up to assist investors in the resolution of complaints relating to members of the financial services industry, including life insurance and funds management companies.

For Panorama Super:

Superannuation Complaints Tribunal (SCT):

- > Online [sct.gov.au](https://www.sct.gov.au)
- > Email info@sct.gov.au
- > Telephone 1300 884 114
- > Writing to:
Superannuation Complaints Tribunal
Locked Bag 3060
Melbourne VIC 3001

The SCT is an independent body, established by the Government to help members of super funds resolve complaints.

ASIC also has a free call Infoline on 1300 300 630. You can telephone this number to obtain further information about your rights.

How we collect and use your personal information

Why we collect your personal information

When you acquire Panorama Investments, Panorama SMSF Establishment Service, Panorama SMSF Administration Service or Panorama Super products or services (including insurance products available through Panorama Super), the personal information collected by us will be used to provide you with a product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, to prevent fraud, crime or other activity that may cause harm in relation to our products or services and to help us to run our business.

We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may no longer be able to provide a product or service to you.

How we collect your personal information

We may collect your information from a number of places including correspondence with you, your adviser, our telephone calls with you or you using our website or emailing us. We may also collect your information from other members of the Westpac Group or from a service provider engaged to do something for us or another member of the Westpac Group. Our service providers typically include custodians, investment administrators, information technology advisers, mail-houses, auditors, legal advisers and consultants.

Disclosing your personal information

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf such as a service provider, other organisations that assist us with our business and any person who acts on your behalf in relation to the financial products and financial services acquired by you (such as a financial adviser).

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in the BT Privacy Policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products and services, you consent to these disclosures.

Other important information

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in the BT Privacy Policy.

The BT Privacy Policy is available at bt.com.au or by calling 1300 881 716. It covers:

- > How you can access the personal information we hold about you and ask for it to be corrected
- > How you may complain about a breach of the Australian Privacy Principles, or a registered privacy code and how we will deal with your complaint, and
- > How we collect, hold, use and disclose your personal information in more detail.

The BT Privacy Policy will be updated from time to time.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement.

For BT Super Invest: bt.com.au/superinvest
For all other accounts: panorama.com.au

 **BT Panorama**



Call our contact centre on
1300 881 716



For BT Super Invest, email your query to
BTSuperInvest@btfinancialgroup.com

For all other accounts, email your query to
enquiry@panorama.com.au



GPO Box 2861
Adelaide SA 5001