

WESTPAC INCOME VERIFICATION REQUIREMENTS MATRIX FOR MORTGAGES

Income Type	V2.3 1/2/2014	DOCUMENTATION REQUIRED and INCOME CALCULATION	DOCUMENTATION REQUIRED and INCOME CALCULATION	Assessed at	DOCUMENT STANDARDS	
	Income Source	Non-Mortgage Insured loans	Mortgage Insured Loans		Type of Document	Detailed Requirements
Salary & Wage Income	Salary / Wages or Car allowance or Commissions or Contract Income (dependant contractor - refer document standards for definition) or Directors fees (PAYG only) or Overtime or Shift allowance or Salary sacrifice/packaging (any type) or Specific Industry Payments (all allowances)	<p>Group 1</p> <ul style="list-style-type: none"> * Last 2 pay slips detailing base salary = Use either gross base salary or annualise gross average pays and then tax or * YTD pay slip covering last 2 pay cycles = Use either gross base salary or YTD gross annualised and then tax or * Employer's letter = Use total gross income and then tax or * Account transaction listing generated from a Westpac Group system, or account statements from a Non Westpac Group financial institution showing salary credits covering the 2 latest pay periods = Use actual deposit (do not tax as payments to account are after tax). <p>Note: if two salary credits differ the lower amount is to be used Note: Care to be taken when assessing contract income paid to an account may be a net figure (do not tax) or gross (tax)</p> <p>Group 2</p> <ul style="list-style-type: none"> * Latest PAYG Payment Summary = Use gross Payments from PAYG Payment Summary and then tax. * Latest tax return and ATO notice of assessment with an ABN search required if employer name is not provided on the document = Use gross salary/wages from tax return and then tax. <p>Calculate income = A single document from Group 1 or Group 2</p> <p>Note: if relying on a single Group 2 document, the document is to be from the current employer. If employer is different to that on finance application, a Group 1 document will be required. When Group 1 and Group 2 documents are used together they may be from different employers.</p>	<p>Group 1</p> <ul style="list-style-type: none"> * Last 2 pay slips detailing base salary * YTD pay slip covering last 2 pay cycles * Employer's letter (can only be used with a group 2 document - refer "calculate income" below). * Account transaction listing generated from a Westpac Group system, or account statements from a Non Westpac Group financial institution showing regular salary credits covering the 2 latest pay periods = Use actual deposit (do not tax as payments to account are after tax), (can only be used with a group 2 document - refer "calculate income" below). <p>Note: if two salary credits differ the lower amount is to be used Note: Care to be taken when assessing contract income paid to an account may be a net figure (do not tax) or gross (tax)</p> <p>Group 2</p> <ul style="list-style-type: none"> * Latest PAYG Payment Summary * Latest tax return and ATO notice of assessment with an ABN search required if employer name is not provided on the document <p>Calculate income =</p> <ul style="list-style-type: none"> * If using base income, use last 2 pay slips detailing base salary or YTD pay slip covering last 2 pay cycles from Group 1 = Use gross base salary annualised and tax, or * If not using base income, a combination of any Group 1 document and a Group 2 document = Use the lower of income from Group 1 or Group 2 document. <p>Note: Where a Group 1 document held from current employer the Group 2 document may be from a different employer. Note: Second Full or Part-time employment must be held for 2 years for income to be acceptable for Mortgage Insured loans. Note: Group 1 document to be from the current financial year and the Group 2 from the previous financial year.</p>	All income assessed at 100% for both non mortgage insured and mortgage insured loans. Fringe Benefits are assessed at 0% Note: After 31 December it is mandatory to supply the previous 30 June tax returns and ATO Notice of Assessment if using a Group 2 document.	Payslip Salary Credits to account Payment Summary Account statement issued by financial institution Note: Internet statement is acceptable provided all "Detailed Requirements" are met.	<ul style="list-style-type: none"> * Maximum age 6 weeks at time of formal application * Employer name and ABN * Employee name consistent with loan application * The period the payslip covers (e.g. Weekly fortnightly, monthly) * Base salary * Gross salary for this pay period * Tax paid * Net salary for this pay period * YTD figures (if applicable) * Note: Handwritten income verification documents are not acceptable. <ul style="list-style-type: none"> * Salary credit narrative has to be from a specific employer (eg "Westpac"), general narratives such as "pay" are not permitted <ul style="list-style-type: none"> * After 31 August it is mandatory to supply the previous 30 June Payment Summary * Employer name and ABN * Employee name consistent with loan application * Handwritten Payment Summary is acceptable. <ul style="list-style-type: none"> * Maximum age 6 weeks at time of formal application * Name of Financial Institution * Name of all account holders consistent with loan application * BSB and account number * Statement dated for the statement period * Transaction details including: date / credit and debit amounts with detailed narratives / running balances per dated transaction
	Bonus	<ul style="list-style-type: none"> * Employers letter confirming - bonus is a regular performance payment, bonus frequency, bonus amount paid and * A Group 1 document and a Group 2 document in total must cover a minimum 2 years history of the bonus payment. <p>Note: where a Group 1 document held from current employer the Group 2 document may be from a different employer = Use the lower of income from Group 1 or Group 2 document. Note: Any applications using annual bonus amounts greater than \$30K are to be referred to Credit for assessment.</p>	Same requirements as non-mortgage insured loans	All income assessed at 100% for both non mortgage insured and mortgage insured loans.	Account transaction listing generated by a Westpac system (eg Relationship Builder, Service On-line)	<ul style="list-style-type: none"> * Maximum age 6 weeks at time of formal application * An account transaction listing (not an account statement) is to be produced and printed internally from Westpac system * Account number can be matched to applicant * Transaction details including: date / credit and debit amounts with detailed narratives
	Casual income / employment	<p>One document from Group 1 annualised using the Casual Income Calculator and one document from Group 2 = Use the lower of annualised income from Group 1 or Group 2 document.</p> <p>Note: where a Group 1 document held from current employer the Group 2 document may be partly from a different employer provided a 12 month history in current employment with the same employer is evidenced. Note: Casual Income Calculator will annualise income over a 46 week period (ie allowing for 4 weeks leave and 2 weeks sick leave annually).</p>	Same requirements as non-mortgage insured loans	All income assessed at 100% for both non mortgage insured and mortgage insured loans.	Employer's letter	<ul style="list-style-type: none"> * Maximum age 6 weeks at time of formal application * Be on employer's letterhead which includes ABN and signed * Applicant name consistent with loan application * Gross income * Net income
	Family employee not part owner of the business. (part owner of business to be assessed as Self Employed)	<p>A single document from Group 1 or Group 2 and</p> <p>Supported by Account transaction listing generated from a Westpac Group system, or account statements from a Non Westpac Group financial institution showing salary credits covering the 2 latest pay periods or the latest tax return and ATO assessment notice (if not already held) ie two documents must be held = Calculate in terms of Salary / Wages above.</p> <p>Note: ABN search required to confirm applicants are not a part owner of the business.</p>	Same requirements as non-mortgage insured loans	All income assessed at 100% for both non mortgage insured and mortgage insured loans.	Dependant contractor	<ul style="list-style-type: none"> * Persons employed on a commercial contract but with work arrangements consistent with them being an employee will be classified as a dependent contractor. * A dependent contractor can be considered as having full-time PAYG employment provided that the applicant: <ul style="list-style-type: none"> - has had a minimum of 12 months employment in this position, and - is reliant on income from this source only (ie does not have multiple contracts with different employers).
	Fully Maintained Company Car	<ul style="list-style-type: none"> * Employers letter confirming that the applicant's package includes a car fully maintained by the company. <p>Calculate = Add \$5k gross per annum to base salary and tax.</p>	Same requirements as non-mortgage insured loans	All income assessed at 100% for both non mortgage insured and mortgage insured loans.		
	Foreign salary / wage	<ul style="list-style-type: none"> * Employer's letter supported by: <ul style="list-style-type: none"> > 2 consecutive payslips (Note: a single YTD payslip is not acceptable) or > a minimum of 3 months consistent salary credits into a bank account (copies of bank account statements to be obtained and held on file). Note: If two salary credits differ the lower amount is to be used to annualise income. <p>To calculate foreign income ensure a completed Translation Checklist PC2466 is held =</p> <ol style="list-style-type: none"> 1. Deduct 10% from foreign total (ie multiple foreign total by 90%). 2. Convert foreign total (after deducting 10%) to AUD using the latest 'Monthly average exchange rate', or 'xe.com' if no rate listed 3. Deduct Australian tax in all cases. 	Same requirements as non-mortgage insured loans for Australian Residents only Note: Mortgage insured loans are not available to non residents.	All foreign income assessed at 90% for both non mortgage insured and mortgage insured loans.	Foreign Income documents	<ul style="list-style-type: none"> * Maximum age 6 weeks at time of formal application * Transiation Checklist PC2466 to be completed in all cases * Foreign income payslips must meet all "Payslip" requirements listed above except an ABN is not required. * Foreign bank statements must meet all "Account statement issued by financial institution" requirements listed above except detailed narratives are not required. <p>Note: In the event documents can not be translated internally by a Westpac Group staff member or Westpac Group Broker, applicant is to provide an English translation prepared by an accredited translator at their own cost. Refer https://www.naati.com.au/online/ for a list of translators in your local area (click on the "online directory").</p>
	Directors fees (self employed)	See section Self Employed below	See section Self Employed below			
	Professional Sportspersons	See section Self Employed below	See section Self Employed below			
	Interest Income or Dividend (other than from own company). Note: The source of the interest or dividend income must continue after the loan is drawn down e.g. Funds will not be used towards purchase.	<ul style="list-style-type: none"> * Last 2 years personal tax returns and last two years ATO Notice of Assessments for each applicant. <p>Calculate income =</p> <ul style="list-style-type: none"> * If the current year's total interest or dividend income is lower than previous years then = the current year's income is used. * If the current year's interest or dividend income is higher than previous years then = the average of both years income is used. <p>Note: Less than 2 years tax returns and ATO Notice of Assessments = refer to Credit with current investment certificate and bank account statements evidencing payment over a 6 month period. Note: All interest and dividend income must be entered into the "Interest Income" field in GOE or Top Up Serviceability calculator. Note: Interest / Dividend income is not to exceed a maximum of 50% of total income (for consideration >50% refer to credit).</p>	Same requirements as non-mortgage insured loans	Interest or Dividend income assessed at 80% for both non mortgage insured and mortgage insured loans. Note: After 31 December it is mandatory to supply the previous 30 June tax returns and ATO Notice of Assessment.	Investment Certificates Dividend advice	<ul style="list-style-type: none"> * Current investment certificate (maximum 12 months old) at time of formal application * Certificate holder is consistent with loan application <ul style="list-style-type: none"> * Latest dividend payment advice issued (maximum 12 months old) at time of formal application * Dividend recipient is consistent with loan application
	Annuity, superannuation, or private pension	<ul style="list-style-type: none"> * A letter from the provider, and * Account transaction listing generated by a Westpac system, over a 6 month period, or * Bank statements / passbooks, over a 6 month period. <p>Calculate income = Use the lower of the letter from the provider or average of the last 6 months payments to account (do not tax).</p>	Same requirements as non-mortgage insured loans	All income assessed at 100% for both non mortgage insured and mortgage insured loans.	Letter from the provider used to confirm Annuities, Superannuation, Private Pension income.	<ul style="list-style-type: none"> * Last letter issued (maximum 12 months old) at time of formal application * Recipients name is consistent with loan application
Rental Income	<p>For a new purchase:</p> <ul style="list-style-type: none"> * A rental opinion from a real estate agent in the form of a letter or * Existing residential lease agreement (if existing lease arrangements are to continue) or * Rental estimate provided in a valuation report <p>Property currently tenanted use actual rent from:</p> <ul style="list-style-type: none"> * Recent rental statement from managing Real estate agent or * Bank statements / passbooks / account transaction listing generated by Westpac system (6 month period) with detailed narrative or * Existing residential lease agreement or * Latest completed Australian Tax Return with ATO Notice of Assessment (refer specific rental Property statement of the ATO return). <p>Property not currently tenanted:</p> <ul style="list-style-type: none"> * A rental opinion from a real estate agent in the form of a letter or * Rental estimate provided in a valuation report <p>Calculate income in all scenarios = Use gross amount</p> <p>Note: If multiple documents evidencing rental income are provided, the lower amount must be used in all cases. Note: All rental income must be entered into the "Rent Income" field in GOE or Top Up Serviceability calculator. Note: Rent is not to exceed a maximum of 50% of total income (for consideration >50% refer to Credit).</p>	Same requirements as non-mortgage insured loans except: Note: Rent from Serviced apartments and rural residential are not acceptable for Mortgage Insured loans.	Rent assessed at 80% unless security is in a security in a Concentration Risk Postcode in which case rent is assessed at 60%. Defence Housing Authority (DHA) rental guarantee - net of management fees (16.5%) assessed at 100% NRAS refer to security policy	All Rental verification documents Additional individual requirements for below documents: Rental Opinion from a Real Estate Agent Existing Lease agreement	<ul style="list-style-type: none"> * Maximum age 3 months at time of formal application (except latest completed Australian Tax Return with Notice of Assessment which after 31 December it is mandatory to supply the previous 30 June tax returns) * Name of property owner consistent with loan application * NRAS security under a Head Lease structure not currently owned or rented, the market rental stated on rental income verification documentation is to be discounted by 25% <ul style="list-style-type: none"> * Original signed and dated document on company letterhead. * Address of rental property * Estimated amount of rental income per cycle (e.g. weekly, fortnightly, monthly). <ul style="list-style-type: none"> * Current signed and dated document (only if existing lease arrangements are to continue). * Address of rental property * Amount of rental income per cycle (e.g. weekly, fortnightly, monthly). 	
Foreign rental income	<ul style="list-style-type: none"> * a minimum of 6 months consistent rental credits into a bank account (copies of bank account statements to be obtained and held on file). <p>Note: If two rental payments differ the lower amount is to be used to annualise income. To calculate foreign income ensure a completed Translation Checklist PC2466 is held =</p> <ol style="list-style-type: none"> 1. Deduct 10% from foreign total (ie multiple foreign total by 90%) 2. Convert foreign total (after deducting 10%) to AUD using the latest 'Monthly average exchange rate', or 'xe.com' if no rate listed <p>Note: All rental income must be entered into the "Rent Income" field in GOE or Top Up Serviceability calculator.</p>	Same requirements as non-mortgage insured loans for Australian residents only Note: Mortgage insured loans are not available to non residents.	All foreign rental income assessed at 90% for both non mortgage insured and mortgage insured loans, and then entered into the "Rent Income" field in GOE or Top Up Serviceability calculator.	Foreign Income documents	<ul style="list-style-type: none"> * Maximum age 6 weeks at time of formal application * Translation Checklist PC2466 to be completed in all cases. * Foreign bank statements must meet all "Account statement issued by financial institution" requirements listed above except detailed narratives are not required. 	

WESTPAC INCOME VERIFICATION REQUIREMENTS MATRIX FOR MORTGAGES

Income Type	V2.3 1/2/2014	DOCUMENTATION REQUIRED and INCOME CALCULATION	DOCUMENTATION REQUIRED and INCOME CALCULATION	Assessed at	DOCUMENT STANDARDS	
	Income Source	Non-Mortgage Insured loans	Mortgage Insured Loans		Type of Document	Detailed Requirements
Social security Income	Social security income: * Age pension * Department of Veterans Affairs (service or widow pension) * Widow B Pension * Widow's allowance * Wife Pension > Family tax benefit part A or B > Large family supplement > Disability support pension	A letter from the relevant government department confirming the benefit and payment frequency = Use gross amount (do not tax). Note: Service Pensions (only) may also be verified to: * Account transaction listing generated by a Westpac system, over a 6 month period, or * Bank statements / passbooks, over a 6 month period. Note: * These income sources may additionally include a "pension supplement" or "pension basic supplement" which is also acceptable income assessed at 100%. * Other social security allowances which may be payable (e.g. pharmaceutical and telephone allowances) are not acceptable income sources. >Only accept these payments where the applicant will receive payments for at least 5 years from the date of the loan application = Use gross amount (do not tax). Note: Family Tax part A or B is only paid for dependants aged to 16 years.	Same requirements as non-mortgage insured loans	All income assessed at 100% for both non mortgage insured and mortgage insured loans.	Government letter confirming benefits	* Maximum age of letter 3 months at time of formal application * Applicants name is consistent with loan application Note: If annual benefit payment is received, then a statement of account confirming the direct credit amount is to be obtained. (eg Family Payment paid annually after Self Employed / PAYG tax returns completed).
	Non- fast track	* Self Employed Applicants Income worksheet, and * the last 2 years: - personal tax returns and supported by the most recent ATO Notice of Assessments for each applicant (ie two years tax returns but only a single most recent ATO Notice), and - partnership tax returns, and - trust or company tax returns and Financial Statements (including Profit and Loss Accounts and Balance Sheets) where the applicant has earned income from any of these sources, Calculate income = * If the current year's total income is lower than previous years then = the current year's income is used. * If the current year's income is higher than previous years then = the average of both years income is used. Note: Less than 2 years self employed to be referred to Credit with interim financials and accountants letter Note: All rental income must be split out from base income and entered into the "Rent Income" field in GOE or Top Up Serviceability calculator. Note: All Interest or Dividend income (other than from own company) must be split out from base income and entered into the "Interest Income" field in GOE or Top Up Serviceability calculator.	Same requirements as Non-mortgage insured loans.	All income assessed at 100% for both non mortgage insured and mortgage insured loans. Projected income assessed at 0% for both non mortgage insured and mortgage insured loans. Note: After 28 February it is mandatory to supply the previous 30 June financials.	Full Financials Interim financials Accountants letter	* Tax Return / Profit and Loss Statement and Balance Sheet * If taxable income is not stable between years, a full explanation as to any variation will be required. * At least one full tax year return and Profit and Loss Statement and Balance Sheet must be provided * Interim trading results must be prepared by a certified accountant * If taxable income is not stable between years, a full explanation as to any variation will be required. * Maximum age 6 weeks at time of income verification * Must be on letterhead and signed * Accountants letter is to contain an estimate of the taxable income the applicant is expected to earn in the current financial year.
Self Employed Income	Fast Track (Not available for foreign income)	* Last 2 years ATO Notice of Assessments, and * Self Employed Applicants Income worksheet (excluding sections E, F and G) Calculate income = * If the current year's ATO Notice of Assessment. "Your taxable income is \$XXXXX" is lower than previous years then = the current year's income is used. * If the current year's ATO Notice of Assessment. "Your taxable income is \$YYYYY" is higher than previous years then = the average of both years income is used. Note: Fast Track cannot be used when: * Application has Mortgage Insurance * PAYG income is also included in the ATO Notice of Assessment * Customers are relationship managed and have business loans. Note: fast track is acceptable where customer only has consumer loans ie no business connections * System decision is "failed surplus rule" * Rental income is used in the loan application and the property has been owned in the years covered by the ATO Notice * Add backs are needed for the loan to service * Capital gains are included in the ATO Notice of Assessment's and have not been deleted * Income is from a non re-occurring source * The applicant has less than 2 years ATO Notice of Assessments	Fast track is not available to applications requiring lenders Mortgage Insurance.	All income assessed at 100% for non mortgage insured. Note: After 28 February it is mandatory to supply the previous 30 June financials.	ATO Notice of Assessment	* Applicant name is consistent with loan application * Is to relate to self employed income or other ongoing income eg rental, but not previous PAYG employment
	Low Doc	* Self Employed Applicant/s to complete Borrower Income Declaration (BID) form with monthly income after tax, ABN & business/company name. * Evidence of ABN registration at least 2 years prior to the date of the home loan application. Note: An ABN is compulsory under the Act in order for the business to register for compulsory GST where a 'for profit' enterprise has a GST turnover (i.e. business turnover) of >= \$75,000. * Business Activity Statements (BAS) for the last 12 months * Low Doc Income Validation Calculator printout Calculate income = * Enter amount disclosed on the BID (do not tax as BID lists an after tax amount). * The monthly after tax Self Employed income figure declared in the BID is to be converted to an Annual Taxable (i.e. before tax) figure using the Low Doc Income Validation Calculator * If income < 50% of previous 12 months BAS, income acceptable. * If income >50% of previous 12 months BAS, income to be sent to Credit with explanation re business & why declared income is > 50% total sales. * If any PAYG or rental income is used must be fully verified in line with standard policy.	Same requirements as for non mortgage insured loans	* Non Self Employed income is verified as per PAYG income verification policy. * Declared income versus turnover validated by the most recent 12 months BAS statements (and less than 50%. If greater than 50% then referral to MCT required)	Australian Business Number registration Borrower income declaration form BAS statements.	* A copy of the Australian Business Register certificate generated at the time of ABN registration, or * The letter issued by the Australian Business Register that confirms the ABN registration and accompanies the certificate, or * A printout from the ABN Lookup website (www.abr.business.gov.au). * Must be completed by applicants, include loan amount and be signed and dated * Income declared on the BID form must match the income declared on the loan application form. * Maximum age 4 months at time of formal application * BAS statements may be: > Hand written > Completed ATO BAS templates > Completed BAS created via Accountant software > BAS printout / Summaries from the Tax Agent Portal, Tax Office.
	Foreign self employed	* To calculate foreign income ensure a completed Translation Checklist PC2466 is held * the last 2 years (with most recent year not older than 18 months from date of application): - personal tax returns and ATO Notice of Assessments equivalent for each applicant, and - partnership tax returns, and - trust or company tax returns and Financial Statements (including Profit and Loss Accounts and Balance Sheets) where the applicant has earned income from any of these sources, Note: Age of most recent tax return not to exceed 18 months. Calculate income = * If the current year's total income is lower than previous years then = the current year's income is used. * If the current year's income is higher than previous years then = the average of both years income is used.	Same requirements as for non mortgage insured loans for Australian residents only Note: Mortgage insured loans are not available to non residents.	Foreign income assessed at 90%. Convert foreign total (after deducting 10%) to AUD using the latest 'Monthly average exchange rate'.	Foreign income documents	* Maximum age 6 weeks at time of formal application * Translation Checklist PC2466 to be completed in all cases. Note: In the event documents can not be translated internally by a Westpac Group staff member or Westpac Group Broker, applicant is to provide an English translation prepared by an accredited translator at their own cost. Refer https://www.naati.com.au/online/ for a list of translators' in your local area (click on the "online directory"). Translated documents to be stamped with translators NAATI stamp.
	Professional Sportspersons	* All Professional Sportspersons when employed >2years = same requirements as Non-fast track loans. * Professional Sportsperson (contract based eg soccer, football, cricket etc) when employed <2years = copy of current contract using base salary as gross income in GOE and Top Up serviceability calculator. Any extra income received (endorsements, bonuses, match payments) are to be entered as 'other' income (assessed at 0%) with acceptance by Credit only. * Professional Sportsperson (performance based eg golf pro, tennis pro etc) when employed <2years = latest completed Australian Tax returns and ATO Notice of Assessment and Business Tax returns since commencement of profession and any interim trading results prepared by certified accountant accompanied by a Balance Sheet from any companies / trusts formed by the applicant and * Letter from a certified accountant estimating the taxable income the applicant is expected to earn in the current financial year.	Same requirements as Non-fast track loans.	All income assessed at 100% for both non mortgage insured and mortgage insured loans.	Contract	* Must be current as at the date of the application * Applicants name is consistent with loan application * To state the term and expiry date of the contract * To detail all components of income, including remuneration amount and payment frequency, any non-cash components, and any other conditions that relate to payment * Be signed by the applicant and either personnel or management staff of the employer
Contract Income (independent contractor - refer document standards for definition)	Same requirements as Non-fast track loans.	Same requirements as Non-fast track loans.	All income assessed at 100% for both non mortgage insured and mortgage insured loans.	Independent contractor	Persons employed on a commercial contract, and with work arrangements consistent with the definition of a self-employed person, will be classified as an independent contractor. An independent contractor is to be considered as self employed. (ie has multiple contracts with different employers).	
Partners from selected companies.	Employer's Letter or Email from: Ernst & Young, KPMG, Minter Ellison, Allens Arthur Robinson, Henry Davis York, Gadens, Corrs Chambers Westgarth, Freehills, Mallesons Stephen Jacques, Clayton Utz, Deloitte, PKF, McGrath Nicol, PWC, Grant Thornton = Use gross amount and tax.	Same requirements as Non-mortgage insured loans.	All income assessed at 100% for both non mortgage insured and mortgage insured loans.	An employers letter or email for partners of :	* Maximum age 6 weeks at time of formal application * Applicants name is consistent with loan application * Length of service * Income detailed is to reflect the previous financial year's gross income * Document is to confirm the applicant is a partner of the firm. * Must be issued from the Administration Manager (or equivalent). * If in letter form the document must be original and on employers letterhead * If in email form, the email must be sent from the firm's email system (not from a personal email address / system) and issued from the Administration Manager (or equivalent), directly to the sales employee's Westpac email address (not on-forwarded by another party).	