



PHONE 132 032

Apply

Essentials

Unlimited transactions¹ on your account

- 2011 award winning [CANSTAR CANNEX 5-Star](#) High Transactor-Full Service account, representing 'outstanding value'
- No monthly service fee² if you deposit at least \$2,000 each month (such as your salary)
- Unlimited transactions¹ across Westpac branches, Westpac/St.George/BankSA branded ATMs, EFTPOS, Telephone Banking and Online Banking
- [Multiple ways to access your money](#)
- Option to link a [Westpac Debit MasterCard](#)®³
- Access to over 2,800 Westpac, St.George, and BankSA ATMs
- Optional paperless [eStatements](#)
- Can be used as a 100% interest offset account when linked to your Westpac Rocket Repay Home Loan or Rocket Investment loan.

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.

[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. 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. Daily transactional limits apply.
2. If the account is part of a Westpac Plus Package the monthly service fee is \$7.00.
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](#).

BPAY® is a registered trademark of BPAY Pty Ltd ABN 69 079 137 518.

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



<http://www.westpac.com.au/personal-banking/bank-accounts/everyday-accounts/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.

Features

CANSTAR CANNEX 5 star rating

CANSTAR CANNEX is an independent benchmarking agency that compares day to day accounts based on rates and features. Their highest rating – 5 star – represents “outstanding value” in the High Transactor-Full Service account category, which means your 5-star Westpac Choice account is in their words, “a guaranteed high-performance product”.

Westpac Choice offers multiple ways to access your money

- ATMs - over 2,800 Westpac, St.George and BankSA locations
- EFTPOS
- Debit MasterCard[®] or Handycard
- Telephone Banking
- Online Banking
- Branch
- Cheque
- BPAY[®].

Add a Debit MasterCard^{®3}

A [Westpac Debit MasterCard](#) gives you more ways to access your own money, in more places. It's a debit card, not a credit card, which is linked to your personal bank account. So when you make purchases or withdraw cash, you access money in your account.

With a Westpac Debit MasterCard you can access your own money for purchases online, over the phone and even overseas. You can use your own funds and withdraw cash at millions of locations worldwide where MasterCard is accepted.

eStatements

Westpac Choice also offers paperless [eStatements](#), which not only helps the environment but provides ready access to 7 years of account activity. You're simply sent an email each month, and you sign in to Online Banking to view your statement.

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Fees

Standard fees

Fee	Amount
The \$5.00 monthly service fee will be waived if customer initiated deposits of at least \$2,000 have been made by the last business day of each month	NIL
Online Banking withdrawal	NIL
Telephone Banking withdrawal (automated)	NIL
Telephone Banking withdrawal (staff assisted)	NIL
EFTPOS	NIL
Westpac/St.George/BankSA branded ATMs withdrawal	NIL
Cheques written	NIL
Direct debit	NIL
Branch staff assisted withdrawal	NIL
eStatements	NIL
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
Dishonour of cheques written or direct debits	\$9
Periodical payment not made fee	\$9
Account overdrawn fee	\$9

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



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

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Fee	Amount
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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Rates

There is no interest for this account.

View [Westpac Choice essentials](#)

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Links

- › <https://forms.westpac.com.au/Forms/savingtranslong.nsf/frmmain?readform&page=applicanteligibility&producttype=Choice&referrer=http%3A%2F%2Fwww.westpac.com.au%2Fpersonal-banking%2Fbank-accounts%2Feveryday-accounts%2Ftransaction-account%2F>
- › Accessing your accounts overseas
<http://www.westpac.com.au/personal-banking/bank-accounts/read-up-on/access-money-overseas/>
- › Accounts for my day to day banking
<http://www.westpac.com.au/personal-banking/bank-accounts/solutions/accounts-for-day-to-day-banking/>
- › Adobe Acrobat Reader
<http://get.adobe.com/reader/>
- › comparison table
<http://www.westpac.com.au/personal-banking/bank-accounts/everyday-accounts/comparison>
- › 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>
- › eStatements
<http://www.westpac.com.au/personal-banking/bank-accounts/manage-my/electronic-statements/>
- › Global ATM Alliance partners
<http://www.westpac.com.au/personal-banking/services/overseas-services/using-atms-overseas/>
- › 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
<http://www.westpac.com.au/personal-banking/bank-accounts/solutions/>
- › online PDF conversion tools
http://www.adobe.com/products/acrobat/access_onlinetools.html
- › Westpac Choice essentials
<http://www.westpac.com.au/personal-banking/bank-accounts/everyday-accounts/transaction-account/>
- › Westpac Debit MasterCard
<http://www.westpac.com.au/personal-banking/bank-accounts/debit-cards/debit-mastercard/>



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