

24 March 2026



0013 000  
[Barcode]  
<NAME>  
<ADDRESS>

## Welcome to BT Panorama - your account is ready

Dear <Name>

Welcome to BT Panorama.

We're writing to let you know your account/s were moved to the BT Panorama platform on 21 March 2026.

Your new account details are:

- <BT Panorama account number> - Joint - BT Panorama Investments (Full Menu)

If you hold more than one account on BT Panorama, you can see them in one place giving you a consolidated view of your assets on BT Panorama.

### Register for online access

To get the most out of your new BT Panorama account, register for online access.

To register for online access, you'll need a mobile number linked to your account as our login uses multi-factor authentication to keep your account secure. To add your mobile call us on 1300 881 716, from Monday to Friday, 8.30am to 6.30pm AEST.

**Your unique registration code is:** xxxx-xxxx-xxx

For easy step-by-step instructions you can follow the enclosed registration guide.

### BT Panorama at a glance

To help you get started online, we've included a **BT Panorama Investments - Get started** flyer. It walks you through the essentials, how to navigate BT Panorama, common tasks and helpful tips, so you can feel confident using your new account.

You can also refer to the **notice and guide** sent in January or visit the **migration hub** at [bt.com.au/movingyouraccount](https://bt.com.au/movingyouraccount) for helpful resources including information about the changes to your account and the actions you may need to take now your account has moved to BT Panorama.

## Keeping your account secure

When you access BT Panorama, you may be asked to verify your identity using our secure online process. Please complete this verification promptly to keep your account secure and to help us meet important regulatory requirements.

As you currently have more than one authorised signatory (for example, joint account holders with two signatures required to operate your account), once you register for online access, you will be able to view your account only. If you'd like to transact online, you will need to amend your account to enable any account holder to sign. You can do this by submitting the enclosed '**Account set up and permissions for migrated accounts**' form to BT Panorama.

## Adviser permissions

You can easily give your adviser authority to operate on your account using BT Panorama's secure digital consent tools. Please note, any authorities to operate your account on Asgard don't carry over to BT Panorama, except for the authority to transfer cash (**BT Panorama Investments only**).

## Continued access to Investor Online

You can continue to access Investor *Online* until early 2027 to view historical performance, transactions, fee details and statements for your closed Asgard account.

Your new BT Panorama account number will also appear in Investor *Online*. To find it, go to Home > Account > Closed accounts.

## We're here to help

If you have any questions, please:

- See the **BT Panorama Investments - Get started** flyer
- Visit the **migration hub** at [bt.com.au/movingyouraccount](https://bt.com.au/movingyouraccount)
- Contact your financial adviser, or
- Contact us on 1300 881 716 or +612 9155 4030 (if overseas), from Monday to Friday, 8.30am to 6.30pm AEDT.

We're pleased to welcome you to BT Panorama.

Yours sincerely



Annabelle Kline

Chief Product Officer

## Important information

Information current as at 24 March 2026.

Please be aware we will never ask you for your login information. To find tips to protect yourself and avoid scams and viruses visit [westpac.com.au/security](https://westpac.com.au/security)

BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 (BTPS) is the operator of Panorama Investments and BT Invest, and administers Panorama Super and BT Super Invest. BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 RSE Licensee L0001090 (BTFM) is the trustee and issuer of Panorama Super and BT Super Invest, part of Asgard Independence Plan Division Two ABN 90 194 410 365. Westpac Financial Services Ltd ABN 20 000 241 127 AFSL 233716 (WFSL) is the responsible entity and issuer of interests in BT Managed Portfolios. Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (Westpac) is the issuer of the BT Cash Management Account (BT CMA), the BT Invest Cash Management Account (BT Invest CMA) and the BT Cash Management Account Saver (BT CMA Saver) (together, the Panorama products).

This information does not take account of your individual objectives, financial situation and needs. A Product Disclosure Statement, Investor Guide and other disclosure documents (PDS) for the Panorama products can be obtained by contacting BT on 1300 881 716 or by visiting [bt.com.au](https://bt.com.au). You should obtain and consider the PDS before deciding whether to acquire, continue to hold or dispose of the Panorama products.

BTPS, BTFM and WFSL are subsidiaries of Westpac. Apart from any interest investors may have in Westpac term deposits, Westpac securities, the BT CMA, the BT Invest CMA, the BT CMA Saver or underlying Westpac bank accounts through the Panorama products, the Panorama products are not a deposit with, investment in, 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 of withdrawal proceeds and loss of income and principal invested. Westpac and its related entities do not stand behind or otherwise guarantee the capital value or investment performance of the Panorama products.

For the Target Market Determination for these products please refer to [bt.com.au/tmd](https://bt.com.au/tmd)

The Westpac Group, 275 Kent Street, Sydney NSW 2000, Australia

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BT Panorama Investments

# Get started with BT Panorama



BT Panorama is a wealth platform with innovative technology, enhanced features, strong security and a wide range of investment options.

Set up your account in a few simple steps:

<p><b>01 Register for online access</b> Follow the steps in your Welcome to BT Panorama communication to register your account. During registration, you'll create your own username and password.</p>	<p> Add the BT Panorama site to your favourites so you can return quickly anytime.</p>
<p><b>02 Download the BT Panorama app</b> Once you've registered for online access, you can manage your account anytime, anywhere with the BT Panorama mobile app.</p>	<p> Enable notifications in the BT Panorama app so you never miss important updates or account alerts.</p>
<p><b>03 Update payment details</b> Direct debits: If you had direct debit payments set up from your Asgard account, you will need to let any third parties know your new BSB and account number to set up direct debits. BPAY®: To make deposits to your BT Panorama account use:</p> <ul style="list-style-type: none"><li>– BT Panorama Investments Biller code: 220186</li><li>– Your customer reference number (CRN) is your new BT Panorama account number.</li></ul>	<p> Keep your BT Panorama account details safe by using secure channels when updating payment information with third parties. Never share your details by email or text.</p>
<p><b>04 Update your nominated bank account for dividend payments (sponsored HIN holders only)</b> If your eCASH or Cash Connect account was set up to receive dividend payments, you will need to update it to another bank account, such as your new Transaction Account on BT Panorama, by contacting the Share Registry.</p>	<p> Check recent share paperwork like holding or dividend statements - they include the Share Registry's name and contact details.</p>
<p><b>05 Listed securities holding types</b> If you hold listed securities using the custodial option, you can ask us to move your securities to the sponsored or nominee option and you'll not pay the \$300 p.a. custodial holding fee.</p>	<p> Login to BT Panorama and submit a Change in listed security holding option form available from Forms &amp; requests.</p>
<p><b>06 Explore BT Panorama</b> Discover the features that make BT Panorama easy to use, from your personalised dashboard to helpful tools like BT Blue.</p> <ul style="list-style-type: none"><li>– Checkout your dashboard</li><li>– Ask BT Blue a question – e.g. Where can I find my account number?</li><li>– Take a guided tour – Blue will show you around.</li></ul>	<p> Use BT Blue for quick answers - it's the fastest way to find what you need and explore BT Panorama's features.</p>

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# BT Panorama at a glance

The menu options will be personalised based on your holdings, account type and advice status.

The screenshot displays the BT Panorama mobile app interface. At the top, there's a navigation bar with the BT logo and user information. The main content area is divided into several sections: 'Overview' with a line chart for 'Portfolio performance' showing a 4.49% total performance; 'For you' with a list of tasks like 'Consent requests' and 'Corporate actions'; 'Important info' with an 'Insurance' section; and 'How your money is invested' with a donut chart and a table of asset classes. A sidebar menu on the left lists various actions like 'Make a deposit' and 'Find an investment'. Callout boxes provide details for specific features: 'Menu options' (exploring transactions), 'Get to know Panorama' (learning about features), 'Important info' (insurance details), 'Your details' (account information), 'For you' (waiting tasks), and 'Blue, BT's virtual assistant' (24/7 support).

**Menu options**  
Explore transactions, payments, investments and documents – all in one place.  
Click on a menu item to see the details you need.

**Get to know Panorama**  
Learn more about BT Panorama and its key features.

**Important info**  
Shows details of any insurance you hold.

**Your details**  
Find your account number and personal details.

**For you**  
See waiting tasks to action and communications to reply to.

**Blue, BT's virtual assistant**  
Available 24/7 to help you navigate BT Panorama.  
Step-by-step guidance on a range of topics, including adviser and investor processes.  
When logged into your account, ask Blue simple, single topic questions like:

- Where do I find my account number?
- How do I make a deposit?
- How do I place a trade?
- How do I switch investment menus?
- How do I update my BPAY details?
- Where can I find my statements?

If Blue can't answer your question, you can ask to talk to a member of our Australian-based support team during business hours.

## For more information

BT Panorama | 1300 881 716 | Monday–Friday, 8.30am–6.30pm (Sydney time)



### Disclaimer

This flyer has been prepared by BT Portfolio Services Ltd., ABN 73 095 055 208, AFSL 233715 and Australian Credit Licence 233714 (Westpac). All examples and images are for illustrative purposes only.

# Registering for BT Panorama

Instructions for members and investors

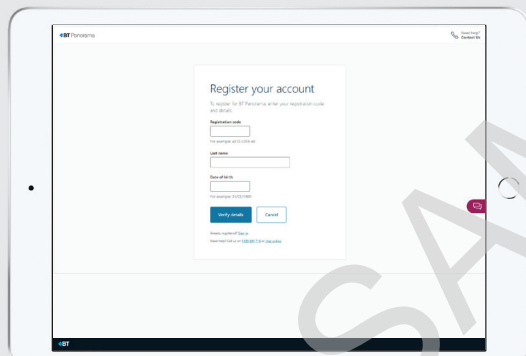


## Step 1

To start the registration process you will need to contact our Customer Relations team on 1300 881 716 to provide your mobile number and email address (if not already provided).

## Step 2

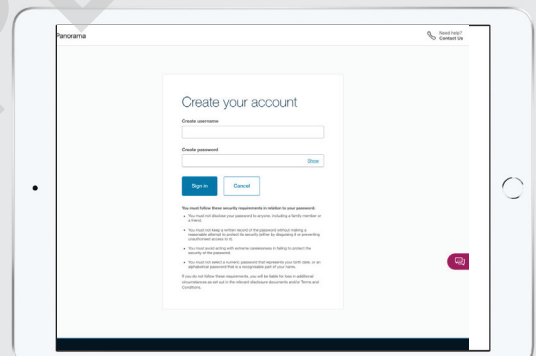
Once you have supplied your mobile number and email address, visit [www.panoramainvestor.com.au/register](http://www.panoramainvestor.com.au/register) and enter your last name, date of birth and the registration code in your letter.



## Step 3

Next you will be asked to create a username and password.

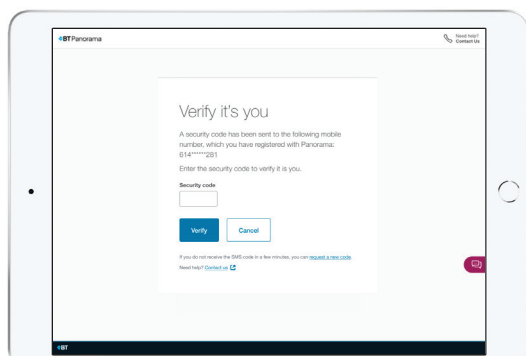
**Note:** For account security, please ensure you do not select a numeric password that represents your birth date, or an alphabetical password that is a recognisable part of your name.



## Step 4

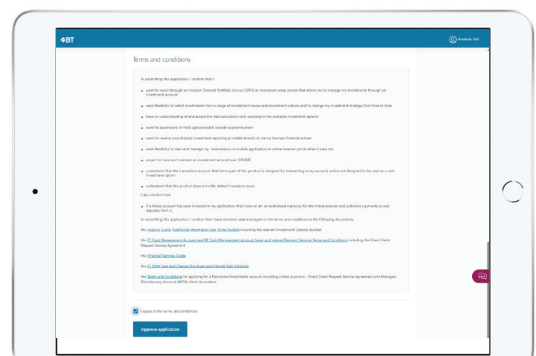
To help protect your account, we'll send a security code to the mobile number registered on BT Panorama.

When prompted, please enter the security code received and select 'Verify'.



## Step 5

Please read the terms and conditions, select 'I agree to the terms and conditions' and select 'Approve application'.

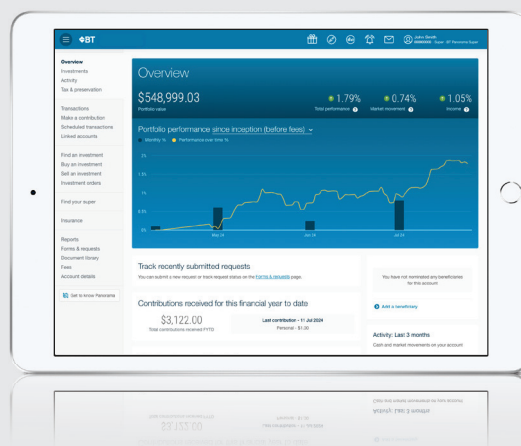


## Registration complete

You have successfully registered and are now logged in to view and explore your BT Panorama account. If you have more than one BT Panorama account, you can select the relevant account you wish to view.

To login in the future, go to [www.panoramainvestor.com.au](http://www.panoramainvestor.com.au)

Now you have registered, you can also access BT Panorama on your mobile device by downloading the BT Panorama mobile app<sup>1</sup>.



## We're here to help

Speak to your adviser (if you have one) or call our Customer Relations team on 1300 881 716 (Monday to Friday, 8:00am – 6:30pm, Sydney time) if you need help with your registration.



### Disclaimer

<sup>1</sup> This app is only available for BT Panorama advisers and investors. Internet connection is required to access the BT Panorama app. Normal data charges apply. Apple, the Apple logo, iPhone are trademarks of Apple Inc. Registered in the US and other countries. App Store is a service mark of Apple Inc. Android is a trademark of Google Inc. You must be an Australian resident to use this app.

Information current as at December 2025. BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 (BTPS) is the operator of Panorama Investments and administers Panorama Super and BT Super Invest. BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 RSE Licensee L0001090 (BTFM) is the trustee and issuer of Panorama Super and BT Super Invest, part of Asgard Independence Plan Division Two ABN 90 194 410 365. Westpac Financial Services Ltd ABN 20 000 241 127 AFSL 233716 (WFSL) is the responsible entity and issuer of interests in BT Managed Portfolios. Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (Westpac) is the issuer of the BT Cash Management Account (BT CMA), the BT Invest Cash Management Account (BT Invest CMA) and the BT Cash Management Account Saver (BT CMA Saver) (together, the Panorama products). This information does not take account of your individual objectives, financial situation and needs. A Product Disclosure Statement and other disclosure documents (PDS) for the Panorama products can be obtained by contacting BT on 1300 881 716 or by visiting [www.bt.com.au](http://www.bt.com.au). You should obtain and consider the PDS before deciding whether to acquire, continue to hold or dispose of the Panorama products. BTPS, BTFM and WFSL are subsidiaries of Westpac. Apart from any interest investors may have in Westpac term deposits, Westpac securities, the BT CMA, the BT Invest CMA, the BT CMA Saver or underlying Westpac bank accounts through the Panorama products, the Panorama products are not a deposit with, investment in, 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 of withdrawal proceeds and loss of income and principal invested. Westpac and its related entities do not stand behind or otherwise guarantee the capital value or investment performance of the Panorama products. For the Target Market Determination for these products please refer to [www.bt.com.au/tmd](http://www.bt.com.au/tmd).

# Account set up and permissions for migrated accounts



 Use this form to:

**Elect to update your existing account setup and permissions.**

You can type directly into the form or print then complete in block letters. Each applicable section of the form must be completed for this request to be processed. If you hold more than one account, you will need to complete a separate form for each account held.

## Important information

### Update your existing account set up and permissions

Update your existing account setup and permissions to allow each account holder/signatory to operate individually on an account. This will allow each account holder/signatory to provide instructions to transact online on your Panorama Investments account following the migration of your account to Panorama, without the need for another to also approve the instruction.

For accounts with more than 2 account holders/signatories, you do not need to provide all account holders/signatories with access, however a minimum of 2 nominated account holders/signatories are required.

You can elect to update your account set up and permissions by selecting 'Yes' in section 2. of this form and listing all nominated account holders/signatories requiring transact online capability in section 3. This will result in each nominated account holder/signatory being set up with full transact online capability upon registration on Panorama, and the account set up will change so that any of the nominated account holders/signatories can transact on this account individually. The full transact online capability will also allow each account holder/signatory to add and remove billers and Pay Anyone accounts, make payments to billers and Pay Anyone accounts as well as make payments and deposits to linked accounts.

### Keep your existing account set up and permissions

If you do not update your account set up and permissions all requests will be required to be manually signed (in accordance with your current account set up) for any transaction, amendment or trade executed on this account, and the ability to submit instructions or make changes online on Panorama (referred to as 'online transact capability') will not be provided.

### Identification documentation

**Important:** This section only applies to eWRAP Investment accounts migrated from Asgard in 2026. If your account migrated from BT Wrap in 2021, you do not need to provide identification documents.

If your eWRAP Investment account migrated from Asgard in 2026, you must confirm your identity by providing certified copies of Identification documents that show your full name, **signature** and either your date of birth, or residential address for this request to be processed.

The types of documents we accept include

- Australian drivers licence/learner's permit
- Australian passport – must not be cancelled, defaced or mutilated (a passport that has expired within the preceding 2 years is acceptable)
- Australian proof of age card issued by a State or Territory
- Foreign passport or travel document (must not be cancelled, defaced or mutilated) or National identify card issued by a foreign government, the United Nations, or an agency of the United Nations which contains either a signature OR a unique identifier of the person\*
- Foreign driver's licence/permit that contains a photograph of the person in whose name it is issued and the individual's date of birth\*

\*Documents that are written in a language that is not English must be accompanied by an English translation prepared by National Accreditation Authority for Translators and Interpreters (NAATI) translator.

How to certify your documents can be found on our website [https://www.bt.com.au/content/dam/public/panorama/pdf/BT\\_Panorama\\_-\\_How\\_to\\_certify\\_documents\\_flyer.PDF](https://www.bt.com.au/content/dam/public/panorama/pdf/BT_Panorama_-_How_to_certify_documents_flyer.PDF)

## Privacy Statement and Consent Request

### Privacy Statement

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at [www.bt.com.au/personal/help/privacy/privacy-statement](http://www.bt.com.au/personal/help/privacy/privacy-statement) or by calling us. Our Privacy Statement also provides information about how you can access and correct your personal information, and make a complaint. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your request.



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## Account set up and permissions for migrated accounts

### Your Consent

If we require you to provide identification documents (which only applies if your account was migrated from Asgard), by signing below, you consent to us collecting and holding any sensitive information such as health information or information about your racial or ethnic origin which appears on copies of your identity documents. You will not be able to withdraw your consent to us holding this information after it has been provided because we are required to retain copies of identification documents under the Anti Money Laundering and Counter Terrorism Financing Act 2006 (Cth).

### 1 Your account details

Panorama account number

### 2 Your account set up & permissions

Confirm you are updating your account set up so any account holder/signatory nominated in this form can transact online individually?

 Yes

### 3 Your name and contact details

Provide details of all nominated account holders/signatories to be provided with online transact capability.

**Important:** a minimum of 2 account holders/signatories are required. To nominate more than 4, attach additional pages with their details and signatures. Only those nominated on this form will be provided with online transaction access. Others will have to complete a new form to be added in the future.

#### Account holder/signatory 1

Full name

Email address

Mobile phone number

#### Account holder/signatory 2

Full name

Email address

Mobile phone number

#### Account holder/signatory 3

Full name

Email address

Mobile phone number

#### Account holder/signatory 4

Full name

Email address

Mobile phone number

### 4 Authorisation & acknowledgments

By signing this form, I/we agree:

- that all information provided in the form is true and correct.
- to the consents in the Privacy Statement and Consents Request section.
- to the following terms and conditions:

If you elected to update your account set up to any account holder/signatory to operate by selecting 'Yes' in section 2 of this form, you agree and acknowledge that:



### Account set up and permissions for migrated accounts

- each nominated account holder/signatory will be set up with full transact online access upon registration on Panorama.
- the account set up will change so that the nominated account holder/signatory can transact on this account without the need for the other/s to also approve the instruction.
- the full transact online capability will allow each nominated account holder/signatory to add and remove billers and Pay Anyone accounts, make payments to billers and Pay Anyone accounts as well as make payments and deposits to linked accounts without the need for the other to also approve the change or payment.
- transact online capability will not be provided to any additional account holder/signatory who have not been nominated (or previously nominated) in section 3 of this form, and will not be provided until such time as an application for such access is made and accepted.

#### Signature of authorised person/s

The below section needs to be signed in accordance with your nominated account set up as indicated in section 3.

For Joint accounts, both account holders must sign.

For company and Trusts/SMSF with corporate trustee(s), sole director, two directors or a director and a company secretary must sign.

Incorporated association signatories must indicate their position in the 'Other' field.

For SMSF minimum two individual trustees must sign.

For Trusts minimum two individual trustees must sign (unless there is only one trustee).

#### Account holder/signatory 1

Full name

Signature (Digital (written) signature accepted)

Date (dd/mm/yyyy)

- Account holder   
  Trustee   
  Director  
 Secretary   
  Other (specify below)

I confirm I have attached copies of my identification documents as specified on page 1 of this form (applicable to eWRAP Investment accounts migrated from Asgard only).

#### Account holder/signatory 2

Full name

Signature (Digital (written) signature accepted)

Date (dd/mm/yyyy)

- Account holder   
  Trustee   
  Director  
 Secretary   
  Other (specify below)

I confirm I have attached copies of my identification documents as specified on page 1 of this form (applicable to eWRAP Investment accounts migrated from Asgard only)

#### Account holder/signatory 3

Full name

Signature (Digital (written) signature accepted)

Date (dd/mm/yyyy)

- Account holder   
  Trustee   
  Director  
 Secretary   
  Other (specify below)

I confirm I have attached copies of my identification documents as specified on page 1 of this form (applicable to eWRAP Investment accounts migrated from Asgard only)



## Account set up and permissions for migrated accounts

### Account holder/signatory 4

Full name

Signature ([Digital \(written\) signature](#) accepted)

Date (dd/mm/yyyy)

- Account holder     Trustee     Director  
 Secretary     Other (specify below)

I confirm I have attached copies of my identification documents as specified on page 1 of this form (applicable to eWRAP Investment accounts migrated from Asgard only)

If there are additional account holders/signatories required to sign, please attach additional pages with the account holder/signatory's details and signatures and attach relevant identification documents as outlined on page 1 of this form.

### eWRAP Investment accounts migrated from Asgard in 2026:



You can submit this form and supporting certified documents by:

email: [support@panorama.com.au](mailto:support@panorama.com.au)

Note: emailed requests must be sent from the primary email address on your account for your request to be processed

mail: BT Panorama, GPO Box 2861, Adelaide SA 5001

### Accounts migrated from BT Wrap in 2021:

You can submit this form online



Sign in to your account to upload and submit this form

Tracking > Service requests > Submit new request > Account maintenance

If you are unable to upload this form, you can submit it by:

email: [support@panorama.com.au](mailto:support@panorama.com.au)



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