Westpac will never send you an email asking for your sensitive financial information or link directly to a sign-in page. Please ensure to keep your system security up to date. For more information or help, visit westpac.com.au/hoaxemails

24 June 2026

Dear Mr Adam Watson

Your review is complete

We would like to share our agreed outcome with you.

Your Complaint Reference Number: CS144260094

Your Complaint Date: 26 May 2026

Thank you for letting us know about your complaint

Thank you for taking the time to submit your complaint and for allowing me to investigate the issues you have raised. I apologise for the inconvenience or frustration you have experienced.

We understand your concerns relate to the below:

You attended East Gardens branch and allege the branch manager behaved in an aggressive and confrontational manner, including telling you to leave and close your account. You had shared that previously you had a history of issues with PayID.
Your accounts have since been closed by Westpac.
You have advised the account closure is preventing you from receiving Centrelink payments, impacting your ability to access funds for diabetic medication.
You have shared that you reported the interactions with a Branch Manager (Mellissa) who they state your concerns were escalated to a complaints specialist for further review.

The concerns you have shared through the complaint relate to a threat penalty scam were on 1 April 2026 you were advised to pay money or information was going to be leaked about you which was untrue. In conversation with me on 10 June 2026, you had shared with me that you had become so distressed through the scam that you were hospitalised and sedated for the trauma you had experienced.

You had a number of accounts open with Westpac and have since closed them through fear that the extortion would continue. That you had reported the matter and would like for the payments to now be investigated. You have shared the payments relate to the below dates/times:

8th May, 2026 at 3:50pm for $330.
24th April, 2026 at 1:53pm for $330.
28th April at 4:32pm for $330.
15th April at 12:02pm for $330.
10th April at 10:19am.
1st April at 8:56pm for $660

As an outcome, you had requested for $7,000.00 to be returned to you from the loss of the threat/penalty scam.

Our review and findings

We have considered the information you provided and conducted our own investigations to ensure we have a complete picture of your concerns. We have also taken your specific circumstances into account. As part of my investigation, we have reviewed the names, dates, times and amounts you have specified with the information we hold on file.

Firstly, we acknowledge that you are a victim in this matter, and we are deeply conscious of both the seriousness of the matter and of the loss you have incurred. However, in our investigation we can only focus on the Bank?s role in this matter, whether the Bank erred or failed when it processed the transactions, and the Bank?s actions to assist in the recovery of the funds.

Please understand that even though you have provided information for accounts which do not belong to you, we are only able to review information held under your profile. Other transactions evidence you have supplied does not match the profile information held and therefore can not be considered within your complaint. Please note that if other customers have been made victim of a fraud or scam, we will need to discuss the matters with them directly by contacting the number on the back of their card.
Alternatively, If they would like to follow up on the case, they can contact our Scam Team directly on 1300 364 294.

We note the below transactions which match the information held on your profile, sent to B Chalmers and Bodie Chalmers. Which you shared were the recipient of your payments:

10 April 2026 at 10:01 for $360.00
10 April 2026 at 14:51 for $25.00
19 April 2026 at 20:55 for $5.00
24 April 2026 at 13:45 for $330.00
24 April 2026 at 13:52 for $50.00
15 May 2026 at 16:12 for $50.00

The total amount of the payments issued to this recipient were $820.00. The payments were withdrawn from account ending in 104 which is now closed. I have reviewed the other accounts on your transaction list and have not found other payments made to the same name.

Please let me know if there are further names which payments were sent to under your profile so that we can add them to your case. I have investigated your concerns and found that the Bank has not yet raised a scam investigation for the transactions in dispute. It is important that this is done in the first instance because as part of the recovery effort for your funds we will need to contact any other financial institutions that have been involved. Our Scam team is empowered to interact with these institutions on your behalf.

As significant time has passed since the transactions, it is unlikely that the funds will be available for recall. I will provide you the reference number for your scam case once it is made available.

The scam investigation may take up to 6 weeks to be finalised because of the need to liaise with external parties.

Please understand that Westpac is unable to control the length of time a recipient Bank takes to respond to recovery requests or indemnities. Recipient Banks may be delayed in their responses due to their own trace and recovery attempts, investigations into the scam report and requirements to liaise with any other financial institutions, among other reasons.

Once the outcome of your scam case has been finalised, if you believe it is incorrect or unfair you are welcome to come back to me directly and I will be able to assist with the creation of a new complaint and we will conduct a review of the final decision. If you would like to follow up on the progress of your case, you can get in touch with the Scam Team directly on 1300 364 294.

Did Westpac made an error in processing the disputed payments for you?

When processing a payment for a customer, the bank?s primary duty is to make the payment in accordance with your instructions, in line with the agreed terms of service. However, the bank is not obligated to monitor how you use your funds. In fact, the bank?s obligation is to facilitate payments from your accounts in accordance with your wishes which is what the bank did in this instance.? We were also not privy to your investment choices and decisions.

On the available information provided and held by Westpac, I have been unable to identify that the bank made any error that has caused you to suffer loss. The loss has been suffered at the hands of a third party to whom you had voluntarily transferred funds to.

However, in resolution to your concerns raised, we would like to offer you $820.00 on compassionate grounds. This offer has been made on a compassionate basis noting your long standing tenure with us.

Further assistance may be available should you need:

lifeline:
Lifeline is a national charity in Australia that provides 24-hour crisis support and suicide prevention services for Australians experiencing emotional distress. They offer one-to-one crisis support through phone calls. For more information please contact 13 11 14.

Family & Relationship Counselling for Men: Contact Men's Line Australia on 1300 789 978 and 1800 RESPECT-1800 737 732 Call for confidential counselling and support

Important/Helpful information regarding scams:

With the growing number of people being affected by Scam & Fraud events, we invite you to review the below information to help you further educate yourself on what to look out for and to stay safe:

The Westpac Groups Be Safe and Secure: Learn how to look out for scams and fraud guide provides information on how you can protect yourself online, protect your mobile, protect your card details, and how best to protect your business. We recommend reviewing this guide to learn how you can reduce your risk and stay secure in the future. The Be Safe and Secure: Learn how to look out for scams and fraud guide is available at https://www.westpac.com.au/security/protect-yourself-and-your-business/

We recommend reviewing the ACCC?s The Little Book of Scams. The Little Book of Scams includes information on the most common scams to watch out for, the different ways scammers can contact you, the tools scammers use and warning signs to watch out for, how to protect yourself, and importantly where you can find help. The Little Book of Scams is available at https://www.accc.gov.au/system/files/little-book-scams-2024-english.pdf

How to protect yourself

Report it -
? If you think you have fallen for a scam, contact us immediately on 1300 364 294.
? Report all suspicious activity to the Australian Cyber Security Centre www.cyber.gov.au. Reports may be referred to the police for possible investigation.

Seek support ?

IDCARE provides a toll-free national service, where expert Identity Security Counsellors provide free, anonymous support, counselling and advice to people who have been impacted by fraud or scams, experienced identity theft, or whose identity may have been compromised in any way (whether online or offline).

For more information, please visit the IDCARE website at www.idcare.org or call the IDCARE Victim Support toll free number on 1300 432 273 (Monday to Friday, 8 am - 5pm AEST).

We highly recommend you familiarise yourself with Scamwatch and Australian Cyber Security Centre (ACSC), both these sites hold valuable information on scams, including how to recognise and report them.

Scamwatch is run by the Australian Competition and Consumer Commission (ACCC). They provide information to consumers and small to medium sized businesses about how to recognise, avoid and report scams. In addition to this they offer an alert service for consumers to be kept up to date on the latest scams. For more information, please visit www.scamwatch.gov.au

If available, report the caller's phone number to Scamwatch by visiting - www.scamwatch.gov.au/report-a-scam.

Your options

If you are not satisfied with the outcome you still have options available to you. We would encourage you to:

- Call us if you would like to discuss the information in this email.
- Consider contacting the Australian Financial Complaints Authority, an external dispute resolution scheme for financial services (contact details below). You will need to do so within 2 years of the date of this email.

Australian Financial Complaints Authority

website:	www.afca.org.au
email:	info@afca.org.au
phone:	1800 931 678
mail:	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Accessibility support: At any time, you can inform us how you would prefer to be contacted. If you are deaf and/ or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS). To use the NRS, you can register here: communications.gov.au/what-we-do/phone/services-people-disability/accesshub/national-relay-service

- TTY users, phone 133 677 then request 132 032.
- Voice Relay users, phone 1300 555 727 then ask for 132 032.
- NRS Chat users, connect to the NRS then ask for 132 032.

For any other assistance with accessing our service, such as accessing information on this email, please contact us and we will be happy to help. For more information on all our accessibility options, go to our website and search Access and Inclusion.

Kind regards,

Nicole Garmon
Complaint Manager
WestpacComplaints@westpac.com.au
61870752697

Westpac Banking Corporation

Acceptance of Offer

I accept the above offer from Westpac Banking Corporation.

I accept that this is in full and final settlement of the claims I have made which have become this Westpac Banking Corporation Complaint CS144260094.

Signed

Digitally accepted and e-signed by Adam Watson
on 24-06-2026 13:42:18 AEST

Name

Adam Watson

Please complete acceptance of this offer by

01/07/2026

Please retain a copy of the original completed offer letter for your records.

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