



WESTPAC SMART ATMs

Simple, secure and always open.



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Westpac Smart ATMs

Banking when you need it.

Whether you're making a withdrawal or a deposit, paying a bill or checking your balance, you're free to bank whenever you want, without having to wait for a staff member – or even for the branch to open.

Welcome to Westpac Smart ATMs. Quicker, easier and just as secure as over the counter transactions – and you're in complete control.

Secure banking that's ready when you are.

One of the best ways we can save you time is by offering safe and simple banking options, when and where you need them.

With over 170 Westpac Smart ATMs throughout New Zealand, you can make deposits, withdraw cash, pay bills and check your account balance, around the clock, every day of the year.

Convenience at your fingertips.

The cash you deposit goes directly into your account, so your money is ready to use right away.



Security is our priority.

We have a full range of security measures in place to help to keep your ATM experience as safe as possible.

- Our ATMs retract cash after a short time, just in case you leave your withdrawal behind
- Our green sleeve technology helps protect you from card-skimming devices
- Our secure, well lit ATM lobbies are accessible by your Westpac card and are open 24 hours.

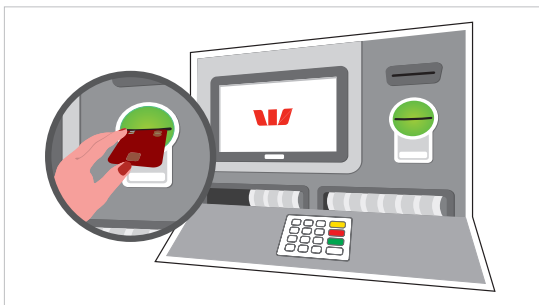
Getting started is easy

Our Smart ATMs are easy to use, with step-by-step instructions on screen to guide you through the process.

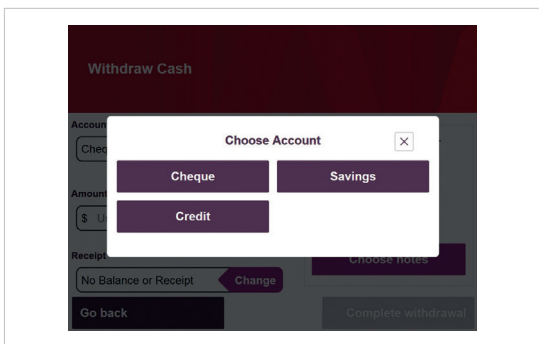
Here are a few things that you can do at one of our Smart ATMs:

Making a withdrawal.

- 1 Insert your **bank card** and enter your **PIN**.



- 2 Select **Withdraw Cash** and choose the account you would like to withdraw from.



If you select the credit option here, please note that interest and charges will apply. Please see our Transaction and Service Fees brochure.

- 3 You can also check your balance when you are in the **Withdraw Cash** screen. Simply press the button below:

Show available balance

4

ATMs with the coin symbol will allow you to select an amount to the dollar – e.g. \$102.

Withdraw Cash

Account
Cheque Change
Show available balance

Amount
\$ Use keypad to enter the amount

Receipt
No Balance or Receipt Change

Go back Complete withdrawal

This ATM dispenses...
\$10
\$20
\$50
Choose notes

Enter the amount you'd like to withdraw (up to \$3,000 per day) and press **Enter**. To withdraw \$3,000, you may need do this in two transactions.

Withdraw Cash

Account
Cheque Change
Show available balance

Amount
\$102 Enter Clear

Receipt
No Balance or Receipt Change

Go back Complete withdrawal

5

The notes and/or coin that you'll receive will be displayed on the screen.

Withdraw Cash

Account
Cheque Change
Show available balance

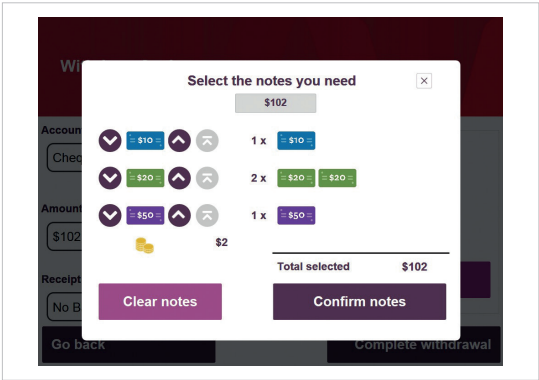
Amount
\$102

Receipt
No Balance or Receipt Change

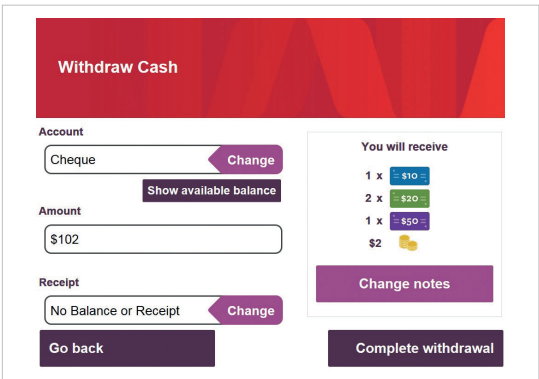
Go back Complete withdrawal

You will receive
2 x \$50
\$2 coin icon
Change notes

- 6 If you're happy with the notes on the screen, press **Complete withdrawal** then move to Step 11.
- 7 If you'd like to choose the notes that you'll receive, select **Change notes**. ATMs can dispense \$10, \$20 and \$50 notes, depending on availability.
- 8 Press the arrow buttons to select the notes you'd like to receive.



- 9 Select **Calculate the rest** or **Confirm notes**.
- 10 Choose your receipt option (no balance or receipt, display balance or print receipt).
- 11 Check that the details look OK and select **Complete withdrawal**.



- 12 Remember to take your card and your money.

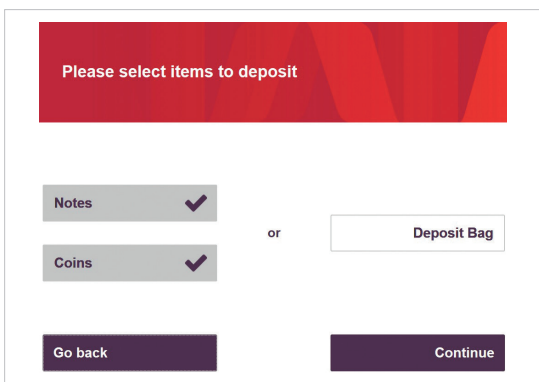
Depositing notes and coins.

With a card:

- 1 Insert your **Westpac Card** and enter your **PIN**.



- 2 Select **Deposit**.
- 3 Select the type(s) of cash you're depositing (notes, and/or coins) and press **Continue**.



- 4 Select or enter the Westpac account number in which to deposit cash, or select '**Scan Deposit Slip**'. If you select '**Scan Deposit Slip**' please scan the barcode under the reader and confirm the account number.
- 5 Enter a reference (if desired) and press **Continue**, or skip reference. Follow the on-screen prompts to deposit the cash into the appropriate deposit slot. On-screen messages will advise you how many notes you can deposit.

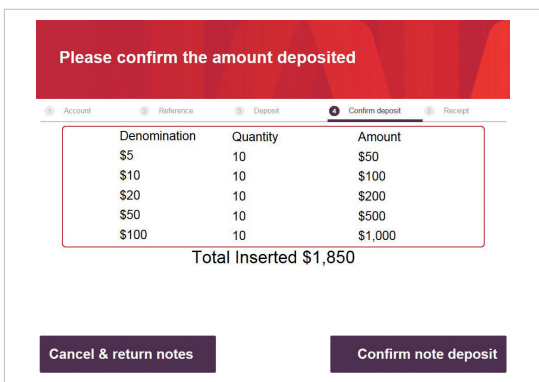


If you have multiple notes, you can stack them and deposit in one go.

If notes are torn, stapled, crumpled or folded, the Smart ATM will return those notes and they will need to be deposited over the counter.



- 6 Confirm the deposit amount on screen. If it doesn't match what you were expecting, you can cancel the deposit and your cash will be returned to you. The example below is what you'll see on-screen if you deposit notes.



- 7 You can choose to take a receipt as proof of your deposit.
- 8 If you want to do another transaction – select **Yes**.
- 9 If not – press **No** and remember to take your card.

Without a card:

- 1 Select **Start without a Card**.
- 2 Select **Deposit**.
- 3 Select the type(s) of cash you're depositing (notes, and/or coins and press **Continue**.

Please select items to deposit

Notes ✓ or Deposit Bag

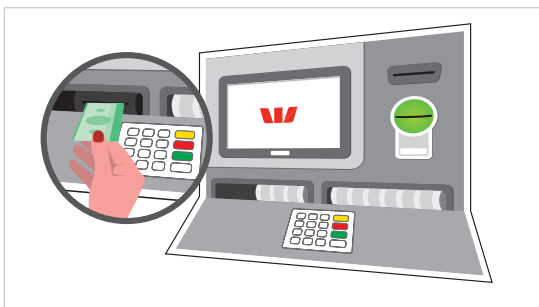
Coins ✓

Go back Continue

- 4 Enter the Westpac account number in which to deposit cash, or select '**Scan Deposit Slip**'. If you select '**Scan Deposit Slip**' please scan the barcode under the reader.
- 5 Confirm the Westpac account number.
- 6 Insert a reference (if desired) and press **Continue**, or **Skip**.
- 7 Follow the on-screen prompts to deposit the cash into the appropriate deposit slot. On-screen messages will advise you how many notes you can deposit.



If notes are torn, stapled, crumpled or folded, the Smart ATM will return those notes and they will need to be deposited over the counter.



- 8 Confirm the deposit amount on screen. If it doesn't match what you were expecting, you can cancel the deposit and your cash will be returned to you.

Please confirm the amount deposited

1 Account 2 Reference 3 Deposit 4 Confirm deposit 5 Receipt

Denomination	Quantity	Amount
\$5	10	\$50
\$10	10	\$100
\$20	10	\$200
\$50	10	\$500
\$100	10	\$1,000

Total Inserted \$1,850

Cancel & return notes Confirm note deposit

- 9 You can choose to take a receipt as proof of your deposit.

- 10 If you want to make another transaction – select **Yes** and you'll be returned to the screen with all the transaction options. If not, press **No**.

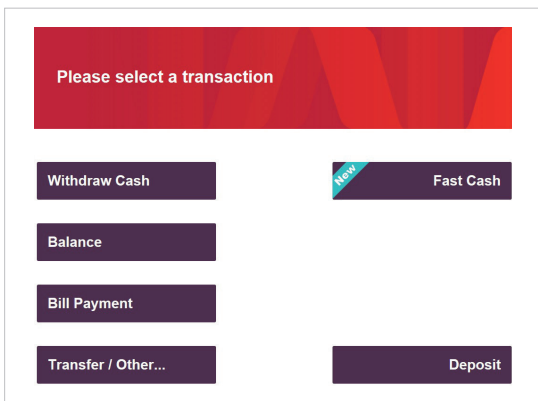
Paying a bill.

From an account:

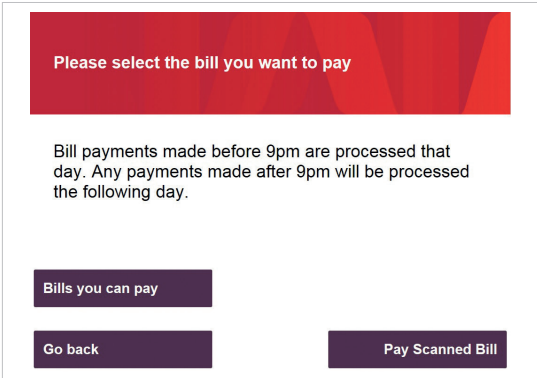
- 1 Insert your **Westpac EFTPOS** or **Debit Card** and enter your **PIN**.



- 2 Select **Bill Payment**.



3 Select **Pay Scanned Bill**.



4 To scan the bill, align the remittance slip barcode under the scanner.



5 Select **Pay from Account**.

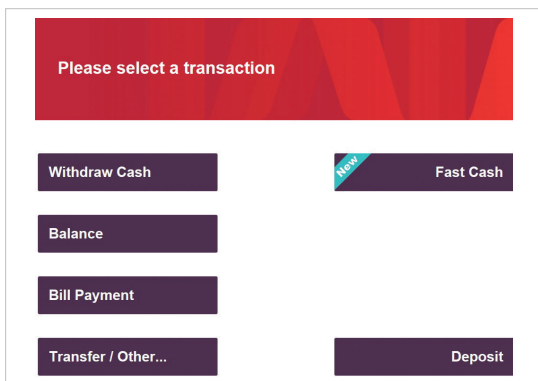
6 Select the **Westpac Account** you want to pay from.

7 Enter the amount you want to pay then **Confirm**.

8 You'll receive a receipt as confirmation of your payment.

With notes:

- 1 Insert card or select **Start Without a Card**.
- 2 Select **Bill Payment**.



Please select a transaction

Withdraw Cash

Balance

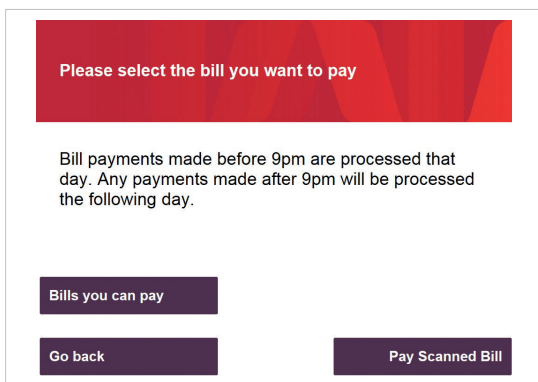
Bill Payment

Transfer / Other...

New Fast Cash

Deposit

- 3 Select **Pay Scanned Bill**.



Please select the bill you want to pay

Bill payments made before 9pm are processed that day. Any payments made after 9pm will be processed the following day.

Bills you can pay

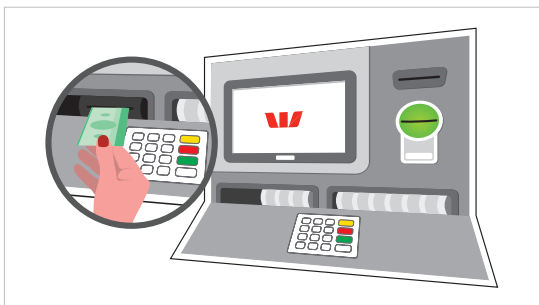
Go back

Pay Scanned Bill

- 4 To scan the bill, align the remittance slip barcode under the scanner.



- 5 Select **Pay with notes**.
- 6 Enter the amount you want to pay then **Confirm**.
- 7 Insert your notes (Smart ATMs with a coin dispenser can give you up to \$20 change in coins).



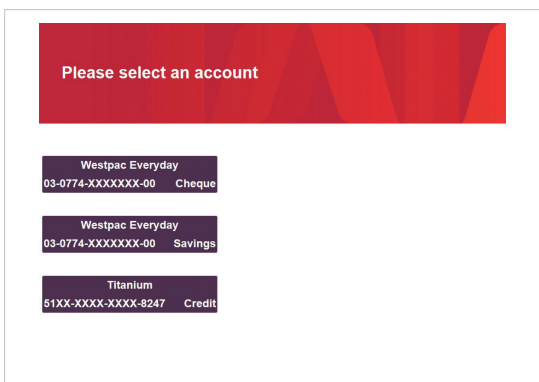
- 8 You'll receive a receipt as confirmation of your payment.

Checking your balance.

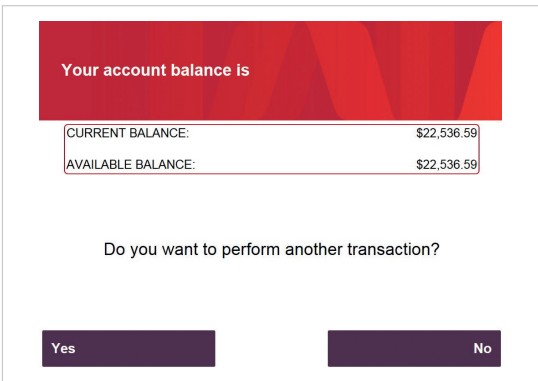
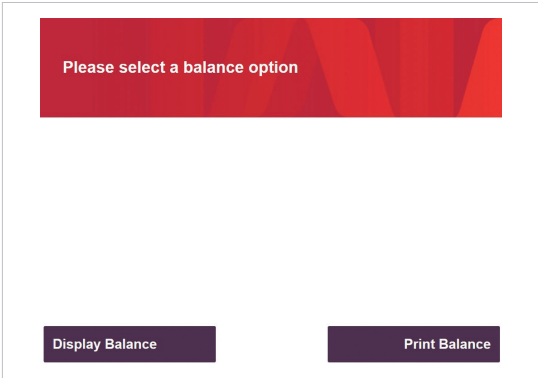
- 1 Insert your **Westpac Card** and enter your **PIN**.



- 2 Select the account to see the balance displayed on the screen.



3 Select **Display Balance**.



4 Alternatively, select **Print Balance** and retrieve your printout from the ATM.

5 Remember to take your card.



Did you know you can also check your balance when you're in the **Withdraw Cash** screen? Simply press **Show available balance**.

All the latest security features

Automatic timeout.

All our ATMs retract cash or your card after a short time, just in case you leave either behind.

You're in safe hands.

Whether you need to bank at midday or midnight, many of our ATMs can be found in well-lit lobbies, accessible by swiping your bank card, with CCTV cameras rolling 24/7.

You're protected.

Our machines have software and physical barriers to reduce the risk of fraudsters successfully using card-skimming devices.

We're with you all the way.

Our fantastic team of experienced staff has cutting-edge systems in place to detect fraudulent behaviour and they'll call you immediately if anything untoward is noticed.

We're always open.

Smart ATMs are a fast and convenient way to bank your way – whenever, wherever. But if you ever need to talk, our team are open to that too.



Online
banking



ATM



Phone
banking



Banking
specialists



Locate a Smart ATM.

To find your local Westpac Smart ATM, head to westpac.co.nz/atmlocator or open your Westpac One app and click 'Find a branch or ATM' from the main menu.



**TOGETHER
GREATER**

Terms, conditions, fees and charges apply to Westpac products and services. For more details, see our Transaction and Service Fees brochure or you can get a copy of the current disclosure statement for Westpac New Zealand Limited from any Westpac branch in New Zealand, free of charge. Westpac New Zealand Limited.