



PHONE 1300 651 089

Apply

Essentials

Shape up with a Low Rate credit card

You could save on your credit card with low fees and low interest rates with our Low Rate credit card.

Our Low Rate credit card lives up to its name, offering you a low annual fee, low promotional rate on balance transfers and a low variable interest rate on purchases.

- Low annual credit card fee - currently \$45
- Low promotional interest rate on balance transfers - 0% p.a. for up to 6 months, requested when you apply¹
- 0% p.a. for the first 6 months on purchases²
- Low interest rate on purchases - 13.49% p.a. (variable)
- Interest rate on cash advances - 21.49% p.a. (variable)
- Up to 55 days interest free on purchases - just pay the full closing balance by the statement due date each month
- Minimum credit limit: \$1000

Things you should know

Important: If you are applying for a selected credit card at the same time or after your Premier Advantage Package is set up, or if you are switching or upgrading from an existing Westpac credit card, or if you are accessing employee benefits, you are not eligible for any special promotional offers (such as any promotional balance transfer rate) available at point of application. Please check the details at card application. Fees and charges are payable. Credit card applications are subject to Westpac's normal lending criteria. An additional credit card can be issued on the primary cardholder's credit card account to any nominated person 16 years or over. All transactions using the additional credit card will be the responsibility of the primary cardholder. Information about a third party's products or services is provided for convenience only and does not represent an endorsement by Westpac of the products and services.

Credit Savvy: Westpac's lending policies and guidelines are designed to ensure we lend responsibly. Make sure the credit limit you apply for is realistic and you have checked the interest rates, fees and charges on your selected credit card before you apply. Always aim to pay off more than your minimum monthly repayment amount as making minimum payments is not effective way to manage credit card debt. 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.

1. Promotion period is from 23 January 2012 to 16 March 2012. This offer excludes transfers and upgrades from existing Westpac credit cards and Westpac Group employees. The special balance transfer rate applies to balance transfers from non-Westpac credit, charge or store card(s) when requested at new card application before 16 March 2012. Subsequent balance transfers will be charged at the variable purchase rate then applicable to your card and will be treated as purchases with no interest free days applying to them. Payments to your account will be applied to the lowest applicable interest rate before any other cash advance or purchase amounts in ascending order. This means that the portion of your outstanding account balance that is subject a lower interest rate will be paid off first. After 6 months the balance transfer rate will switch back to your credit card variable purchase rate then applicable to your card. Each balance transfer must be a minimum of \$200.
2. Promotion period is from 23 January 2012 to 16 March 2012. This offer excludes transfers and upgrades from existing Westpac credit cards and Westpac Group employees. The introductory rate of 0% p.a. on purchases for the first 6 months is only applicable on purchases made using your Low Rate card within 6 months from the date your account is activated. After the 6 month period, the introductory variable purchase rate of 0% p.a. will switch to the variable purchase interest rate then applicable to your card. The introductory rate on purchases is not available in conjunction with any promotion other than a special balance transfer promotion available at card application.

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<http://www.westpac.com.au/personal-banking/credit-cards/low-rate/low-interest-credit-cards/>

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Features

Lower interest rates

- 0% for the first 6 months, then 13.49% p.a. on purchases (variable)¹
- 21.49% p.a. on cash advances (variable)
- 0% p.a. on balance transfers for up to 6 months²

Interest free days

- Up to 55 days interest free on purchases - just pay the full closing balance by the statement due date each month

Low Annual fee

- Low annual card fee, currently \$45
- Choose either of our Low Rate Visa Card or MasterCard®

Card security

- Westpac credit cards are protected by [CardShield™](#)
- Westpac also provides increased card security with an embedded microchip
- In addition you can get extra security when you shop at participating online retailers by registering with MasterCard® SecureCode™ or Verified by Visa, through the Westpac Added Online Security service
- Fraud Protection: Westpac uses Falcon® Fraud Protection to help protect your credit card, 24/7

Contactless Technology

- Your Low Rate Visa Card or MasterCard® comes with the added feature of contactless technology 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 hold your Low Rate Credit Card against the contactless terminal at participating merchants to make a secure payment for purchases under \$100 - no need to enter a PIN or sign

Flexibility and convenience

- Accepted at over 32 million locations worldwide
- [Optional Credit Card Repayment Protection](#)³
- Paperless [eStatements](#) available

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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



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Fees

Card Fees

Fee*	Amount
Annual fee	\$45
Westpac Foreign Transaction Fee	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 and will be displayed separately on your statement.
Westpac Processing Fee	We charge a fee of 2.0% of the Australian dollar value of any purchases or cash advances/withdrawals when the applicable credit card scheme converts the transaction from a foreign currency into Australian dollars.
Westpac On-Charged Scheme Fee	<p>The credit card schemes also charge fees when processing credit card transactions made in foreign currencies. The fees are either charged during the process of converting the foreign currency amount into Australian dollars, or are charged separately to Westpac and passed on to you by us. The fees vary depending on the applicable Credit Card scheme:</p> <ul style="list-style-type: none"> ▪ Visa Worldwide Service Assessment Fee - 1.0%¹ ▪ MasterCard® Issuer Cross Border Assessment - 0.8%² ▪ MasterCard® Currency Conversion Assessment - 0.2%³
Cash advances/Withdrawals fee	<p>An administrative charge of 2% of the value of the transaction will apply to each cash advance made on your card account, where your account has a negative (debit) balance after the transaction has been posted to it. A minimum charge of \$2.50 and a maximum charge of \$150 will apply in these circumstances. Where your account has a positive (credit) balance after the transaction has been posted to it, a charge of \$2.50 will apply to the transaction. These charges will appear on your credit card statement directly below the relevant cash advance.</p>
Missed payment charge	A charge of \$9 may be payable each statement cycle that the whole of the minimum monthly payment is not



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Fee*	Amount
	paid by the statement due date. If charged, the Missed Payment Charge will be debited to your account.
Over-limit fee	A fee of \$9 may be debited from your credit card account every time you exceed your credit limit during a statement cycle. It is debited from your account in that statement cycle, on or after the day(s) your credit limit is exceeded. This fee may also be charged whenever your account is over limit at the commencement of a statement cycle.
Duplicate statement fee	A fee of \$7.50 may be debited from your credit card account if you, or an additional cardholder, orders a copy of a statement that has already been issued for your account. This fee is debited from your account on or after the day you order the duplicate statement.
eStatements	NIL
Other fees and charges	Download the Consumer Credit Cards Conditions of Use (PDF 232kb)

*Fees are subject to change

Things you should know

1. Visa Worldwide PTe LTD ('Visa') charges us 1.0% of the transaction amount where a transaction is made using your Visa Card and the merchant or financial institution accepting the card is located outside of Australia. We pass this amount on to our customers.
2. MasterCard® International Incorporated charges us 0.8% of the transaction amount where a transaction is made using your MasterCard® and the merchant or financial institution accepting the card is located outside of Australia. We pass this amount on to our customers
3. MasterCard® International Incorporated charges us 0.2% of the transaction amount for converting foreign currency transactions made using a MasterCard® into Australian dollars. We pass this amount on to our customers.

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Rates

	Interest rates
Purchases	13.49% p.a. (variable)
Cash advances	21.49% p.a. (variable)
Balance transfers (requested at new card application) ¹	0% p.a. for up to 6 months ¹

View the [Low Rate Visa Card or MasterCard® essentials](#).

Things you should know

1. This promotional rate is available to customers who are applying for a new Low Rate credit card and request at application, to transfer the balance(s) from non-Westpac credit card(s), charge card(s) or store card(s). This promotion is only available at point of application. Subsequent balance transfers will be charged at the standard variable purchase interest rate currently 13.49% p.a. and will be treated as purchases with no interest free days applying to them. Payments made to your credit card account are first applied to any amounts transferred from other credit cards, charge cards or store cards under this promotion, before they are applied to any other purchase or cash advance amount. This means that the portion of your outstanding account balance that is subject to a lower interest rate will be paid off first. You will not gain the benefit of the interest free period on credit purchases until the full balance (including any balance transfer and any other promotional amount) is paid by the statement due date each month. After 6 months the balance transfer rate will switch back to your credit card standard variable rate for purchases then applicable to your product. Each balance transfer must be a minimum of \$200.

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Links

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- › Adobe Acrobat Reader
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- › CardShield
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- › Consumer Credit Card - Conditions of Use (PDF 229kb)
http://www.westpac.com.au/docs/pdf/pb/Consumer_Conditions_of_use.pdf
- › Credit Card Repayment Protection Product Disclosure Statement (PDF 222kb)
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- › Low Rate Visa Card or MasterCard® essentials
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