



Merchant Business Solutions.

Card Acceptance by Business
Terms and Conditions.

Version 4

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1.0 Introduction

You wish to be able to accept Cards from your customers or clients in payment for goods and/or services which you supply to them.

This booklet sets out the standard terms and conditions applying to the acceptance of Cards under various types of merchant facilities and Terminals provided by us.

If we approve an application from you for one or more of our merchant facilities, we will set up a Merchant Identification Number (MID) for you and send you an offer letter which will include a schedule of the fees and charges payable (the “Letter”). Included with the Letter will be:

- this booklet,
- the Merchant Operating Guide,
- the booklet “Your Guide to Merchant Fees and Charges” (which sets out standard merchant fees and charges),
- the booklet “Protecting Your Business Against Credit Card Fraud”, and
- the booklet “Your Guide to the Payment Card Industry Data Security Standards”.

(the abovementioned documents are collectively referred to in this booklet as the “Booklets”)

This booklet without the Letter is not an offer by us to you of a merchant facility. If you accept our offer in the manner described below, the Booklets and the Letter will comprise your legally binding contract with us (“MSA Contract”).

Please note we have a number of merchant facility products. Some of these products require you to enter into an MSA Contract. If we agree to provide you with one or more of these products, your legally binding contract will consist of the MSA Contract and the other documents which we notify you will govern your use of that product(s) (such as, but not limited to, a Product Module).

You may accept our offer in any of the following ways:

1. *For an electronic facility:*
 - (a) by commencing to process transactions through the facility; or
 - (b) by taking delivery, either of any equipment enabling the processing of transactions under the facility, or of any materials to be used by you during the currency of the facility.

2. *For an eCommerce facility:*

- (a) by commencing to process transactions through the facility; or
- (b) by promoting and/or preparing a website where you will display your business goods or services for the purpose of obtaining payment by eCommerce Transactions; or
- (c) If you are an eCommerce Merchant using a third party supplied facility, by contacting our Merchant Helpdesk to obtain a MID and Merchant Category Code.

3. *For a facility using a manual imprinter only:*

- (a) by commencing to process transactions through the facility; or
- (b) by taking delivery, of any equipment enabling the processing of transactions under the facility, or of any materials to be used by you during the currency of the facility.

If you do not wish to accept our offer of a merchant facility, you must immediately contact us to withdraw your application whereupon we shall cancel your MID. Even if you have not done any of the things set out in 1(1), (2) or (3), you will be deemed to have accepted our offer if you have not contacted us to withdraw your application within fourteen (14) business days after the date the Letter.

You must not substantially change your line of business, or the types of goods or services that you supply to your customers or clients, without first notifying us and receiving our written consent.

If we approve a subsequent application from you for another type of merchant facility in connection with the subject business, the terms and conditions set out in this booklet will also apply as soon as you accept (as defined above) our offer of the new merchant facility.

2.0 Definitions

2.1 In this booklet unless the contrary intention appears:

- (a) **“Account”** means the account nominated by you for acceptance of credit and debit entries under this Agreement and for related purposes;
- (b) **“Accredited Gateway Provider/Data Processor”** means a gateway provider/data processor who has formal recognition of compliance with security standards and technical requirements from Westpac, and can be identified through appearing on the listing at www.westpac.com.au;
- (c) **“Agreement”** means the Booklets, the Letter, the Application for New Merchant Facility/Upgrade, and any Manuals we provide to you;
- (d) **“Batch Advantage”** means an internet based payment solution that allows you to process mail, telephone order or periodic payments;
- (e) **“Card”** means:
 - a valid financial transaction card issued by a member or affiliate of MasterCard on which the MasterCard marks appear;
 - a valid financial transaction card issued by a member or affiliate of Visa on which the Visa marks appear;
 - a valid financial transaction card capable of acceptance under EFTPOS issued by an Australian bank or financial institution;
 - any other valid financial transaction card that is issued under any loyalty program; or
 - any other financial transaction card which we request you and you agree to honour;
- (f) **“Card Scheme”** means the MasterCard International Incorporated and Visa International Services Association card schemes or any other card scheme provider that the Bank is a member of or participates in;
- (g) **“Cardholder”** means a person to whom a Card has been issued;
- (h) **“Chargeback”** means a debit entry to your Account processed by us, and is the reversal of a credit previously made to your Account, in circumstances described in clause 6.3;

- (i) **“Credit Card Transaction”** means a transaction where the details of a MasterCard card or Visa card have been presented and the transaction is processed using either:
- a paper credit card sales voucher;
 - an electronic terminal without a PINpad; or
 - an electronic terminal with a PINpad and selecting the “Credit” button on the PINpad; or
 - any bank approved electronic device or internet based interface.

In this booklet, this definition applies even where the ultimate destination of a MasterCard card or Visa card transaction may be a deposit account.

- (j) **“Data Breach”** means any event whereby your business, or any service provider facilitating the transmission, storage or acceptance of your credit card payments, suspects or has knowledge of unauthorised access to confidential card payment details;
- (k) **“Debit Card Transaction”** means a transaction performed using a Card where a cheque or savings account is selected using either a PINpad or an EFTPOS paper sales voucher;
- (l) **“Dynamic Currency Conversion” (DCC)** means a facility which enables some Cardholders who have Cards issued by a non-Australian financial institution to elect to pay for goods or services in Australian dollars or their local currency at the time of the purchase. DCC is only available in a number of selected non-Australian currencies;
- (m) **“eCommerce Merchant”** means a merchant who conducts the sale of goods or services electronically over the Internet, and who has been authorised by us to accept Credit Card Transactions over the Internet using an approved Payment Gateway;
- (n) **“eCommerce Merchant Facility”** means any method and/or device utilised by you, or by any service provider/s on your behalf, and used to engage in the acceptance, transmission or storage of credit card payment details. This definition includes but is not limited to all software, hardware, databases, digital image and physical records used and/or maintained by the Westpac merchant and/or the Westpac merchant’s service provider(s);

- (o) **“eCommerce Transaction”** means a transaction between you and a Cardholder where the Cardholder sends their payment card data to you over the Internet, regardless of how the data is transmitted from you to us;
- (p) **“EFTPOS”** means the Electronic Funds Transfer at Point of Sale system;
- (q) **“EMV” (or Europay/MasterCard/Visa)** means the method of authenticating credit or debit card payments using a security microchip, containing personal data embedded in the credit or debit card.
- (r) **“Floor limit”** means the total value of sales which you are authorised from time to time to make to a Cardholder on any one occasion in respect of any one Card without obtaining an authorisation number from us;
- (s) **“Interactive Voice Response” (IVR)** means the automated call answering system that is Westpac branded;
- (t) **“Manual”** includes the Quick Reference Guide in relation to electronic transactions, the Merchant Operating Guide and any other practical operating instructions we provide;
- (u) **“MasterCard”** means MasterCard International Incorporated;
- (v) **“Merchant Facility”** means the facility made available to you to enable you to accept payments using Cards;
- (w) **“Multi Drop facility”** means a merchant facility with multiple terminals in the one location which use one communication line;
- (x) **“Multi Merchant”** means one of a number of merchants who have individual merchant agreements with Westpac and transact their business through one shared terminal;
- (y) **“Multi Merchant facility”** provides a means whereby one of a number of merchants may process card transactions for their individual businesses through one shared terminal;
- (z) **“Outlet”** means where a new MID is created enabling a merchant to process Credit Card Transactions electronically or manually;
- (aa) **“Payment Gateway”** provides a secure method for authorising card transactions over the Internet through a system accredited by Westpac;

- (bb) “**PCIDSS**” means Payment Card Industry Data Security Standards. This refers to the data security standards mandated by Visa and MasterCard to facilitate protection of cardholder payment data from unauthorised access, which is applicable to any merchant who stores or transmits card data regardless of that storage or transmittal device.”
- (cc) “**person**” includes a company or corporation;
- (dd) “**PINpad**” means the device designed as part of, or for attachment to, a terminal and which contains an alpha/number function keyboard by which the user nominates an account and enters a personal identification number;
- (ee) “**Primary Merchant**” means the merchant of a Multi Merchant facility who agrees to take full responsibility for the physical terminal in accordance with section 3.0 of these Terms and Conditions;
- (ff). “**Quasi-Cash Merchant**” is a merchant who carries out a Quasi-Cash Transaction;
- (gg) “**Quasi-Cash Transaction**” means a transaction between you and a Cardholder where you sell items that are directly convertible to cash. Examples include (but are not limited to) money orders, traveller’s cheques, precious metals and foreign currency;
- (hh) “**Recurring Transaction**” means when you make regular drawings on a Cardholder’s card with the Cardholder’s written authority ;
- (ii) “**Rules**” means the card scheme rules set by MasterCard and Visa from time to time;
- (jj) “**Secure Socket Layer (SSL)**” means the encryption technology used on a server that encrypts important data such as credit card numbers and other information when it is being stored or passed from one computer to another;
- (kk) “**Service Provider**” means the provider of any software or hardware that the merchant utilises to assist with the acceptance of card payment details;
- (ll) “**Shopping Cart Vendor System**” means the data processing system comprising the hardware, software and telecommunication network utilised by shopping cart vendor to provide services including any third party systems connected to a shopping cart vendor’s hardware, software and telecommunications network;

- (mm) **“Small Business”** means a business having:
- (i) less than 100 full time (or equivalent) people if the business is or includes the manufacture of goods, or
 - (ii) in any other case, less than 20 full time (or equivalent) people,
 - (iii) unless the merchant facility is provided for use in connection with a business that does not meet the elements in (i) or (ii) above;
- (nn) **“Subsequent Merchant”** means a merchant who is a member of a Multi Merchant facility and transacts business through a shared terminal for which the Primary Merchant has full responsibility for the physical terminal;
- (oo) **“Terminal”** means the EFTPOS hardware, its peripherals, the user and technical manuals and the software that is installed on that EFTPOS hardware, and includes any replacement hardware. “Software” includes the operating system, application software and the terminal management software, and any updates issued from time to time;
- (pp) **“Terminal Access Services”** means access to Westpac’s Card transaction network; services that facilitate Card transactions, including the provision of the installation, maintenance, repair, training and other services, and the provision of a Terminal (including the right to use the software) of the type and configuration ordered by you;
- (qq) **“Visa”** means Visa Inc.;
- (rr) **“we”, “us”,** means Westpac Banking Corporation ABN 33 007 457 141;
- (ss) **“Web Application”** means the software that your business utilises to advertise the sale of goods and/or services over the Internet;
- (tt) **“Web Hosting Provider”** means the provider of any software or hardware that you enter into an agreement with in order to enable you to promote a business via the internet;
- (uu) **“you”** means the owners of the business to whom the letter is addressed. If there is more than one, it includes any one or more of you. Where there is more than one of you, each of you is individually liable under the Agreement. This liability will continue, as regards the others, even where one or more of you is not liable or is no longer liable.

- 2.2 This Agreement contains all of the terms and conditions applying to your merchant facilities. In this Agreement, words denoting the singular shall include the plural and vice versa. References to clauses are references to clauses in this booklet.

3.0 Equipment

- 3.1 (a) You must prepare at your premises at your own expense a site which meets our specifications for the installation of the Terminal(s), including a power supply and telephone line for the exclusive use of your EFTPOS equipment.
- (b) You will permit our representatives to enter your premises to install, move, maintain, repair, place or remove the Terminals or to ensure that you are complying with this Agreement during business hours or at any other reasonable time. We may disrupt your business activities. Upon initial installation of the Terminal we will provide training on the use of the Terminal to the individual(s) you designate. These people must be available at the time of installation. Subsequent training can be provided at additional cost.
- (c) If a Terminal malfunctions, or for any reason is not able to process Card transactions, you should report it immediately to us. We will endeavour to remedy the problem and may arrange for the Terminal to be repaired or replaced at our discretion. You must not carry out a transaction using a malfunctioning Terminal. It is your responsibility to ensure that other means are available at short notice to enable you to continue to process transactions. These might include the installation of a spare Terminal, the use of a manual card imprinter, or identifying to your customers the location of the automatic teller machine nearest to your place of business.

- 3.2 If you use terminals supplied by someone other than us, you may:
- (a) subject to clause 3.2(b), use terminals supplied by someone other than us to process transactions.
 - (b) only use a terminal which we have approved as technically compatible with the systems and software used by us for purposes of our Card transaction facilities, and in using any such terminal you will comply with any conditions as to its use which we specify in our approval. We may charge you a reasonable fee for testing and assessing the suitability of terminals supplied by persons other than us.
- 3.3 For each Terminal, we will supply you with other equipment and materials as follows:
- (a) all Manuals in relation to merchant transactions, and in particular the Merchant Operating Guide and Quick Reference Guide in respect of electronic transactions (except as from time to time supplied by any other person from whom you obtain a terminal);
 - (b) Card decals and promotional material on agreed terms and conditions from time to time;
 - (c) All equipment and materials which we provide to you remain our property. You shall display prominently at each of your premises all signs, advertising and promotional material we supply to you. If you accept payment through your Internet site, you shall, wherever you present payment options, display images of Card decals that we supply to you. You shall not use any advertising or promotional material in relation to the Cards, except as authorised by us.
- 3.4 If we provide you with a manual imprinter as a backup for your EFTPOS terminal, or where you have been approved for a manual merchant facility, you agree the manual imprinter remains the property of Westpac.
- 3.5 For the duration of this Agreement you must:
- (a) use the Terminal only in accordance with the user and technical manuals and any instructions provided to you and allow only your fully trained staff to operate the Terminal;
 - (b) allow only us to maintain, replace or remove the Terminal;

- (c) keep the Terminal under your control and secure, and (unless it is a mobile Terminal) at the address at which it was installed (or at such other location as is agreed by us);
 - (d) insure the Terminal against theft, loss or damage for its full replacement value;
 - (e) take proper care of the Terminal, manual imprinter and any other items supplied by us, you are responsible for any costs incurred in the replacement or repair of them due to theft, loss or damage (fair wear and tear excepted); and
 - (f) not modify the Terminal in any way.
- 3.6 Title in the Terminal remains with us or our suppliers and is not transferred to you. You must not sell, assign or encumber them, nor provide them to any third party. You must not remove any plates, stickers or markers which are used to identify the Terminal and/or the owner of the Terminal. We may, without your consent, give a third party any form of interest in, or security over, the Terminal or all or part of your agreement with us.
- 3.7 We may at any time replace any Terminal with a new Terminal. If we replace any Terminal we will notify you promptly of any additional amounts payable by you to us for the use of that Terminal.
- 3.8 The Terminal is supplied strictly to enable you to process Credit Card Transactions and Debit Card Transactions under this Agreement, and any other kinds of Card transactions which may subsequently be regulated by this Agreement.
- You will cease to use the Terminal Access Services immediately if you cease to be a customer of Westpac under the Agreement, and without limiting our rights under clause 22.0 we will be entitled to terminate the availability of the Terminal Access Services to you if that occurs.
- 3.9 We only grant you a non-transferrable non-exclusive licence to use the Terminal in machine readable form solely for your lawful Card transactions using the Terminal in Australia.

4.0 Processing Transactions

- 4.1 You will accept all valid Cards and process all transactions in accordance with the Manuals. You will only use equipment and materials we supply or have approved.
- 4.2 All transactions are to be processed in Australian dollars except where you have been approved for Dynamic Currency Conversion (DCC) facility.
- 4.3 You must obtain prior authorisation for the total amount of the sale if it exceeds the applicable floor limit when processing card present transactions. For all telephone, facsimile or online transactions you must obtain prior authorisation. An authorisation only confirms that the Cardholder has sufficient funds available to cover the purchase, and that the Card has not been reported lost or stolen. It does not protect you from subsequent chargebacks which may be effected by us in circumstances described in clause 6.3.
- 4.4 You are responsible for verifying the identity of the Cardholder, and ensuring that the signature or any other Cardholder authorisation on the voucher is not forged, obtained by fraud or deception, unauthorised or that the transaction is not otherwise invalid (refer to clause 6).
- 4.5 At all points of Cardholder contact, you must prominently and unequivocally inform the Cardholder of your identity so that the Cardholder can readily distinguish you from any supplier of goods or services to you or other third parties. You must also provide notice to the Cardholder that you are responsible for the transaction, including the goods or services acquired by use of the Card, as well as for related customer service, dispute resolution and performance of the terms and conditions of the transaction.
- 4.6 You shall not, either directly or indirectly, process any transaction or present any voucher to us which was not originated as a result of a transaction between you and a Cardholder to whom you have actually supplied the goods and/or services for which the Card was used in payment.
- 4.7 You should not process any transaction or present any voucher to us before you supply the goods and/or services to the Cardholder.

- 4.8 You shall not split a transaction into two or more transactions on the same Card to avoid having to obtain an authorisation. You will not be considered to be avoiding having to obtain an authorisation by splitting a transaction in the following instances:
- (a) when the cardholder bills a portion of the transaction to a card and pays the remaining balance by cash or cheque only; or
 - (b) when the goods or services will be delivered or performed after the transaction date, and one voucher represents a deposit, and the second voucher represents payment of the remaining balance and the second voucher is conditional upon the delivery or performance of the goods or services.
- 4.9 You shall not undertake any transaction:
- (a) representing refinancing or transfer of an existing Cardholder's financial obligation to you (whether or not you consider that the obligation is not collectable); or
 - (b) as an alternate way of accepting payment due to the dishonour of a Cardholder's personal cheque.
- 4.10 Where a manual imprinter has been provided to you, you must not use the manual Card imprinter at the same time as the electronic terminal. You can only use the manual Card imprinter if the terminal is not capable of normal operation and the terminal malfunction has been reported to either our Help Desk or if the terminal has been issued by a third party, the issuer of your terminal. In the case of third party supplied terminals, the terminal malfunction should be reported to your third party supplier.
- 4.11 If required by law, we will forward to you monthly statements. Statements will take the form of Tax Invoices.
- 4.12 Under no circumstances should you request or allow any cardholder to disclose their personal identification number (PIN), password or other code or information that can be used to access a customer's account, for you to retain. You should only retain the customer's Card if our operator asks you to do so.

4.13 You may only store the following information:

- cardholder number in an encrypted format
- cardholder name
- card expiry date
- extended service code (used for Smart Card processing)

Under no circumstances may you store the Credit Card Verification (CCV) number.

4.14 Under no circumstances should you request that a customer provide Credit Card details via email for payment of the provision of goods and/or services. Should such details be provided to you, you must not use this information to provide goods and/or services and must immediately securely destroy these details.

4.15 You must ensure that your business, and any service provider who participates in the storage of card payment details in any format on behalf of your business, or has access to credit card details, or has systems which enable internet access by the public, fully complies with the PCIDSS. The bank will advise you on the level of security required which is based on the volume of transactions you process.

4.16 You must not process transactions through the Merchant Facility that relate to, or are in connection with, the sale of goods or services that are in contravention of the laws of Australia, the laws of your jurisdiction or the laws of the Cardholder's jurisdiction.

5.0 Sales Refund Transactions

5.1 You shall establish a fair policy for exchange or return of merchandise and give credit upon each return, not in cash, but by means of a sales refund transaction as set out in the Manuals.

5.2 Subject to clauses 5.3 to 5.6, you may process sales refund transactions by transferring the amount of the refund from your Account to a Card account. You shall not process any refund to a Card account unless the original transaction between you and that Cardholder was paid for by the Cardholder using the relevant Card. The provisions in clauses 5.3 to 5.6 inclusive do not apply where the terminal has been supplied by somebody other than the Terminal Supplier. You should refer to the agreement with whoever supplies the terminal to you for their requirements (if any).

- 5.3 In order to utilise the terminal sales refund facility:
- (a) you must initiate a password; or
 - (b) for some products, we will provide you with a password which you must change immediately on receipt by telephoning our Help Desk.

You may not process a sales refund transaction using a terminal unless you enter the password prior to each transaction.

- 5.4 Where we have issued you with a password, we shall not be responsible for any unauthorised sales refund transactions processed through your terminal using the password we have issued.

- 5.5 You shall control and be responsible for access to the terminal sales refund password. You should change your password if for any reason you think it has become known to persons other than those who you have authorised to complete refund transactions.

- 5.6 We shall not be responsible for any unauthorised sales refund transactions processed through your terminal, even if those transactions may cause your Account to be debited by the amount of the transactions.

- 5.7 If we do not supply electronic terminals to you we will not be responsible for any unauthorised sales refund transactions processed through your terminal.

- 5.8 For mail, telephone and Internet order and standing authority transactions, you will establish a fair policy for the handling of orders disputed by Cardholders and for the handling of disputed amounts of standing authority transactions. You will also establish a fair policy for refunds for each return of merchandise or for each order not authorised by the Cardholder.

6.0 Invalid Transactions

- 6.1 A transaction is invalid if:
- (a) the transaction it records is illegal;
 - (b) the transaction is split into two or more transactions on the same Card or over two or more cards to avoid having to obtain an authorisation for the total amount of the sale (each transaction will be invalid);
 - (c) the signature on the voucher or any other Cardholder authorisation on the voucher is forged, obtained by fraud or deception, unauthorised or otherwise invalid;
 - (d) the particulars on the voucher are not identical with the particulars on the Cardholder's copy;
 - (e) the Card relating to the transaction is not current at the time of the transaction;
 - (f) the voucher is incomplete or illegible; or
 - (g) you do not observe this Agreement in relation to the transaction; or
 - (h) you do not respond to voucher requests within the timeframes specified by the Card Scheme Rules
- 6.2 A telephone, Internet or mail order transaction is also invalid if the transaction is not authorised by the Cardholder, or in the case of a standing authority, the authority has expired or was cancelled prior to the transaction. You acknowledge that authorisations obtained provide no guarantee that the person providing the Card details is the Cardholder.
- 6.3 We may refuse to accept, or may charge back, any transaction if:
- (a) the transaction is invalid;
 - (b) the Cardholder claims the transaction is invalid or disputes liability for any reason;
 - (c) you process a cancelled Recurring Transaction;
 - (d) the Cardholder asserts a claim for set-off or a counterclaim. Chargebacks may be processed to your Account up to 12 months after the date of the original transaction.

7.0 Your Account

7.1 You must maintain an Account and advise us of the details of that Account. We will credit your Account with the amount of the transactions processed. You will notify us immediately if your Account details change. In some circumstances (e.g. eCommerce Merchant Facilities) it will be necessary for transactions to settle to a Westpac account. You will be advised of this requirement at the time of application.

7.2 We can debit your Account with the following:

- (a) all service charges, fees and other charges set by us and which are notified to you from time to time. Information on current standard fees and charges is available on request;
- (b) all government charges and taxes including GST that apply;
- (c) the full amount of all sales refund transactions you process, less any charges we have already debited to your Account relating to the transaction;
- (d) any over credits we have made in respect of transactions due to errors or omissions;
- (e) the value of transactions which are invalid;
- (f) any fees, fines or penalties that we are required to pay to MasterCard and Visa pursuant to the Rules as a direct or indirect result of your failure to observe your obligations under the Agreement including any procedures set out in the Manuals;
- (g) any other money you owe us under this Agreement;
- (h) reasonable enforcement expenses under this Agreement, including any amount reasonably incurred by the use of our staff and facilities, in the event of a breach of this Agreement.

If we debit the Account in which there are insufficient funds, then the payment may be reversed and you will be regarded as not having made the payment. If you ask us to cancel a request to arrange direct debit payments we will do so promptly. However you will need to establish a direct debit request with another financial institution. We will promptly process any complaint by you that a direct debit was unauthorised or otherwise irregular.

- 7.3 You will pay on demand the amount of any debt you owe us under this Agreement which remains unpaid. Should you fail to pay any debt which you owe us we may commence enforcement action and report your default to a credit-reporting agency, which may affect your credit rating and your ability to obtain finance in the future.
- 7.4 We can also debit or credit your Account with the amount of any deficiencies or charges we establish are payable following an audit or check of your Account.
- 7.5 (a) If:
- (i) we have concerns about your solvency;
 - (ii) you are involved in a disproportionately high number of chargebacks or invalid transactions; or
 - (iii) we have concerns about you or your business;
- we may withhold release of the funds in the Account until further notice.
- (b) We may appropriate money you hold in your Account, or any other related account with us, towards any and all amounts you owe us under the Agreement. If we do this, the balance of your Account will reduce by the amount used for this purpose. We will notify you promptly after exercising our right to appropriate money in your Account.

8.0 Hotel/Motel Reservation Guarantee

- 8.1 This section only applies where you have been authorised to accept Credit Card Transactions to guarantee hotel/motel reservations.
- 8.2 MasterCard and Visa have each arranged for their members a program that permits their Cardholders to guarantee reservations of hotel or motel accommodation by telephone.
- 8.3 You agree to:
- (a) handle the reservations in accordance with the Rules;
 - (b) honour these reservations in all circumstances; and
 - (c) cancel the reservation and, where necessary, issue a refund to the Cardholder if the Cardholder cancels the reservation. You must:

- (i) accept all cancellations prior to the specified time;
- (ii) not require cancellation notification more than 72 hours prior to scheduled arrival date;
- (iii) if the Cardholder makes the reservation within 72 hours prior to the scheduled arrival date, ensure that the cancellation deadline is no earlier than 6.00pm merchant outlet time on the arrival date or date guaranteed;
- (iv) if you require that a Cardholder cancel before 6.00pm merchant outlet time on the date guaranteed, mail the cancellation policy, including the date and time that cancellation privileges expire, to the Cardholder;
- (v) if the Cardholder has not claimed or cancelled the hotel reservation service accommodations by the specified time, you must hold the rooms available according to the reservation until check-out time the following day. You may then complete a transaction receipt that must contain the following:
 - Amount of one night's lodging plus applicable tax
 - Cardholder's name, account number and expiration date
 - The words "No Show" on the signature line of the transaction receipt.

8.4 You shall have the guaranteed room available for the arrival of the Cardholder. If for any reason you are unable to provide the room, you shall provide at no charge a comparable room for one night at some other establishment and a three minute local or long distance telephone call. You shall not have to hold accommodation available for subsequent nights if the Cardholder has failed to appear for their reservation guarantee by checkout time following the first night of the guaranteed reservation.

8.5 If there is a dispute, you shall accept a chargeback where the Cardholder claims he/she cancelled the guaranteed reservation.

9.0 Advance Accommodation Deposit

- 9.1 This section only applies where you have been authorised to accept Credit Card Transactions for advance accommodation deposits.
- 9.2 MasterCard and Visa have each arranged for their members a program that permits their Cardholders to make deposits in advance towards accommodation reservations by using their MasterCard or Visa card.
- 9.3 You agree to:
- (a) handle the reservations in accordance with the Rules;
 - (b) honour these reservations in all circumstances; and
 - (c) cancel the reservation and issue a refund to the Cardholder if the Cardholder cancels the reservation in accordance with the Rules.
- 9.4 If there is a dispute, you shall accept a chargeback where the Cardholder claims he/she cancelled the reservation.

10.0 Express Checkout

- 10.1 This section only applies where you have been authorised to accept Credit Card Transactions to permit express check out from hotels or motels.
- 10.2 MasterCard and Visa have each arranged for their members a program that permits their Cardholders to check out of your establishment at the end of their stay without conducting the usual “checkout” process in person.
- 10.3 You agree to handle the express checkout transactions as outlined in the Rules. You shall retain and make available to us the itemised hotel/motel bill. All disputes shall be resolved in accordance with the rules of MasterCard, Visa or MasterCard and Visa*, as appropriate.

11.0 eCommerce Merchants

- 11.1 This clause applies to eCommerce Merchants conducting eCommerce Transactions. To the extent that there is any inconsistency between this clause and the other provisions of the Agreement, this clause will apply.
- 11.2 You shall be responsible for all goods and services offered at your website, all materials used or displayed at the website, and all acts or omissions that occur at the website or in connection with your website. Westpac will not be responsible or liable for any delay that might occur in the processing of payments where the facility is not available for any reason.
- 11.3 The URL of your website must be substantially similar to your trading name and your website must be designed in such a way that a reasonable Cardholder is able to readily identify it as your website without any confusion.
- 11.4 You will display the following on your website:
- (a) contact information, including your trading name, Australian Business Number (where required), trading address, telephone number, fax number, e-mail address and your country of domicile;
 - (b) a complete description of all goods and services you offer on your web site;
 - (c) a clear explanation of shipping practices and delivery policy;
 - (d) transaction currency;
 - (e) total costs of the goods or services offered including all appropriate shipping/handling charges and taxes. Where the total cost of the transaction cannot be ascertained in advance you must include a statement to that effect and provide a description of the method that will be used to calculate it;
 - (f) images of Card types accepted for payment that we supply to you;
 - (g) customer service policies, including usual delivery timeframes, and the process if you cannot fill the order for any reason. You must advise your customers within two business days if goods are not available;
 - (h) export restrictions (if known);
 - (i) refund/return policy;
 - (j) consumer data policy;

- (k) security capabilities and policy for transmission of payment Card details;
 - (l) if you provide a currency converter, a disclaimer providing advice to cardholders that the converter provides an approximation of the currency only.
- 11.5 You will make provision for payment and delivery of goods or services as specified at your website. Payment pages provided will be accredited by us or a Westpac Accredited Gateway Provider/Data Processor, and must adhere to our security requirements. Each merchant domain must utilise separate payment pages.
- 11.6 If you use a Payment Gateway solution other than a Westpac hosted solution:
- (a) we are not responsible for the functioning of the Payment Gateway;
 - (b) you will observe the conditions of any agreement in relation to the Payment Gateway;
 - (c) you must use a Westpac 'Accredited' Gateway Provider/Data Processor. Failure to do so will result in termination of your Merchant Facility.
- 11.7 The eCommerce Transaction forwarded to us must be identified with the appropriate card scheme eCommerce indicator. We will supply you with details of these requirements on request.
- 11.8 You will respond promptly to all customer inquiries, including cancellations and order changes.
- 11.9 You must provide a completed copy of the transaction receipt to the Cardholder at the time the purchased goods are delivered or services performed, and advise Cardholder to retain the receipt as proof that payment has been made. You may deliver the transaction receipt in either of the following formats:
- (a) electronic (eg. email or fax); or
 - (b) paper (eg. hand-written).
- 11.10 A transaction receipt must contain the following information:
- (a) the merchant name most recognisable to the Cardholder, such as:
 - (i) merchant "doing business as" name as used on your website;
 - (ii) merchant "universal resource locator" (URL) if possible;
 - (b) transaction type (purchase or credit);

- (c) transaction amount, indicated in transaction currency;
- (d) transaction date;
- (e) unique transaction identification number;
- (f) purchaser's name;
- (g) authorisation code;
- (h) description of goods and services;
- (i) return/refund policy, if restricted;
- (j) cancellation policies.

11.11 You must not return the Cardholder's number to the Cardholder either online or on the transaction receipt.

11.12 You must:

- (a) not substantially change your goods or services or other material aspects of your website from the time it was accepted by us;
- (b) keep all information on the website true, accurate, current and complete;
- (c) not change your domain name without first obtaining our consent to the change of name;
- (d) not significantly alter, or add to, the type of goods or services being sold on your website without first notifying us;
- (e) not do anything that constitutes or encourages a violation of any applicable law or regulation in Australia, the laws in your jurisdiction or the laws of the Cardholder's jurisdiction, including but not limited to the sale of illegal goods or services or the violation of export controls, obscenity laws or gambling laws;
- (f) not offer for sale goods or services, or use or display materials, that are illegal, obscene, vulgar, offensive, dangerous, or are otherwise inappropriate;
- (g) not generate a significant number of complaints for failing to be reasonably accessible to customers;
- (h) fulfil customer orders in a timely manner or adequately deal with customers' warranty or service requirements.

- 11.13 You are responsible for:
- (a) ensuring that the connection between your website and us is operational. We do not warrant that the provision of the services will be continuous, uninterrupted or without errors;
 - (b) ensuring that your website is secure and that Cardholder information is encrypted during the exchange of Cardholder information between your web site and your Payment Gateway. The level of encryption is to be to our satisfaction as detailed in our document entitled “Web Site Requirements”;
 - (c) ensuring that any service provider you engage to participate in the payment process is to be a Westpac Accredited Gateway Provider/Data Processor (details of accredited providers are available on request or at www.westpac.com.au);
 - (d) ensuring that your business, and any Service Provider who participates in the transmission, acceptance or storage of card payment details for your business on your behalf, fully complies with the PCIDSS standard
- 11.14 When approved for an eCommerce Merchant Facility, any transactions received from cardholders relating to the internet business for which it was approved must be processed using your approved eCommerce Merchant Facility.
- 11.15 If you are approved as a Westpac merchant you must willingly, upon request and at pre-determined intervals, supply Westpac with full details of your Web Hosting Provider, Shopping Cart Vendor System, SSL provider and expiration date of SSL certificate. You must also disclose details of all service providers you engage with to enable the acceptance of credit card payments and their compliance with PCIDSS.
- 11.16 You must comply with the Data Breach procedures detailed below immediately upon suspected or known breaches of confidential cardholder payment details, whether or not the breach has occurred through your Service Provider or otherwise. You must:
- (a) Identify the cause of the event and immediately notify Westpac;
 - (b) Isolate or unplug any affected systems from all affected networks ;
 - (c) Cease installing or making any changes to software;

- (d) Tighten security controls pertaining to all affecting networks ;
- (e) Implement and follow a disaster recovery plan as required by an Accredited Gateway Provider/Data Processor;
- (f) Maintain a rigorous audit trail of all actions taken to isolate and rectify the event;
- (g) Commence calculating the gross potential exposure that may arise from such event and notify Westpac in writing of the results of such calculations as soon as possible, but in any event within a 24 hour period of the Data Breach.

11.17 You must ensure that any software or hardware you purchase, create or otherwise utilise for the purpose of selling goods and/or services online does not retain its original password before employing it for the acceptance of credit cards. You must also ensure that all system and/or software passwords are changed on a regular basis.

12.0 Quasi-Cash Transactions

12.1 This clause applies to Quasi-Cash Merchants conducting Quasi-Cash Transactions. To the extent that there is any inconsistency between this clause and the other provisions of the Agreement, this clause will apply.

12.2 You must identify the Cardholder as follows:

- (a) where the Card does not bear a photograph of the Cardholder, you must sight positive identification of the Cardholder, and indicate the type of identification sighted, including any serial number, on the transaction receipt; or
- (b) where the Card bears a photograph of the Cardholder, you must note on the transaction receipt that you verified the Cardholder's identity by the photograph on the Card.

12.3 You must verify the following:

- (a) the signature on the Card matches the signature on the transaction receipt and, where clause 12.2(a) applies, on the identification presented; and
- (b) where clause 12.2(b) applies, the Cardholder resembles the person depicted in any photograph intended to be used as identification on the Card.

- 12.4 You must do the following before completing the transaction:
- (a) compare the first four digits of the embossed Card account number to the first four digits printed below the Card account number; and
 - (b) record the printed first four digits on the front of the transaction receipt.
- 12.5 You must clearly disclose to the Cardholder any commission you charge for accepting a Quasi-Cash Transaction and include in the total transaction amount, before completing the transaction.

13.0 Trustees

- 13.1 This clause applies where you are the trustee of a trust.
- 13.2 You confirm the following:
- (a) the trust is validly formed. Any relevant trust document is valid and complies with the law;
 - (b) any copy of the trust document you have given us is a true and complete copy and discloses everything about the trust;
 - (c) you are properly appointed as sole trustee of the trust;
 - (d) you have always fully complied with the terms of the trust, and your duties and powers. No one has said that you have not done so;
 - (e) you have a full right of indemnity from the trust assets in respect of the Agreement;
 - (f) you have properly signed the application form under the terms of the trust and in accordance with your duties and powers as trustee, or if there is any doubt and all beneficiaries have full legal capacity, you have obtained their consent;
 - (g) the Agreement and the transactions entered into under it are for proper trust purposes;
 - (h) you have done everything required under the trust document to enter into the Agreement and the transactions it contemplates;
 - (i) none of the trust assets have been resettled or set aside;
 - (j) the trust has not terminated nor has any event for the vesting of the assets occurred.

13.3 You promise the following:

- (a) you will comply with the terms of the trust and your duties as trustee of the trust;
- (b) you will use all equipment and carry out all transactions in accordance with the Agreement exclusively for proper trust purposes;
- (c) you will not do anything which may result in the loss of your right of indemnity from the trust assets or the termination of the trust;
- (d) you will remain sole trustee of the trust (with anyone else who signs the application form as trustee);
- (e) if, despite the above, you are replaced or joined as trustee, you will make sure the new trustee becomes bound to our satisfaction by the Agreement or a document and arrangement of identical effect;
- (f) you will not re-settle, set aside or distribute any of the assets of the trust without our consent unless compelled to do so by the current terms of the trust document.

14.0 Records

You shall:

- (a) permit us to inspect and examine your books of account and records relating to any Card transactions;
- (b) maintain all sales and refund transaction information and vouchers for at least 12 months after the date of the transaction;
- (c) not sell, purchase, provide or exchange a Cardholder's name or Card number information in the form of imprinted sales vouchers, carbon copies of imprinted sales vouchers, mailing lists, tapes, computer data or any other media obtained by reason of a Card transaction. This clause shall not prohibit you from providing Card number information to your agent solely to allow your agent to process Card transactions to us on your behalf;
- (d) keep all systems and media containing a Card number, Cardholder or transaction information in a secure manner to prevent access by or disclosure to anyone other than your authorised personnel or agent processing Card transactions. If the item needs to be discarded, you shall destroy it in a manner which makes the information unreadable;

- (e) provide us with all clear and legible documentation relating to a transaction when requested and within 14 days of our request or the due date specified in our request, whichever is the earlier. Otherwise we may treat the transaction as invalid and process a chargeback to your Account.

15.0 Creditworthiness of the Cardholder

You cannot infer from the fact that a Cardholder has been issued with a Card or that a transaction has been processed that we guarantee the Cardholder’s creditworthiness or the correct identity of the Cardholder.

16.0 Variations

We may change the terms and conditions that apply to your Merchant Facility(ies) at any time and will notify you of any changes.

You agree that we may notify you of changes as set out in the table below. Use of your merchant facility after notification of changes to the terms and conditions will constitute acceptance of those changes.

Type of Change	Time Frame	Method of Notification
New fee or charge (other than a government charge).	30 days in advance.	In writing or electronically.
A new or varied government charge that directly or indirectly affects you.	In advance of the change, or as soon practicable afterwards, unless the change has been publicised by a government agency, government or representative body.	In writing, electronically or through an advertisement in a major newspaper.
Any other term or condition (including a variation of fees and charges).	In advance of the date of the change.	In writing, electronically or through an advertisement in a major newspaper.

Advance notice may not be given in some circumstances, for example, when a change is necessitated by an immediate need to restore or maintain the security of our systems or where you cannot be reasonably located.

By “electronically”, we mean:

- electronic communication to your nominated electronic address; or
- making particulars of changes available at our website www.westpac.com.au

17.0 Notices

- 17.1 We will be flexible about how notices are given to you. They might be provided in writing including by statement of account, by facsimile or by newspaper advertisement depending on the nature of the notice.
- 17.2 You can give us a notice by posting it in a prepaid envelope to the address in this booklet or by transmitting by facsimile to the number in this booklet. We reserve the right to seek confirmation from you before acting upon any facsimile received.

18.0 Warranties and Indemnities

- 18.1 You must not make any warranty or representation whatsoever in relation to any of your goods or services which may bind us.
- 18.2 The processing of any transaction by you, or your presentation to us of any voucher shall constitute warranties to us that:
- (a) all particulars are true;
 - (b) the transaction and any voucher is valid; and
 - (c) the sale is not subject to any dispute, setoff or counterclaim.
- 18.3 You will indemnify us on demand against all losses, expenses and damages we may suffer:
- (a) as a result of your failure to observe your obligations under the Agreement including any procedures set out in the Manuals;
 - (b) as a result of MasterCard and Visa* imposing fees, fines or penalties on us in accordance with the Rules as a direct or indirect result of your failure to observe your obligations under the Agreement including any procedures set out in the Manuals;
 - (c) arising out of any dispute between you and a Cardholder;

- (d) as a result of any error, negligence or fraud relating to a transaction by you, your servants, agents, employees or contractors;
- (e) arising out of any damage to, or loss of the terminals we supply due to your, or your employees', neglect or misuse; or
- (f) as a result of any fees, fines or penalties that the Bank is required to pay pursuant to the rules, by-laws or regulations of any Card Scheme that the Bank is a member of or participates in, as a direct or indirect result of your failure to observe any of the procedures, requirements or obligations required to be complied with by you under any Card Scheme used in providing the Merchant Facility.

18.4 With the exception of any conditions, rights or warranties that are implied by law in this Agreement and may not legally be excluded, we give no warranty or representation in respect of any transaction or Terminals and all other terms, conditions or warranties whether expressed or implied are expressly excluded.

18.5 You acknowledge that our liability for breach of any condition, right or warranty that cannot be excluded from this Agreement by law is limited to the replacement or the repair of the Terminals, or the reperformance of the Terminal Access Service. In no circumstances will we be liable whether in contract, tort (including negligence) or otherwise to you or persons claiming through you for:

- special, consequential or indirect or incidental loss or damage of any kind (including exemplary or punitive damages);
- loss of business, profits or income whether actual or anticipated;
- any disruption caused by a malfunction of a Terminal or any period when the Terminal is unavailable and you are waiting for a replacement Terminal; or
- termination of the Terminal Access Services for any reason.

This section applies notwithstanding that we or any of our employees, contractors or agents are aware of the likelihood of such loss or damage.

- 18.6 Any payments made by you under this clause shall be automatically increased by the amount of any goods and services tax liability incurred by us in respect of those payments.
- 18.7 PCIDSS accreditation program:
- (a) You are required to complete the PCIDSS accreditation program within 3 months of being granted the merchant facility, or within 3 months of our notification to you to comply with the requirement.
 - (b) Non completion of the PCIDSS accreditation program will place your facility in the non-compliant status which will attract non-compliance fines from the Card Scheme which will be passed on to you.
 - (c) In the event that your business suffers a card Data Breach incident and you have not complied with the PCIDSS accreditation program, Westpac will pass any penalties levied by the Card Schemes on to you.
 - (d) All costs in relation to completion of the PCIDSS accreditation program will be borne by you.
- 18.8 If your company has suffered a Data Breach:
- (a) You must to give Westpac and its agents full access to your systems and databases to facilitate a forensic analysis to ascertain:
 - (i) what card data has been compromised;
 - (ii) what weaknesses in the system permitted the unauthorised access to the database; and
 - (iii) whether card data was created, deleted, altered, copied or manipulated in any manner.
 - (b) If you use the services of an external Service Provider, you must ensure that Westpac and its agents are given full access to necessary outsourced components such as databases, web hosting systems, etc.
 - (c) You must pay all costs in connection with analysing and resolving the Data Breach.
 - (d) In order to continue processing card transactions, you will have to undergo a full PCIDSS accreditation. All costs of this accreditation exercise will be borne by you.

- 18.9 Consent to share information:
- (a) Westpac is obliged to report all Data Breach events to Card Schemes and may be required to report Data Breaches to law enforcement agencies and/or Australian regulators. You agree to grant an irrevocable and enduring consent to Westpac to disclose details of any such Data Breach (including information about you or your customers) to the aforementioned bodies.
 - (b) You agree to irrevocably confer upon Westpac the enduring right to contact any Services Providers that enable you to acquire credit card transactions. This clause 18.9(b) is limited to the purpose of determining the extent of a Data Breach, assessing remedies for that Data Breach and assessing your level of compliance with PCIDSS.
- 18.10 Westpac will notify you if you have excessive chargebacks in any particular category or if a particular category is in threat of exceeding the threshold. You must take immediate action to rectify the situation. Failure to resolve the cause of the problem will result in non-compliance Card Scheme fines which will be passed on to you.

19.0 Code of Banking Practice

- 19.1 This clause applies to you if you are an individual or a Small Business at the date we issue a letter to you.
- 19.2 The relevant descriptive information referred to in clauses 13.1 and 13.2 of the Code of Banking Practice is set out in our account terms and conditions booklets. These booklets contain information regarding:
- account opening procedures;
 - our obligations regarding the confidentiality of your information;
 - complaint handling procedures;
 - bank cheques;
 - the advisability of you informing us promptly when you are in financial difficulty, and
 - the advisability of you reading the terms and conditions applying to the relevant banking service (which in relation to this facility means you should carefully read this Agreement before accepting it).

Copies of these booklets are available on request.

Each relevant provision of the Code of Banking Practice will apply to your facility from the date we adopt that provision.

20.0 Financial Crimes Monitoring and Anti-Money Laundering

- 20.1 In order for Westpac to meet its regulatory and compliance obligations for anti-money laundering and counter financing of terrorism, we will be increasing the levels of control and monitoring we perform.
- 20.2 You should be aware that:
- (a) transactions may be delayed, blocked, frozen or refused where we have reasonable grounds to believe that they breach Australian law or sanctions (or the laws or sanctions of any other country). Where transactions are delayed, blocked, frozen or refused Westpac and its accredited processors are not liable for any loss your business suffers (including consequential loss) whatsoever caused in connection with the Service;
 - (b) we may from time to time require additional information from you to assist us in order to meet our anti-money laundering and counter financing of terrorism obligations. This information may include “personal information” as defined by the Privacy Act 1988. If we request such information you must provide us with the information immediately, or at least within 24 hours of such a request.
 - (c) where legally obliged to do so, we may disclose the information gathered to regulatory and/or law enforcement agencies, other Banks, other members of the Westpac group, service providers who do things on our behalf or to other third parties.
 - (d) where we have reasonable grounds to believe that a suspicious matter has arisen in relation to the Merchant Facility, we are obliged to complete and render a report to the Federal Government (AUSTRAC). A suspicious matter includes any transaction that the Bank believes may be of relevance to the investigation or prosecution of any breach or attempted breach of an Australian law (including laws related to money laundering, tax evasion, financing of terrorism or the proceeds of crime);

- 20.3 You provide Westpac the following undertakings and indemnify Westpac against any potential losses arising from any breach by you of such undertakings:
- (a) you will not initiate, engage in, or effect a transaction that may be in breach of Australian law or sanctions (or the law or sanctions of any other country); and
 - (b) the underlying activity/product for which the Service is being provided does not breach any Australian law or sanctions (or the law or sanctions of any other country).
- 20.4 You must not initiate, engage in or effect a transaction that may be in breach of Australian law (or the law of any other country).

21.0 Assignment

- 21.1 This Agreement shall be binding upon the parties, their executors, administrators, successors and assigns. Where you consist of any two or more persons, your obligations shall be joint and several.
- 21.2 You may not assign this Agreement to any other person without our written consent. We may transfer our interest in this Agreement, or give another person an interest or security in this Agreement without getting your consent.

22.0 Termination

- 22.1 You may terminate this Agreement by giving us written notice.
- 22.2 We may terminate this Agreement at any time and for any reason. The grounds on which we may do so include, but are not limited to, the following:
- (a) we consider your ratio of chargebacks to sales, whether by number or dollar value of chargebacks, to be excessive;
 - (b) you have substantially changed your line of business, or the types of goods or services that you supply to your customers or clients without first notifying us and receiving consent;
 - (c) we have concerns about your solvency, or the solvency of your business;

- (d) we have concerns about your ability to meet or repay the amounts of any chargebacks that have been received, or that are likely to be received in the future conduct of your business;
- (e) you have a significant adverse credit event recorded against you;
- (f) we have reasonable grounds to suspect that you have fraudulently processed transactions, or have knowingly allowed fraudulent transactions to be processed through your merchant facility.
- (g) you or any service provider that you use has suffered a data breach.

22.3 We will endeavour to give you verbal or written notice before we terminate this Agreement. If we are unsuccessful in contacting you, we can choose to continue to terminate the facility.

However, we will give you subsequent written confirmation that the facility has been terminated.

22.4 We may terminate this Agreement on the grounds that you have not processed transactions through your merchant facility for a period of six (6) months. Under these circumstances we will advise you, in writing, of our intention to terminate and will allow you a period of 14 days from the date of our letter in which to contact us. After that time, we may terminate the facility without further notice.

22.5 Termination will be effective immediately and we are not obliged to accept any transactions you process after the Agreement is terminated.

22.6 On termination you will ensure that arrangements are put in place for the immediate return of all equipment provided to you (terminals, all manuals, imprinters, sales vouchers, equipment and other supplies). Fees and charges will continue to be incurred by you until the equipment is returned to us.

22.7 A combined terminated merchant file is a list containing the business name and the names and identification of principals of merchants that have been terminated by acquiring financial institutions. You consent to us providing this information to MasterCard and Visa for addition to the file if this Agreement is terminated. Where this information is sent to Visa, you consent to us sending this information to the Visa office located in Singapore. You shall indemnify us against all claims, actions, suits, losses, defaults, damages and liabilities

resulting from the inclusion of you or your principals on this file. Any payments made by you under this clause shall be automatically increased by the amount of any goods and services tax liability incurred by us in respect of those payments.

- 22.8 We are entitled to charge you a termination fee, at our discretion.

23.0 Change of Address

- 23.1 You must notify us promptly of any changes in your name or your address. You can do this by writing to us at the address in this booklet or by transmitting by facsimile to the number in this booklet. You must continue to notify us of any changes for a period of 12 months after this Agreement is terminated for any reason.

We will not be responsible for any errors or losses where we have not received adequate prior notice.

24.0 Jurisdiction

This Agreement shall be governed by and interpreted in accordance with the laws of New South Wales.

25.0 Marketing

Westpac and its related bodies corporate would like to be able to contact you, or send you information, regarding other products and services. If you do not wish to receive this information please:

- (a) call us on 1300 301 425.
- (b) write to us at GPO Box 3433, Sydney. NSW. 2001.
- (c) call in at any Westpac branch.

You do not need to do this if you have already told us you do not wish to receive information of this sort.

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