



**HIGH
CONVENIENCE
FROM A LOW
RATE CARD**



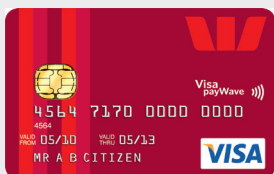
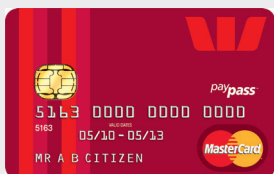
Welcome to our Low Rate Card

Thank you for choosing our Low Rate credit card; you can now enjoy one of our lowest rates on all your card purchases. And as your card comes with the CardShield™ suite of security features, you'll have extra peace of mind when you shop.

It's also accepted worldwide, and it comes with exclusive members' programs.

And you'll enjoy up to 55 days interest free credit¹ on all your purchases too.

This booklet tells you important information about your card, so keep it safe for future reference.



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Your Low Rate Card features

Low interest rate.

Having a Low Rate Card means you'll now pay one of our lowest rates on all your card purchases, which means it's ideal for your everyday buys.

Up to 55 days interest free.¹

Enjoy up to 55 days interest free on all credit purchases. Just pay off the outstanding balance in full by the due date each month and you'll pay no interest on your purchases.

Westpac CardShield™.

Your Low Rate Card is equipped with CardShield™, a suite of security features that help guard you against fraudulent activity when making purchases with your card, even online, including:

- **Online transaction security guarantee** – you're not liable for the amount of any unauthorised online transaction on your card if you notify us of that transaction before the due date shown on the card account statement. So if you notice any irregularities, please notify us immediately.
- **24/7 Falcon™ protection** – this monitors every transaction, then alerts Westpac's fraud specialists who'll contact you to verify payments if any suspicious activity occurs.
- **Chip technology** – your card features an embedded microchip, paving the way for increased credit card security.

Protected by

CARDSHIELD™



Contactless Technology – a faster way to pay

Your new Low Rate Visa or Mastercard® comes equipped with the latest in contactless technology, giving you the freedom to be on the move faster. You don't need to swipe or insert your card, enter a PIN or sign; you simply hold your card against the contactless terminal and once the purchase is approved, you're on your way. Of course you can still swipe or insert your card at the terminal, you'll just have to sign or enter your PIN.

The benefits of contactless technology:

- **Speed** – there is no need to enter your PIN or sign for everyday purchases of under \$100 at participating merchants. So it's ideal for places when you're in a hurry, like at newsagents, fast food restaurants, stadiums and more.
- **Convenience** – it's like having exact change every time, so you don't always have to carry cash as well as your card, making contactless technology perfect for small purchases where you see the contactless symbol.
- **Security** – to pay for a purchase, simply hold your card against the terminal – the card never leaves your hand. Plus, the transaction is processed through the secure Westpac and Mastercard or Visa networks.

How does it work?

Using your Low Rate Card with the added feature of contactless technology is simple.

1. Where you see the contactless symbol, let the merchant know you'd like to pay using your contactless Low Rate Card and if you'd like a receipt for the transaction.
2. When the transaction amount is shown on the terminal, hold your card against the contactless symbol.
3. The terminal will indicate once your transaction is approved. Collect your receipt if you asked for one, and you're done!



**Mastercard
PayPass™**



Visa logo



**Contactless
symbol**

Pay with your phone².

Westpac offers a choice of Mobile Wallets, which allow you to pay for purchases with your compatible Android phone or smart watch, anywhere contactless payments are accepted.

To find out more visit

 westpac.com.au/mobilewallets



Even more benefits with Contactless Technology

Is it safe?

- All contactless transactions are processed through the reliable and secure Westpac and Mastercard® or Visa networks.
- With contactless technology your card needs to be within 4cm of the contactless terminal for more than half a second and the merchant must have first entered the transaction amount into the terminal.
- Your card never has to leave your hand, so you know you're always in control.
- You'll not be billed twice, even if you accidentally tap your card against the terminal more than once.
- The Mastercard and Visa Zero Liability policies protect you against any unauthorised purchase transactions, including contactless transactions, provided you have complied with the terms of the policy. For details visit

|  westpac.com.au

Where can I use contactless technology?

You can use your new Low Rate Visa card or Mastercard card at participating merchants wherever you see your card's logo and the contactless symbol.

Where can I use contactless technology?

You can use your new Low Rate Visa card or Mastercard card at participating merchants wherever you see your card's logo and the contactless symbol.

To find out more about participating merchants, simply visit

|  westpac.com.au/contactless

Making the most of your Low Rate Card

ATM withdrawals and your PIN.

Use your Low Rate Card to get a cash advance from ATMs around the world using your Personal Identification Number (PIN). If you can't remember your PIN, or need a new one, just call us on

 1300 651 089

and we'll send you one immediately. If you want to change your PIN, just visit your local Westpac branch with identification.

Credit Card Repayment Protection.³

This optional insurance (available to eligible cardholders) helps cover your credit card repayments if you lose your job, contract a sickness or disease, or sustain an injury and aren't able to work. For more information call

 1300 651 089

or visit

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

Westpac SmartPlan™.

SmartPlan is a handy tool, available in Westpac Live, that helps you manage your credit card balance by structuring your repayments into a number of regular monthly instalments.

It's ideal for those big-ticket items like unplanned expenses, emergencies and balance transfers.

SmartPlan benefits:

- Maintain interest free days - on new purchases, if applicable.
- Cancel your plan any time.
- No change to your credit limit.⁴
- Track your progress in Westpac Live.

There are two types of SmartPlans.

1. Individual Large Purchase SmartPlan.

Turn an individual large purchase of \$500 or more (completed within the last 30 days) into a Large Purchase SmartPlan to help manage your credit card repayments.

2. Credit Card Balance SmartPlan.

Turn any of your outstanding purchase, cash advance or Promotional Plan (e.g. Balance Transfer) balances of \$200 or more into a SmartPlan.**

To learn more:

 westpac.com.au/contactless

Credit savvy.

Westpac's lending policies and guidelines are designed to ensure we lend responsibly. Before accepting this card and the credit limit, please make sure you're comfortable with the terms of your contract, including your credit limit and meeting the repayments that will be required. If your circumstances have recently changed or are likely to change, or you think you wouldn't be able to afford the repayments, you shouldn't accept the credit card at this time or you should seek to reduce the credit limit when you activate the card.

To manage your credit card just remember these two simple rules:

- Always aim to pay off more than your monthly minimum amount, as making minimum payments is not an effective way to manage your credit card debt.
- Make sure your credit limit is realistic. Call us on

 1300 651 089

if you want to reduce your credit limit, and it'll be effective immediately.

There can be reasons, such as job loss or illness, which can mean that even the most responsible borrower might get into temporary financial difficulty. If you find yourself in this position, just call us on

 1300 651 089

** Promotion Plans must have a remaining term of at least 3 months, but where more than 36 months are remaining on a Promotion Plan, any SmartPlan will be capped at 36 months.

Additional cardholder.⁵

Get an additional card for your partner or family member, linked to your account at no extra cost. Visit

 westpac.com.au

for an application form and more details.

Changing your credit limit.⁶

To apply for an increase or decrease in your credit limit, simply call us on

 1300 651 089

One card banking.

For extra convenience, you can link your Low Rate Card to your Westpac transaction account by calling us on

 1300 651 089

You can then access this account using your credit card and pressing 'cheque' or 'savings', and you only need one Westpac card in your wallet!

Never forget a payment, use free Card Autopay.

If you find yourself struggling to remember to pay your credit card on time, you can have greater peace of mind with Card Autopay. It's a free service that automatically pays a nominated amount to your card monthly from funds in your specified account. You can choose to pay the full balance, a percentage of the balance or a set amount. To apply for Card Autopay, simply download the application form online or call us on

 1300 651 089

and we'll send you out a form to fill in and return. Autopay can also be set up immediately by calling

 1300 651 089

if you have an existing Westpac account.

Exclusive members' programs

As a Low Rate cardholder, you can gain automatic membership to an exclusive members' program⁷ - either Mastercard® Applause™ or Visa Entertainment.

Low Rate Mastercard Cardholders.

Mastercard Applause™ is your members only online ticket office. For must-see events, special admission to the biggest names in entertainment and special offers for cardholders, Mastercard Applause is just the ticket, and it's free to register.



Low Rate Visa Cardholders.

Never miss that special moment again as Visa opens the door to a world of entertainment. From concerts, musicals and films to sporting spectaculars, you'll get access to tickets first to some of the world's biggest events with your 55 Day Visa card. Experience another side to your card and register for free at

|  visaentertainment.com.au

VisaEntertainment



Day to day service

Telephone Banking.

Check your account or transaction details, transfer funds between Westpac accounts or request a statement: Self Service Telephone Banking available 24 hours a day, 7 days a week. Banker assisted Telephone Banking available 8am to 8pm, 7 days a week. To register, call

 132 032

Internet Banking.

Manage your account, view your transactions, pay bills by BPAY®, print your last 7 years' statements free and transfer funds between Westpac accounts - 24 hours a day. To register, call

 1300 655 505

Customer service.

For assistance or advice, call us on

 1300 651 089

(8am to 8pm, 7 days a week) from anywhere in Australia, or

 +61 2 9155 7700

if you are calling from overseas.

Your payment options



Telephone or Internet Banking.

Transfer funds from Westpac accounts.



ATM.

Transfer funds from a linked Westpac account.



BPAY®.

Make BPAY payments to your Westpac credit card account through Telephone or Internet Banking.



Mail.

Post your statement slip and cheque to Cards, GPO Box 4220, Sydney NSW 2001.



In person.

Just drop in to any Westpac branch.



Card Autopay.

The most convenient way to make your repayments – automatically from most transaction accounts.

Lost or stolen cards

If your cards are lost or stolen, we'll aim to get you a replacement within two working days. Courier costs apply for overseas delivery.

While in Australia, call

 1300 651 089

(24 hours a day, 7 days a week).

If you are calling about a lost or stolen card from overseas, call the International Operator to book a reverse charge call to

 +61 2 9155 7700

Please note that calls made from mobile phones or hotel rooms may attract additional charges, not covered by the reverse charge service.

While overseas, you can also request an emergency cash advance of up to \$500.⁸

Things you need to know:

Information in this brochure is current as at 12 April 2011. Fees and charges are payable. Terms and conditions available on request. These may be varied, or new terms and conditions introduced in the future. For more information, call our Card Customer Service call centre on 1300 651 089, drop in at a branch or visit westpac.com.au

1. The interest free period applies to credit purchases only, where the account balance (including any balance transfer amount) is paid in full by the due date each month. Interest on cash advances is calculated from the date the transaction is debited to your card account.
2. Read the appropriate mobile wallets Terms and Conditions at westpac.com.au/personal-banking/mobile-wallets/terms-and-conditions/samsung-pay before making a decision and consider if it is right for you. To use the mobile wallets, you will need to use a have an eligible card and a compatible device with a supported operating system. Internet connection may be needed to make payments using Android Pay or Samsung Pay and normal mobile data charges apply.
3. Credit Card Repayment Protection is issued by Westpac General Insurance Limited ABN 99 003 719 319 (WGIL) and Westpac Life Insurance Services Limited ABN 31 003 149 157 (WLIS) each of which is liable for separate risks under the terms of the policy. This insurance product is distributed by Westpac Banking Corporation ABN 33 007 457 141 (the Bank). The policy is optional and is subject to conditions, limits and exclusions on cover, which are explained in the policy wording. The policy is not an investment in or deposit with the Bank. No Westpac Group company (other than the Bank as policy distributor and WGIL and WLIS as the product issuers) has any liability in connection with the policy or this information. The Bank does not guarantee payments under the policy. The information in this brochure is factual only. It does not constitute financial product advice. Before acting on this information you should seek independent financial and taxation advice to determine its appropriateness to your objectives, financial situation and needs. You can obtain a copy of the Product Disclosure Statement (PDS) by calling 1300 369 989 or visiting westpac.com.au You should consider the PDS before making any decision in relation to Credit Card Repayment Protection.
4. SmartPlan cancellation takes up to 2 Business Days. Any SmartPlan Remaining Balance will revert to the variable interest rate for your balance type or special offer rate as applicable.
5. An additional card can be issued to anyone you nominate, provided they are over the age of 16 years.
6. Credit limit increase applications are subject to the Bank's normal lending criteria.
7. While such material is published with permission, Westpac Banking Corporation accepts no responsibility for its accuracy or completeness.
8. Subject to your available credit limit and to your credit card account being in good standing.

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Android, Android Pay, the Android Logo, Google Play and the Google Play are trademarks of Google Inc.

Samsung and Samsung Pay are trademarks or registered trademarks of Samsung Electronics Co. Ltd.

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We're here to help



General information

westpac.com.au

Internet Banking

westpac.com.au

Mastercard® Applause™

mastercardapplause.com.au

Visa Entertainment

visaentertainment.com.au



Card enquiries

1300 651 089

Internet Banking

1300 655 505

Telephone Banking

132 032

