



# A Banking Guide for Overseas Travel.

Westpac Travel Mate

Proud member of the Global ATM Alliance. Avoid the overseas ATM withdrawal fee at participating Global ATM Alliance partner ATMs.

## **Going overseas?**

**Whether you're travelling for business or pleasure, Westpac can help make your overseas banking easy.**

**This brochure is your guide to banking overseas, and includes a checklist to help you prepare for your trip.**

**Remember we're here to help you**

**Call** 132 032

**Visit** [westpac.com.au](https://www.westpac.com.au)

**Ask** at your local branch

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# Getting started.

Travelling overseas has to be one of life's most exciting experiences. To ensure your trip is enjoyable be well prepared and keep your banking options open. This brochure provides you with detailed information to ensure you have access to a variety of banking options.

The Accessing Your Money Overseas checklist, following is to help you get started. For more information on accessing your money while overseas, please read through the rest of this brochure.



# Accessing your money overseas checklist.

- ✓ A Westpac Debit MasterCard® lets you access your own money to make purchases, wherever MasterCard® is accepted. You can also use your Debit MasterCard® or Handycard to withdraw local currency from ATMs.
- ✓ Credit cards for ATMs or to make purchases. To withdraw cash from ATMs using your credit card, you will need a PIN – you should contact Westpac before you travel to obtain this PIN.
- ✓ Check if any of your cards are near expiry. If your card expires during your travels, it's best to organise a replacement card before you leave.
- ✓ Ensure your credit limit is sufficient.
- ✓ Have some foreign cash to make it easier to pay for incidental expenses like taxi fares, tips or a quick meal.
- ✓ Travellers cheques are another secure and convenient way to carry money. American Express® travellers cheques can be cashed at over 80,000 locations globally, some of which don't charge a fee<sup>1</sup>.
- ✓ Have both your Westpac Online Banking and Telephone Banking set up for an easy way to keep track of your funds while overseas.
- ✓ The international daily limit for electronic withdrawals is A\$1000 which applies to both your Handycard and Westpac Debit MasterCard®. This limit applies to ATM and EFTPOS transactions, during a 24 hour period (starting midnight). This limit can be adjusted to a maximum of \$2000 by visiting a Westpac branch or call Telephone Banking on 132 032.

## Using your cards overseas:

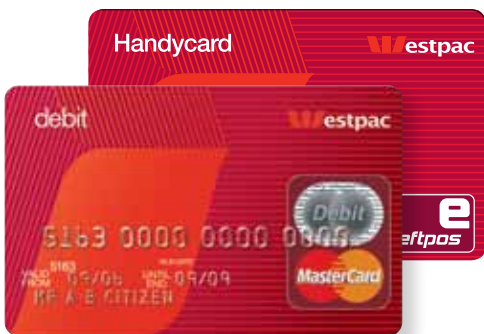
# Debit MasterCard® or Handycard.

Your Westpac Debit MasterCard® or Handycard is a great method to be able to access your own money overseas. Use your Handycard to make local currency withdrawals from your account from Cirrus ATMs all over the world. Use your Debit MasterCard® at participating ATMs to withdraw local currency, while also providing the benefit of being able to make purchases wherever MasterCard® is accepted, for example at EFTPOS terminals.

### ATMs and purchases

#### When using your Handycard at ATMs, remember:

- Only one account can be accessed per Handycard, which must be linked to the 'Savings' button on Westpac ATMs. Before you go, call Telephone Banking on 132 032 to confirm which account will be connected to the 'Savings' button on the ATM.
- When you are overseas, pressing 'Debit' on most foreign ATMs is the equivalent of choosing 'Savings' in Australia.
- When you are overseas, you can't use your Handycard to access money over the counter in banks or to make EFTPOS purchases.



### **When using your Debit MasterCard®, remember:**

- Only one account can be accessed at overseas ATMs per Debit MasterCard®. If you have more than one account attached to your Debit MasterCard®, ensure that your default account is connected to the 'Cheque' button on Westpac ATMs before you travel, by calling Telephone Banking on 132 032. To access funds from your default account at overseas ATMs, select 'Credit'.
- When making purchases with your Debit MasterCard®, press 'Credit'. When you press 'Credit', you can still use your own money – plus you get the added benefit of Falcon™ fraud protection. Falcon™ can detect unusual account activity and helps guard against fraud, 24/7 at no extra cost.

### **Fees apply to transactions in a foreign currency.**

If you use your card for a transaction in a foreign currency, the Westpac Foreign Transaction Fee may be payable. This fee is the sum of the Westpac Processing Fee and the Westpac On-Charged Scheme Fee.

Refer to [westpac.com.au](http://westpac.com.au) for fee details, including for information about foreign currency conversion processes.

# Using your cards overseas:

## Credit card.

You can use your credit card to make purchases at merchants or withdraw cash at ATMs while you are overseas. Credit cards are widely accepted in most countries so you don't need to carry as much cash. You also have the added reassurance that if your card is lost or stolen while you are away, we will get a new one couriered to you and even provide you with emergency cash if required.

### ATMs

#### In Europe:

- MasterCard® cards can be used at ATMs and wherever MasterCard is accepted to access your credit card account.

#### Outside Europe:

- MasterCards can be used at ATMs, wherever MasterCard® is accepted to access your credit account or your linked transaction or savings account.
- Visa Cards can be used at ATMs wherever you see the Visa logo to access your credit card account.

#### Purchases:

- If you are an Altitude, Earth or Singapore Airlines Westpac cardholder, you may also have an American Express® Card, which can only be used for purchases with merchants where you see the American Express logo. It cannot be used for ATM withdrawals.
- MasterCard® cards can be used at merchants wherever MasterCard is accepted.
- Visa cards can be used at Merchants wherever you see the Visa logo.

## **Cash advances**

When travelling, there's nothing worse than being caught without cash – especially when there are no credit facilities available. Because your credit card lets you withdraw cash in emergencies, it's a convenient tool when travelling overseas.

## **Keeping your transactions safe and secure**

Westpac credit cards are protected by CardShield™, which includes Falcon™, Online Protection and CHIP security features.

Use a PIN instead of your signature to verify your credit card purchases. If you do have a CHIP credit card, know its PIN before travelling abroad. If you do not have a CHIP card, you can continue to use your current credit card with your signature to verify purchases.

Please note: if you have changed your PIN from the 4 digit PIN number we issued on your card to a six digit PIN number, some of your transactions may not be successful overseas. You may also encounter an error with your four digit PIN in some countries requiring a six digit PIN. The most widespread standard currently, however, is a 4 digit PIN.

## **Fees apply to transactions in a foreign currency.**

If you use your card for a transaction in a foreign currency, the Westpac Foreign Transaction Fee may be payable. This fee is the sum of the Westpac Processing Fee and the Westpac On-Charged Scheme Fee.

Refer to [westpac.com.au/creditcards](http://westpac.com.au/creditcards) for fee details, including for information about foreign currency conversion processes.

# Using your cards overseas:

# Global ATM Alliance.

As a proud member of the Global ATM Alliance, Westpac customers can make the most of their money while on holiday and use a Global Alliance partner ATM to avoid the usual \$5 international transaction fee. Westpac's Global ATM Alliance Partners are:

Global Alliance Partner	Country
ABSA	South Africa
Bank of America	USA
Barclays	UK, Spain, France, Portugal, Gibraltar, Ghana, Kenya, Tanzania, Zimbabwe, Botswana, Mauritius, Seychelles, Uganda and Zambia
BNP Paribas	France
Deutsche Bank	Germany, Spain, Italy, Poland
ScotiaBank	Canada, Chile, Guyana, Mexico, Peru and most Caribbean countries including: Anguilla, Antingua & Barbuda, Bahamas, Barbados, British Virgin Islands, Cayman Islands, Dominica Grenada, Jamaica, Netherland Antilles (St. Maarten), St. Kitts-Nevis, St. Vincent & The Grenadines, Trinidad & Tobago, Turks & Caicos and the US Virgin Islands
Ukrisbbank - Private Bank	Ukraine
Westpac New Zealand	New Zealand
Westpac Pacific Banking	Cook Islands, Fiji, PNG, Samoa, Solomon Islands, Tonga and Vanuatu

TIP: Before leaving for your trip, please check the relevant bank websites to confirm ATM locations.

# Further card information.

## Enjoy complimentary **Overseas** Travel Insurance cover for Gold and Platinum cardholders<sup>3</sup>.

Don't forget that if you purchase your return travel tickets before you leave using your card, you will enjoy the following complimentary overseas travel insurance cover as set out in the relevant policy:

- **Altitude Gold, 55 Day Gold or Earth Gold Credit Cards:** complimentary Overseas Travel Insurance cover for trips of up to 3 months for you, your spouse and dependent children
- **Singapore Airlines Westpac Gold Credit Cards:** complimentary Overseas Travel Insurance cover for trips of up to 3 months for you, your spouse, children and parents.
- **Altitude Platinum, 55 Day Platinum or Earth Platinum Credit Cards:** complimentary Overseas Travel Insurance cover for trips of up to 6 months for you, your spouse and dependent children.
- **Singapore Airlines Westpac Platinum Credit Cards:** complimentary Overseas Travel Insurance cover for trips of up to 6 months for you, your spouse, children and parents.

## The convenience of our Platinum Concierge Service.

### Tips to keep your card safe overseas

By following these tips and staying alert, you'll reduce the risk of fraud or a lost or stolen card.

- ✓ Keep your card and PIN secure and do not keep these in the same place.
- ✓ Never leave cards unattended in public places or when making purchases.
- ✓ If you experience problems transacting at any time, contact us immediately on +61 3 6345 1058.
- ✓ Have some alternative payment options available, just in case.

## **What can I do if I lose my card?**

- Call the operator in your current locality and book a reverse charge call to Australia (+61 3 6345 1058).
- Advising us that your Debit MasterCard®, Handycard or credit card is missing may protect you from liability for any subsequent misuse of your card, and an emergency card can usually be provided within two business days.
- You may also be eligible for an emergency cash advance of up to AUD\$1,000 (subject to approval).

## **Let us know how we can contact you**

If you are going overseas and intend to use your Debit MasterCard®, Handycard or credit card while you are away, we recommend you provide us with your overseas contact details prior to departure. Simply contact 1300 651 089.

If your contact details change while overseas call us on +61 3 6345 1058 to ensure we can contact you in need.

**If we are unable to contact you when travelling, your card may be stopped until transactions can be verified.**

# Foreign currency and travellers cheques.

When you touch down overseas, it pays to have some local currency already in your pocket. And now you can order your foreign cash or travellers cheques online before you depart, with a minimum of fuss. Take the stress out of your next trip overseas by arranging travel funds in advance by visiting [westpac.com.au](http://westpac.com.au), select 'Services', under the Personal products heading, and then 'International travel and payments'.

## Here's how it works

1. Select your currency
2. Confirm your quote
3. Choose your preferred branch for collection
4. Complete your payment details

## It's as easy as that. Payments can be made online using BPAY® or by phone.

- Order foreign cash in 25 currencies or travellers cheques in six currencies at any Westpac branch. Order your foreign currency in advance to avoid waiting times.
- Pay by BPAY® and pick up your order at a Westpac branch or American Express office of your choice.
- To pay by BPAY® online – visit [westpac.com.au](http://westpac.com.au), click on 'International' and follow the steps.
- To pay by BPAY® over the phone – call 132 032 and follow the prompts.
- If you are travelling in the Pacific, we have representatives in Fiji, Vanuatu, Samoa, Tonga, Papua New Guinea, Cook Islands or Solomon Islands where you can exchange foreign currencies or purchase travellers cheques.

**To order your foreign currency or travellers cheques or for more information, visit [westpac.com.au](http://westpac.com.au), select 'Services' and then 'International travel and payments'.**

# Westpac online banking.

Bank securely online, anywhere, any time with Westpac Online Banking. Wherever there's internet access, you can access your accounts 24/7\*. Westpac Online Banking allows you to securely manage your funds, pay bills and review your statements – from anywhere in the world.

**To register for Westpac Online Banking before you leave, call 132 032 or visit [westpac.com.au](http://westpac.com.au)**

**To contact Westpac while you are overseas, call +61 2 9293 9270.**

## **Tips for Online Banking when you are overseas**

When using a public or shared computer, follow these steps to help safeguard your security:

- ✓ Ensure no-one can view your screen.
- ✓ Always log out of Westpac Online Banking by clicking on the 'Sign-out' icon.
- ✓ Close the browser by clicking on the 'X' icon, usually located at the top right-hand side of the screen.
- ✓ Don't give anyone your customer ID or your Westpac Online Banking password.
- ✓ If you suspect that someone has your Westpac Online Banking details, change your password as soon as possible by calling Telephone Banking on 132 032 (within Australia) or, if overseas, call +61 2 9293 9270. You can also change your password online (If you are registered for Westpac Protect SMS Code).
- ✓ Always access Westpac Online Banking through [westpac.com.au](http://westpac.com.au)
- ✓ Access Westpac Mobile Banking using your existing Online Banking customer ID and password.

If you are having trouble accessing Westpac Online banking while you are overseas call + 61 8 8424 8490.

\*Subject to system availability.

# Travel insurance.

Whether you're travelling for business or pleasure, travel insurance can save you the worry and potential cost of unexpected events like cancellations, early returns, stolen luggage, or emergency medical treatment. No matter how far from home you are, we can help ensure you and your things are taken care of.

**To arrange cover, or to find out more:**

Visit [westpac.com.au](https://www.westpac.com.au) and select 'Services', under the Personal products heading, and then 'International travel and payments'.

**Call 1800 805 458 five days prior to travelling, or seven days if you have a pre-existing medical condition**

Here are some of the key benefits you'll enjoy:

- ✓ 24 hour medical and travel assistance
- ✓ Unlimited cover for overseas medical and dental expenses
- ✓ Cover for luggage, credit cards and travellers cheques
- ✓ 24 hour claim service

## **Extended cover for frequent business travellers**

Instead of insuring each trip, you can choose annual insurance to cover unlimited trips plus loss of income and a substitute person to complete your business overseas.

## **Additional cover for Westpac Home & Contents Insurance holders**

If you have Westpac Home, Contents and Personal Valuables Insurance you can enjoy additional cover for credit cards and personal valuables. Please check your Home & Contents Insurance Product Disclosure Statement and policy schedule for your current level of cover. And if you have any questions, please call 1300 650 255.

# Tips and checklists for before you leave.

- ✓ Have I informed Westpac of where and when I'm travelling?
- ✓ Do I have a combination of cards, foreign currency and travellers cheques?
- ✓ Have I checked that I can use my cards at ATMs in the countries I'm visiting, and made any necessary changes to my linked accounts?
- ✓ Register for Westpac Protect SMS Code - Sign in to Online Banking, select 'Administration' then the 'Security' tab.
- ✓ Am I registered for Westpac Online and Telephone Banking?
- ✓ Do I have all the contact numbers I need somewhere handy, including international access codes?
- ✓ Do I have Travel Insurance in case the unexpected occurs?
- ✓ Have I considered increasing my credit limit before I leave the country?
- ✓ Have I checked that my cards will not expire while I am overseas?
- ✓ Have I visited [smarttraveller.gov.au](http://smarttraveller.gov.au)?

**For more information visit [westpac.com.au](http://westpac.com.au) and select 'Services', under the Personal products heading, and then 'International travel and payments'.**

# Notes.

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# Things you should know.

1. The American Express website [www.americanexpress.com.au](http://www.americanexpress.com.au) lists these locations.
2. Travel insurance is issued by Vero Insurance Limited ABN 48 005 297 807 and distributed by Westpac Banking Corporation ABN 33 007 457 141 (the Bank). The policy is subject to conditions, limits and exclusions on cover, which are explained in the Product Disclosure Statement (PDS) including the policy wording. No Westpac Group company (other than the Bank as policy distributor) has any liability in connection with the policy or this document. The Bank does not guarantee payments under the policy. The information provided in this flyer has been prepared without taking account of your objectives, financial situation or needs. Before making a decision about Travel Insurance, you should consider the PDS and whether this cover is right for you. You can obtain a copy of the PDS by calling 1800 805 458 or visit [westpac.com.au](http://westpac.com.au)  
©2010 Westpac Banking Corporation ABN 33 007 457 141.
3. Insurance covers are issued by Zurich Australian Insurance Limited ABN 13 000 296 640 AFSL 232507 (Zurich) to Westpac Banking Corporation under separate Master Policies. Zurich is liable for separate risks insured under the terms of those policies. The benefits of the insurance covers are extended to Westpac's Gold and Platinum cardholders (as third party beneficiaries) as complimentary benefits. The cardholder is under no obligation to accept the benefits of the covers and cover is subject to the terms and conditions and exclusions of the relevant policy. For the benefit of the various insurance covers to be extended to the cardholder, the cardholder must comply with the insurance terms and conditions. No Westpac group company has any liability in connection with the insurance policies. Refer to Gold Card Insurance Conditions of Use (for Altitude Gold and 55 Day Gold Credit Cards), Earth Gold Card Insurance Conditions of Use, Singapore Airlines Westpac Gold Credit Cards Insurance Policy, Altitude Platinum Credit Card Insurance Policy, 55 Day Platinum Credit Card insurance policy, Earth Platinum Credit Card Insurance Policy or the Singapore Airlines Westpac Platinum Credit Cards Insurance Policy, as applicable.

Things you should know: The information in this brochure is current as at October 2011. This information has been prepared without taking into account your objectives, financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness, having regard to your objectives, financial situation and needs. You should read the Product Disclosure Statements (PDS) and other disclosure documents are available for these products. You can obtain a copy of the PDS and other disclosure documents by calling Westpac on 132 032, visiting [westpac.com.au](http://westpac.com.au) or any of our branches before making any decision in relation to these products. You should consider the PDS before making any decision in relation to these products. BPAY View™ and BPAY® are registered trademarks of BPAY® Pty Ltd, ABN 69 079 137 518. MasterCard® and the MasterCard trademark are registered trademarks of MasterCard International Incorporated. American Express is a registered trademark of American Express. Falcon® is a registered trademark of Fair Isaac Corporation.

# We're here when you need us.

## Call 132 032, visit [westpac.com.au](http://westpac.com.au) or ask at your local branch.

### Have you informed Westpac of your travels?

Refer to the Tips and checklist for before you leave section of this brochure

### Westpac Telephone Banking from overseas

+61 2 9293 9270

### Westpac Online Banking from overseas

+61 8 8424 8490

### Lost or stolen cards overseas

If your card is lost or stolen overseas, call the operator in your current locality and book a reverse charge call to Australia

+61 3 6345 1058

### Westpac Travel Insurance claims from overseas

Call Vero on +61 2 8987 1625, for help any time.

For Gold and Platinum cardholders call Zurich on

+61 2 9995 2021

