

BT Investor Choice

New Complaints Authority

30 October 2018

This Update, dated 30 October 2018, updates information contained in the BT Investor Choice Funds Product Disclosure Statement (PDS) dated 30 September 2017 issued by Westpac Financial Services Limited ABN 20 000 241 127, AFSL 233716. It should be read together with the PDS which is available at bt.com.au.

The information in the PDS is updated for the changes set out below.

Australian Financial Complaints Authority

From 1 November 2018 the Australian Financial Complaints Authority (AFCA) will be replacing the Financial Ombudsman Service (FOS).

How do you give feedback or lodge a complaint?

If you have a concern or complaint about the operation of your account that you cannot resolve with your adviser, please call our Customer Relations team on 132 135 from 8.00am to 6.30pm, Monday to Friday (Sydney time). If it cannot be resolved over the phone, you can outline your complaint in writing to:

The Complaints Officer
GPO Box 2675
Sydney NSW 2001

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

If you are not satisfied with our response, you may lodge a complaint:

- with the Financial Ombudsman Service Australia if lodged before 1 November 2018:

Online: www.fos.org.au

Email: info@fos.org.au

Phone: 1800 367 287

Mail: Financial Ombudsman Service Limited
GPO Box 3 Melbourne VIC 3001; or

- with the Australian Financial Complaints Authority if lodged on or after 1 November 2018:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

For more information

bt.com.au

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customer.relations@btfinancialgroup.com

BT Funds Management Limited GPO Box 2675 Sydney NSW 2001



Current as at 30 October 2018. The information provided is factual only and does not constitute financial product advice. Before acting on it, you should seek independent financial and tax advice about its appropriateness to your objectives, financial situation and needs.

Westpac Financial Services Ltd (WFSL) ABN 20 000 241 127, AFSL No. 233716 is the responsible entity and issuer of units in the BT Investor Choice Funds. A Product Disclosure Statement (PDS) is available for BT Investor Choice Funds and can be obtained by calling BT Customer Relations on 132 135, or visiting bt.com.au. You should obtain and consider the PDS before deciding whether to acquire, continue to hold or dispose of units in the BT Investor Choice Funds. A Financial Services Guide can be obtained by calling BT Customer Relations on 132 135, or visiting bt.com.au.

An investment in the BT Investor Choice Funds is not an investment in, deposit with or any other liability of Westpac Banking Corporation ABN 33 007 457 141 (the Bank) or any other company in the Westpac Group. It is 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 guarantees the capital value or investment performance of the BT Investor Choice Funds. This product update provides an overview or summary only and it should not be considered a comprehensive statement on any matter or relied upon as such.