



Essentials

PHONE 132 032

Apply now

Unlimited electronic transactions¹

- \$3 flat monthly service fee ²
- Option to add [Debit MasterCard](#) ³
- Optional paperless [eStatements](#).

How you can access your money

- ATM
- EFTPOS
- Debit MasterCard [®] or Handycard
- Telephone Banking
- Online Banking
- Branch
- Cheque
- BPAY [®].

Add a Debit MasterCard [®] to your account ³

You can use a [Debit MasterCard](#) [®] to get instant access to your funds at ATMs throughout Australia and overseas, and at merchants that have EFTPOS within Australia. You can use your Debit MasterCard [®] on the Internet or over the phone to purchase goods and services and pay bills using BPAY [®]. You can also use your Debit MasterCard [®] to make purchases overseas wherever you see the MasterCard logo.

Packages

If you open a Westpac Choice eAccount, you may be eligible for our [Westpac Plus](#) bank account package ².

Did you know?

Adding a Debit MasterCard [®] to your Westpac Choice eAccount will allow you to make purchases overseas, online - at over 30 million locations worldwide.

[Accounts for my day to day banking](#)

- [I need an account for my pay and expenses](#)
- [How can I get the most out of my transaction account?](#)
- [How can I access my money?](#)
- [More Bank accounts solutions](#)

Things you should know

1. Daily transactional limits apply. Other fees and charges may be payable. Terms and Conditions apply. These may be varied, or new Terms and Conditions introduced in the future. See our [comparison table](#) for a list of current interest rates and fees.
2. If the account is part of a Westpac Plus Package the monthly service fee is \$5.00.



<http://www.westpac.com.au/personal-banking/bank-accounts/everyday-accounts/online-transaction-account/>

This information does not take your circumstances into account. Read the relevant Product Disclosure Statements or other disclosure documents before making a decision. Unless otherwise specified, the products and services described on this website are available only in Australia from Westpac Banking Corporation ABN 33 007 457 141 AFS Licence No. 233714. Conditions and fees apply.

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3. A Debit MasterCard® or Handycard comes free with your account. A Debit MasterCard® will only be issued if the customer meets the eligibility criteria. Customers must be over 18 years of age and have an Australian residential address to be eligible for the card. If you're not eligible for a Debit MasterCard®, you'll be offered a Handycard to access your account.
 4. Non-Westpac/St.George/BankSA branded ATMs apply an ATM operator fee by the ATM Owner, which is disclosed at the time of the transaction on the ATM screen. This fee will be debited on the day (or the next business day) of the transaction and itemised separately on your statement.
 5. Nil for cash withdrawals from participating Global ATM Alliance partners in designated countries. For more information, read [Accessing your accounts overseas](#).
 6. The Westpac Foreign Transaction Fee is payable and will be incorporated into the \$AUD transaction amount shown on your statement. The fee charged will either be:
 - a) 3% of the \$AUD transaction amount where a transaction is made in foreign currency and the merchant or financial institution accepting the card is located outside of Australia (comprising of 2% Westpac Processing Fee plus 1% Westpac On-Charged Scheme Fee); or
 - b) 2.2% of the \$AUD transaction amount where a transaction is made in foreign currency and the merchant or financial institution accepting the card is located in Australia (comprising of 2% Westpac Processing Fee plus 0.2% Westpac On-Charged Scheme Fee).

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Fees

Standard fees

Fee	Amount
Monthly service fee	\$3.00 ²
Online Banking withdrawal	NIL
Telephone Banking withdrawal (automated)	NIL
Telephone Banking withdrawal (staff assisted)	\$3.00
EFTPOS	NIL
Westpac/St.George/BankSA branded ATMs withdrawal	NIL
Cheques written	\$1.00
Direct debit	NIL
Branch staff assisted withdrawal	\$3.00
eStatements	NIL

Additional fees

Fee	Amount
Non-Westpac/St.George/BankSA branded ATMs within Australia (cash withdrawal or balance enquiry)	NIL ⁴
Overseas ATM cash withdrawal ⁵	\$5.00
Overseas ATM balance enquiry	NIL
Westpac Foreign Transaction Fee	Refer to footnote ⁶
Dishonour of cheques written or direct debits	\$9
Periodical payment not made fee	\$9
Account overdrawn fee	\$9



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Rates

There is no interest for this account.

View [Westpac Choice eAccount essentials](#)

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Links

- > https://forms.westpac.com.au/Forms/TranSav.nsf/f_tranSavAcc?OpenForm&id=eAccount&referrer=http%3A%2F%2Fwww.westpac.com.au%2Fpersonal-banking%2Fbank-accounts%2Feveryday-accounts%2Fonline-transaction-account%2F
- > Accessing your accounts overseas
<http://www.westpac.com.au/personal-banking/bank-accounts/read-up-on/access-money-overseas/>
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- > Deposit accounts for personal customers - Terms and Conditions (PDF 2mb)
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- > eStatements
<http://www.westpac.com.au/personal-banking/bank-accounts/manage-my/electronic-statements/>
- > How can I access my money?
<http://www.westpac.com.au/personal-banking/bank-accounts/solutions/accounts-for-day-to-day-banking/pbsl-accessing-my-money/>
- > How can I get the most out of my transaction account?
<http://www.westpac.com.au/personal-banking/bank-accounts/solutions/accounts-for-day-to-day-banking/pb-choosing-transaction-account/>
- > I need an account for my pay and expenses
<http://www.westpac.com.au/personal-banking/bank-accounts/solutions/accounts-for-day-to-day-banking/pbsl-my-pay-and-expenses/>
- > More Bank accounts solutions
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- > Westpac Choice eAccount essentials
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