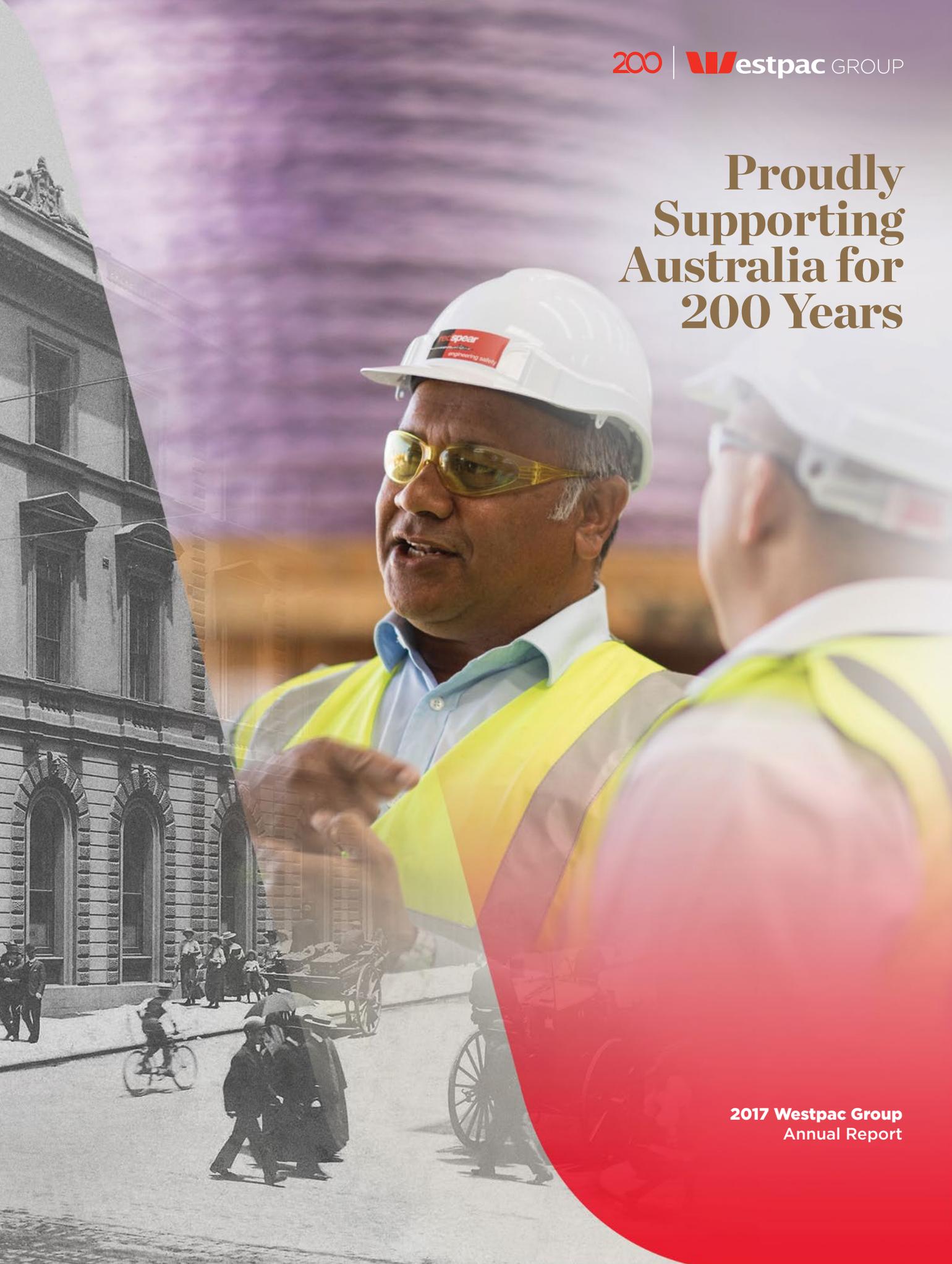


# Proudly Supporting Australia for 200 Years



On the 8th April 2017 Westpac reached a significant milestone, celebrating its 200th anniversary.

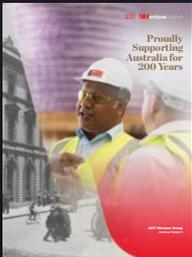
For 200 years we have helped millions of customers across Australia and New Zealand manage their finances and realise their dreams. Much has changed since our company first began but our commitment to helping our customers, communities and people to prosper and grow remains at the heart of everything we do.

#### ON THE COVER

Bank of New South Wales Sydney office, 1853, and Barry McGuire, Managing Director and co-founder of Redspear Safety and Westpac customer. Read Barry's story online via the website address below.

#### This page

Barry McGuire and Francois Witbooi from Redspear Safety with their local Westpac business banker Matt Turnbull.



2017 Annual Report



2017 Annual Review & Sustainability Report



2017 Sustainability Performance Report

The Westpac Group Annual Report, Annual Review & Sustainability Report and Sustainability Performance Report represent Westpac's extended reporting framework and can be found online at [www.westpac.com.au/investorcentre](http://www.westpac.com.au/investorcentre).



## A relationship built on trust

Husband and wife team Barry and Liza McGuire's first venture into business in 2012 was designing t-shirts.

"When I was a kid I was really skinny, so my brothers called me Spear," Barry said, describing how their business Redspear was born.

"The red part comes from a dream I had when I was 16 or 17. I dreamt I was in King's Park in Perth, which is a special place for my people. I was surrounded by my ancestors and they painted me red with ochre. There's a lot of significance in dreams, so when we started the business, we called it Redspear."

Redspear developed with business mentoring and support from Westpac's microfinance partner, Many Rivers. However, it wasn't long before Barry and Liza identified a new business opportunity in safety and lifting equipment for the oil and gas, mining and construction sectors.

The pair valued their Many Rivers mentor, Francois Witbooi so much that he joined them as their business partner. Fast forward three years and Redspear Safety's next move is likely to be an expansion into overseas markets, as well as moving to offering services and products.

"We started with three people and no money," said Francois. "It has been the most incredible journey and Westpac has been there from the start."

Barry has had a strong passion for safety since working in the mining sector many years ago and experiencing a fatality at the site, which he describes as "devastating".

During their second year of operation, the team had the opportunity to buy a wire rope spooling machine to provide highly specialised services. They also had a long-term client ready to go but faced a problem common to many small businesses: the cash flow to seize the opportunity.

"The first bank we approached took three weeks to get back to us. With Westpac, we had a meeting set up in two hours," Barry recalls.

After taking their plans and business forecasts to Matt Turnbull, a Westpac Local Business Banker in Subiaco, they received the green light before they even arrived home. "It was one of the greatest feelings I've ever had," he said.

"Being Aboriginal, people always told me you were never going to make it. Being backed by Westpac helps us to stand up and say who we are in the business world. Within a month we had a loan and an asset ready to go."

Matt said that backing Redspear Safety was an opportunity to think outside the square. "It can be hard for startups to secure that initial investment but we could see the projected earnings and the potential," he said.

"Since then the business has doubled its growth year on year and they have signed some significant contracts with high-profile clients."

The relationship between Matt and Redspear Safety has remained a constant in the company's success.

"When we go to Matt and ask for help he's always available to offer his advice and assistance," said Francois.

"The confidence Matt has in us, we take out into the market. It enables us to punch above our weight and makes us feel like we can conquer the world."



Barry McGuire, Managing Director and co-founder of Redspear Safety.  
Inset: Barry with Redspear Safety co-founder and General Manager  
Francois Witbooi, and Westpac Local Business Banker Matt Turnbull.

