

**QW6:** What actions were taken by Westpac once it became aware of Kaye and Michael Downer's situation and what processes are in place to make sure this doesn't happen again?

**Answer:** Our customer confidentiality obligation restricts what we are able to say on this matter. However, we are able to disclose that internal and independent (Financial Ombudsman Service) reviews have been completed, and have found that our lending was responsible and appropriate.

We assess a customer's capacity to repay their loan through a serviceability assessment that includes income verification and credit checks.

Our lending and credit employees are not financial advisers and do not provide banking customers with property investment advice.

We work with our customers as their financial circumstances change and offer a hardship service to those in need. Westpac considers repossession as a final resort.