



PHONE 1300 651 089

Apply

Essentials

A card designed for full-time tertiary students

- Interest rate (variable): 20.45% p.a.
- Low annual fee of \$30¹, waived in your first year
- Up to 55 days interest free on credit purchases as long as you pay your closing balance in full by the statement due date each month²
- Approval based on income received from your casual job, part-time job or Austudy³
- Paperless eStatements available.

Things you should know

1. Annual fee is subject to change.
2. Interest on cash advances is calculated from the date the transaction is debited to your card account.
3. Other normal Westpac lending criteria still apply.



<http://www.westpac.com.au/personal-banking/credit-cards/lower-annual-fee/student-visa/>

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

- A card designed for full time tertiary students studying at a recognised tertiary institution
- Low annual fee of \$30¹, waived in your first year
- Up to 55 days interest free on credit purchases as long as you pay your closing balance (including any promotional amount) in full by the statement due date each month ²
- Approval based on income received from your casual job, part-time job or Austudy ³
- Interest rate (variable): 20.45% p.a.
- Accepted at over 28 million places worldwide
- Protected by [CardShield™](#)
- Optional: Credit [Card Repayment Protection](#)⁴
- Get extra security when you shop at participating online retailers by registering with Verified by Visa, through [Westpac Added Online Security](#) service.
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Things you should know

Important: If you are applying for a selected 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 card, or if you are accessing employee benefits, you are not eligible for any special promotional offers (such as bonus reward points and any promotional balance transfer rate) available at point of application. Please check the details at card application. Fees and charges are payable. Terms and conditions are available on request. Credit card applications are subject to Westpac's normal lending criteria. An additional 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 card will be the responsibility of the primary card holder. 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.

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4. 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

Fees Overview

Fee*	Amount
Annual card fee	\$30, waived in your first year
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.
Westpac Processing Fee	A fee of 2.0% of the value of any purchase or Cash Advance/ withdrawal transaction made in a foreign currency, following conversion into Australian dollars by the applicable Credit Card scheme, is payable. This fee will be incorporated into the Australian currency equivalent of the transaction shown on your statement.
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%
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.</p> <p>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.</p> <p>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 232 kb) .

*Fees are subject to change

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1. Visa Worldwide 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.



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Rates

Variable interest rates	
Purchases and cash advances	20.45% p.a.

View the [Student Visa Card essentials](#).

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Links

- › <https://online.westpac.com.au/cust/wps/portal/pol/creditcard/creditcardapplication?funcReqd=NewAppl&source=PL&type=Personal&cardType=Student+Visa+Card&referrer=http%3A%2F%2Fwww.westpac.com.au%2Fpersonal-banking%2Fcredit-cards%2Fflower-annual-fee%2Fstudent-visa%2F>
- › Adobe Acrobat Reader
<http://get.adobe.com/reader/>
- › Card Repayment Protection
<http://www.westpac.com.au/personal-banking/insurance/credit/credit-card-repayment-insurance/>
- › CardShield
<http://www.westpac.com.au/personal-banking/credit-cards/read-up-on/protect-your-cards/>
- › Consumer Credit Card - Conditions of Use (PDF 245kb)
http://www.westpac.com.au/docs/pdf/pb/Consumer_Conditions_of_use.pdf
- › online PDF conversion tools
http://www.adobe.com/products/acrobat/access_onlinetools.html
- › Student Visa Card essentials
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