



55 Day Visa Card or MasterCard®

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PHONE 1300 651 089

Apply

Essentials

Minimise your interest with our 55 Days interest free credit card

Our 55 Day credit card could help you minimise your credit card fees, offering you \$0 annual card fee for the first year plus low interest rates on balance transfers.

- \$0 annual card fee in the first year – currently saving you \$30
- \$0 annual card fee in subsequent years – when you spend \$10,000 or more on purchases in the previous year using your card – current annual card fee \$30
- 0% p.a. on purchases within the first 5 months from account opening¹
- Low interest rate on balance transfers - 3.99% p.a. up to 6 months²
- Interest rate on purchases – 19.59%p.a. (variable)
- Interest rate on cash advances – 21.49%p.a. (variable)
- Interest free days - up to 55 interest free days on purchases as long as you pay your closing balance (including any promotional amount) in full by the statement due date each month
- Minimum credit limit: \$1,000.

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. The introductory interest rate of 0% p.a. on purchases for the first 5 months is only applicable on credit purchases made using your 55 Day card within 5 months from the date your account is opened. After that 5 month period, the introductory purchase interest rate of 0% p.a. will switch to the standard variable purchase interest rate, (currently 19.59% p.a. and subject to change) then applicable to your product. The introductory rate is applicable to credit purchases only and excludes cash advances and balance transfers. Promotion is only available for a limited time and excludes customers who obtain a 55 Day Credit Card as part of a Westpac package; or who switch from an existing Westpac card. The introductory interest rate on purchases is not available in conjunction with any promotion other than a special balance transfer promotion available at credit card application.
2. This promotional rate is available to customers who are applying for a new 55 Day 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 19.59% 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.



<http://www.westpac.com.au/personal-banking/credit-cards/lower-annual-fee/55-day-interest-free-credit-card/>

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Features

Lower introductory interest rates:

- Pay no interest (0%) on purchases within the first 5 months from account opening¹
- Low promotional interest rate of 3.99% p.a. on balance transfers for up to 6 months².

Interest free days:

- Up to 55 interest free days on purchases as long as you pay your closing balance (including any promotional amount) in full by the statement due date each month.

Annual card fee:

- \$0 annual card fee for the first year – currently saving you \$30
- Annual card fee waived in subsequent years when you spend \$10,000 or more on purchases in the previous year using your 55 Day Credit Card - current annual card fee \$30.

Card security:

- Protected by Cardshield™ to help defend against fraudulent activity
- Increased credit card security where your card comes with an embedded microchip
- 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
- Falcon® Fraud Protection to help monitor every transaction for irregular activity, 24/7.

Contactless technology:

- Your 55 Day 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 55 Day 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 global locations worldwide
- Optional credit card repayment protection³
- Choose either our 55 Day Visa Card or 55 Day MasterCard®.

Things you should know

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2. This promotional interest rate is available to customers who are applying for new 55 Day Interest Free 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 then applicable to your product 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 credit card 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



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and any other promotional amount) is paid by the statement due date each month. After 6 months the balance transfer interest 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.

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 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 document. The Bank does not guarantee payments under the policy.

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Fees

Fee*	Amount
Annual card fee	\$30. Waived for the first year. Fee waived in subsequent years when you spend \$10,000 or more on purchases in the previous year using your credit card.
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	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: <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/Withdrawal fee	An administrative charge of 2% of the value of the transaction will apply to each cash advance made on your credit 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 credit card account has a positive (credit) balance after the transaction has been posted to it, a charge of \$2.50 will apply to the cash advance transaction.



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Fee*	Amount
	These charges will appear on your credit card statement directly below the relevant cash advance.
Missed payment charge	A charge of \$9 may be payable each statement cycle that the whole of the minimum monthly payment is not 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 credit card account on or after the day you order the duplicate statement.
eStatements	NIL
Other fees and charges	Download the Consumer Credit Card Conditions of Use (PDF 232kb) .

*Fees are subject to change

Things you should know

1. Visa International Service Association 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 credit 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 MasterCard 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	19.59% p.a. (variable)
Cash advances	21.49% p.a. (variable)
Balance transfers (requested at card application)	3.99% p.a. for up to 6 months ¹

View the [55 Day Visa or MasterCard® essentials](#).

Things you should know

1. This promotional rate is available to customers who are applying for a new 55 Day 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 19.59% 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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- › Consumer Credit Card - Conditions of Use (PDF 229kb)
http://www.westpac.com.au/docs/pdf/pb/Consumer_Conditions_of_use.pdf
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