



PHONE 1300 651 089

Apply

Essentials

Enjoy Debit MasterCard extra security when accessing your own money for purchases, in more places

- No card application fee
- Access cash at more than 1.5 million ATMs or 30 million merchants worldwide
- For a fast and convenient payment option for everyday purchases of \$100 or less, simply tap your card on the MasterCard PayPass™ terminal wherever you see the [PayPass](#) logo - no need to enter a PIN or sign.
- Added protection with CHIP technology, giving you access to the latest in credit card security
- Get Chargeback Protection when you choose Credit
- Save on overseas ATM withdrawal fees when you use our Global Alliance partners ATMs
- You must be over 18 and have an Australian residential address to be eligible.

Did you know?

Adding a Debit MasterCard to your Westpac Choice Account will allow you to make purchases overseas, online and over the phone - at over 30 million locations worldwide.

Things you should know

1. Fees and charges may apply for some transactions. Fees and charges relating to the Westpac Debit MasterCard are those associated with the bank account you choose.
2. Provided you have complied with the terms of the cardholder agreement and the terms of the [MasterCardZero Liability policy](#) any unauthorised transactions will be fully reimbursed.
3. Including Equity Access Loan - Low Doc option.
4. The Westpac Debit MasterCard can only be linked to Rocket Home and Investment loans (Including Low Doc options) where a redraw facility exists.

MasterCard® and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated.

PayPass™ is a registered trademark of MasterCard International Incorporated.



<http://www.westpac.com.au/personal-banking/bank-accounts/debit-cards/debit-mastercard/>

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Features

Selecting Credit (instead of savings or cheque) provides more benefits:

- Greater protection from fraud with the Falcon detection system, which highlights and alerts you to unusual card activity
- Chargeback protection lets you reverse transactions where you've been overcharged or did not receive the goods ordered
- Option to use PIN or PEN when purchasing
- Coverage against unauthorised purchases provided you notify us promptly and did not contribute to the loss
- Additional card security when shopping at participating online retailers by registering with MasterCard SecureCode™

A faster way to pay – contactless technology

Your Debit MasterCard comes with the added feature of [MasterCard PayPass™](#) which means at participating merchants you can now buy low-cost, everyday items like newspapers, coffees and sandwiches without having to always carry cash.

Simply tap your Debit MasterCard with PayPass against the PayPass terminal at participating merchants to make a secure payment for purchases of \$100 or less - no need to enter a PIN or sign!

MasterCard Entertainment

MasterCard applause™ is your on-line booking service for all the must-see shows and events. Be one of the first to access tickets, enjoy admission to preferred seating plus receive special offers and updates on ticket sales. Register now at www.mastercardapplause.com.au.

Eligible accounts

Your Debit MasterCard can be attached to up to 2 of your eligible Westpac accounts.

Eligible accounts

Eligible day to day and savings accounts	Eligible home loans and investment property loans
Westpac Choice	Equity Access Loan ³
Basic Account	Rocket Repay Home Loan ⁴
Deeming Account	Rocket Investment Loan ⁴
Westpac Reward Saver	
Westpac Cash Manager	

More information

If you've any questions about the Westpac Debit MasterCard, you can call our Cards Customer Service Call Centre on 1300 651 089.

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Links

- > <http://www.westpac.com.au/personal-banking/bank-accounts/debit-cards/debit-mastercard/debit-mastercard-apply-now/>
- > Adobe Acrobat Reader
<http://get.adobe.com/reader/>
- > Basic Account
<http://www.westpac.com.au/personal-banking/bank-accounts/everyday-accounts/low-cost-account/>
- > Deeming Account
<http://www.westpac.com.au/personal-banking/bank-accounts/everyday-accounts/deeming-account/>
- > Deposit Accounts for Personal and Self Managed Superannuation Fund Customers - Terms and Conditions (PDF 585kb)
<http://www.westpac.com.au/docs/pdf/pb/PersonalAccountsPDS.pdf>
- > Equity Access Loan
<http://www.westpac.com.au/personal-banking/home-loans/line-of-credit/home-equity-loans/>
- > MasterCardZero Liability policy
<http://www.mastercard.com/us/personal/en/cardholderservices/zeroliability.html>
- > online PDF conversion tools
http://www.adobe.com/products/acrobat/access_onlinetools.html
- > PayPass
<http://info.westpac.com.au/contactless?wbc-vnty=www.westpac.com.au/contactless>
- > Rocket Investment Loan
<http://www.westpac.com.au/personal-banking/home-loans/variable/investment-home-loan/>
- > Rocket Repay Home Loan
<http://www.westpac.com.au/personal-banking/home-loans/variable/mortgage-offset-accounts/>
- > Westpac Cash Manager
<http://www.westpac.com.au/personal-banking/bank-accounts/savings/cash-management/>
- > Westpac Choice
<http://www.westpac.com.au/personal-banking/bank-accounts/everyday-accounts/transaction-account/>
- > Westpac Debit MasterCard Terms and Conditions (PDF 316kb)
http://www.westpac.com.au/docs/pdf/pb/Debit_MasterCard_TandC.pdf
- > Westpac Reward Saver
<http://www.westpac.com.au/personal-banking/bank-accounts/savings/reward-interest-saver/>
- > www.mastercardapplause.com.au
<http://www.mcapplause.com.au>



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