

QW20: When Westpac approved over \$80 million in loan facilities to Cargill, were you aware that a subsidiary of the company had used shell companies to acquire land illegitimately, or possibly illegally, in a high-conflict area of Colombia?

Answer: We do not comment on individual customer matters.

Westpac takes the issue of land grabbing very seriously and has a zero-tolerance approach for land grabbing and customers operating outside the law, which includes the displacement of any legitimate land owners.

Westpac was the first bank in the Australia and the Asia Pacific region to become a signatory to the Soft Commodities Compact in late 2013. Westpac also has in place a Financing Agribusiness Position Statement and Human Rights Position Statement, as well as adhering to a strict set of sustainable lending and banking practices.

We regularly review our policies. Our Financing Agribusiness Position Statement, Human Rights Position Statement and Westpac's Approach to Sustainable Finance are all publicly available to view on our website: www.westpac.com.au.