

# DISASTER RELIEF PACKAGE

We have a proud history of helping our customers, communities and employees when natural disasters hit, such as bushfires, floods and cyclones.

## Disaster Relief Package

**Depending on the nature of disasters, our Disaster Relief Packages generally offer the following:**

### **Home loan and insurance customers**

Affected customers with Westpac home loans may apply to defer repayments for up to three months.

Affected Westpac customers with Home and Contents insurance may be eligible to receive assistance including emergency funds and temporary accommodation. Contact us to find out if you are eligible or to [make a claim](#).

### **Credit cards, term deposits and personal loans**

Affected credit card customers may apply to defer repayments to their card for up to 90 days.

Customers wishing to purchase replacement goods may apply for a personal loan at a discounted interest rate with no establishment fee.

Westpac will waive interest rate adjustments for affected customers wishing to withdraw term deposits.

Customers experiencing severe hardship may also be offered a halt on all interest accrual on unsecured credit products for a period of up to three months.

### **Business customers**

Affected businesses with existing loans can request loan restructuring without incurring the usual bank establishment fees.

Affected business customers with merchant facilities are eligible to receive assistance including monthly terminal access fee waivers for up to three months. Contact us to find out if you are eligible on [1800 029 749](tel:1800029749).

## Ongoing help

In addition to the immediate relief packages, we also offer longer term support for customers and we are collaborating at a national level at ways we can help build more resilient communities in the face of inevitable future natural disasters.

### **Drought Assistance Package**

The Westpac Group remains committed to helping customers who are affected by drought and natural disasters.

In response to the exceptional drought circumstances affecting many Australians, we will be extending our ongoing support to existing customers under a new Drought Assistance Package. We have committed \$100 million to support our farmer and agribusiness customers.

For more information read about our [Drought Assistance and Disaster Relief](#).

### **Natural Disaster Recovery Fund**

In October 2013, we established a Natural Disaster Recovery Fund from which we offer grants to help Australian communities in the long term recovery process.

Natural Disaster Recovery Grants

### **Australian Business Roundtable for Disaster Resilience and Safer Communities**

Since 2012 Westpac has been a member of Australian Business Roundtable for Disaster Resilience and Safer Communities. We have been working together with other businesses to collaborate with all levels of government to encourage greater investment to reduce the impacts of natural disasters and make our communities safer.

Australian Business Roundtable for Disaster Resilience and Safer Communities