



PHONE 1300 651 089

Apply

## Essentials

### A world of travel awaits with Earth Gold credit cards

Get your Qantas Frequent Flyer points climbing higher with Earth Gold credit cards. Enjoy the myriad of benefits and rewards offered including a low interest rate on balance transfers and complimentary international travel insurance cover.

### What you get with Earth Gold credit cards

- 2 Gold credit cards linked to one account: an Earth Gold American Express® Card and an Earth Gold MasterCard®
- Earn 1 Qantas Frequent Flyer point per \$1 spent on purchases with your Earth Gold American Express Card®<sup>1</sup>
- Earn 0.5 Qantas Frequent Flyer points per \$1 spent on purchases on your Earth Gold MasterCard<sup>1</sup>
- Earn 1 bonus Qantas Frequent Flyer point for every \$1 spent on selected Qantas products and services<sup>2</sup>
- Plus, complimentary Qantas Frequent Flyer membership if you're not already a member, for a limited time<sup>1</sup>
- A range of complimentary insurance covers in accordance with policy<sup>3</sup>, including:
  - Overseas travel insurance cover
  - Transit accident insurance cover
  - Purchase security insurance cover
  - Extended warranty Insurance cover
- Current Annual Fee of \$125
- 19.99% p.a. variable interest rate on purchases
- 21.49% p.a. variable interest rate on cash advance
- 0.99% p.a. on balance transfers for up to 6 months<sup>4</sup>
- Up to 45 days interest free on purchases<sup>5</sup>.

### [Accessing extra funds](#)

- [I need to access extra cash](#)
- [I want to make a purchase](#)

### 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,



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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.

Information current as at 23 January 2012.

1. The earning of Qantas Frequent Flyer points on purchases through the use of Earth Gold credit cards and the transfer of points to your Qantas Frequent Flyer membership account are subject to the [Earth Conditions of Use \(PDF 299kb\)](#). Points are earned on eligible purchases only and are not earned on cash advances or balance transfers. Points are not earned in certain circumstances - refer to your Conditions of Use for more details. You must be a member of the Qantas Frequent Flyer program to earn and redeem points in accordance with the Terms and Conditions of the Qantas Frequent Flyer program. A joining fee usually applies, but is waived for a limited time. For more information on the Qantas Frequent Flyer program, visit [qantas.com/frequentflyer](http://qantas.com/frequentflyer).
2. Selected Qantas products and services are Qantas passenger flights (with a QF flight number) booked directly with Qantas, Qantas Club and Qantas Frequent Flyer memberships, and purchases from Qantas Travel - excludes Jetstar flights and services. You do not earn bonus point on Qantas Freight, Qantas Business Travel, Jetset Travelworld channels and Qantas Staff Travel.
3. Complimentary insurance covers are issued by Zurich Australian Insurance Limited ABN 13 000 296 640 AFSL 232507 (Zurich) to Westpac Banking Corporation under separate Master Policies. Zurich is liable for separate risks insured and the benefits of the covers are extended to Westpac's cardholders (as third party beneficiaries) as complimentary benefits. Cover is subject to the terms and conditions and exclusions of the policy. Limits apply. No Westpac Group company has any liability in connection with the insurance policies. Policy wording may be obtained by calling 1300 762 284 or by downloading the [Earth Gold Card Insurance Conditions of Use \(PDF 189kb\)](#).
4. This promotional rate is available to customers who are applying for a new Earth Gold 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 19.99% 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.
5. Up to 45 days interest free when you pay the full closing balance (including any promotional amount) by the statement due date each month. American Express® is a registered trademark of American Express.

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## Features

### Complimentary insurance for Gold cardholders in accordance with policy<sup>1</sup>

- Overseas travel insurance cover  
For trips up to 3 months for you, your spouse, and dependent children travelling with you when you pay for your return tickets prior to leaving Australia, using either of your Earth Gold credit cards, in accordance with the policy.<sup>1</sup>  
This includes:
  - Certain medical expenses incurred overseas
  - Up to \$15,000 per person cover for loss or damage to personal property as specified in the policy
  - Up to \$500 per person for loss or damage to travel documents
  - Limit of \$2.5 million of personal liability cover
  - Up to \$5,000 rental vehicle excess cover as specified in the policy for loss or damage to rental vehicle.
- Transit accident insurance cover  
Up to \$250,000 transit accident insurance in the event of death or defined injury while travelling outside Australia on plane, bus, train or ferry when you have purchased the tickets for the journey using either of your Earth Gold credit cards before you leave, in accordance with the policy.<sup>1</sup>
- Purchase security insurance cover  
Up to 3 months cover against loss, theft or accidental damage for most new items purchased in Australia and overseas provided the purchase is charged to the credit card account, in accordance with the policy.<sup>1</sup>
- Extended warranty insurance cover  
Up to 12 months extended warranty insurance cover (in addition to the manufacturer's expressed Australian warranty) on most new personal items purchased using your Earth Gold credit cards in accordance with the policy.<sup>1</sup>

### Low balance transfer rate

- 0.99% p.a. on balance transfers for up to 6 months<sup>2</sup> at card application.

### Interest free days

- Up to 45 days interest free on purchases - just pay the full closing balance (Including any promotional amount and any balance transfer) by the statement due date each month.

### Low Annual fee

- Low annual fee, currently \$125.

### 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™ 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 Earth Gold 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



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- Simply hold your Earth MasterCard 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

- Maximum points earning potential with your Earth Gold American Express® Card
- Acceptance at over 32 million locations worldwide with your Earth Gold MasterCard
- Optional [Credit Card Repayment Protection](#).<sup>3</sup>

### Things you should know

Information current as at 23 January 2012.

1. Complimentary insurance covers are issued by Zurich Australian Insurance Limited ABN 13 000 296 640 AFSL 232507 (Zurich) to Westpac Banking Corporation under separate Master Policies. Zurich is liable for separate risks insured and the benefits of the covers are extended to Westpac's cardholders (as third party beneficiaries) as complimentary benefits. Cover is subject to the terms and conditions and exclusions of the policy. Limits apply. No Westpac Group company has any liability in connection with the insurance policies. Policy wording may be obtained by calling 1300 762 284 or by downloading the [Earth Gold Card Insurance Conditions of Use \(PDF 189KB\)](#).
2. This promotional rate is available to customers who are applying for a new Earth Gold credit card account and request at application by 29 December 2011, 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 card 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.
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

### Credit card fees

Fee*	Amount
Annual fee	Currently \$125.
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"> <li>▪ MasterCard® Issuer Cross Border Assessment - 0.8%</li> <li>▪ MasterCard® Currency Conversion Assessment - 0.2%</li> <li>▪ American Express® Foreign Exchange Conversion Fee - 1.5%.</li> </ul>
Cash advances/Withdrawal 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>



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Fee*	Amount
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, order 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 <a href="#">Earth Conditions of Use (PDF 299kb)</a> .

\*Fees are subject to change

#### Things you should know

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PayPass™ is a registered trademark of MasterCard International Incorporated.

## Rates

	Interest Rates
Purchases	19.99% p.a. (variable)
Cash advances	21.49% p.a. (variable)
Balance transfers (requested at new card application) <sup>1</sup>	0.99% p.a. for up to 6 months <sup>1</sup>

View the [Earth Gold essentials](#).

### Things you should know

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1. This promotional rate is available to customers who are applying for a new Earth Gold 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 19.99% 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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## Rewards

### Keep your Qantas Frequent Flyer points climbing with Earth Gold credit cards

#### Earning with everyday spend

- Earn 1 Qantas Frequent Flyer point per \$1 spent on purchases with your Earth Gold American Express® Card<sup>1</sup>
- Earn 0.5 Qantas Frequent Flyer points per \$1 spent on purchases with your Earth Gold MasterCard®<sup>1</sup>
- We will automatically send your points to your Qantas Frequent Flyer account every month. Just provide us with your Qantas Frequent Flyer membership details.

#### Earn bonus Qantas Frequent Flyer points

- Earn 1 bonus Qantas Frequent Flyer point for every \$1 you spend on selected Qantas products and services<sup>2</sup>
- Earn Qantas Frequent Flyer points twice with Qantas Frequent Flyer Program partners - once on your Earth cards and again with the partner by presenting your Qantas Frequent Flyer membership card.

#### Redeem for flights or merchandise

- Redeem Qantas Frequent Flyer points for flights or upgrades<sup>3</sup>; or
- Choose from a wide range of merchandise in the online Qantas Frequent Flyer Store with over 2,000 products to choose from including retail store and travel vouchers and experiences<sup>4</sup>. Visit [qantas.com/frequentflyer](http://qantas.com/frequentflyer) for more information.

#### Special offers for Earth cardholders

- Complimentary Qantas Frequent Flyer membership, available for a limited time if you are not already a member<sup>5</sup>
- Pay just 5.99% p.a. fixed interest on selected Qantas products and services for transactions over \$500 provided you notify us<sup>6</sup>.

For more details on the Qantas Frequent Flyer program visit [qantas.com/frequentflyer](http://qantas.com/frequentflyer) or contact the Qantas Frequent Flyer Service Centre on 13 11 31.

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2. Selected Qantas products and services are Qantas passenger flights (with a QF flight number) booked directly with Qantas, Qantas Club and Qantas Frequent Flyer memberships, and purchases from Qantas Travel - excludes Jetstar flights and services. You do not earn bonus point on Qantas Freight, Qantas Business Travel, Jetset Travelworld channels and Qantas Staff Travel.

3. Qantas and Jetstar Any Seat Awards are available on any flight with a QF or JQ flight number. The points required for Qantas and Jetstar Any Seat Awards are variable and are only valid when quoted. There is no fixed relationship between the cash price charged by the applicable airline for a seat and the points required to redeem an Any Seat Award through Qantas Frequent Flyer. Not all special promotional fares are available as Any Seat Awards. Award flights must be booked at least 24 hours before scheduled departure (and other advance booking requirements may apply). For more information see [qantas.com/frequentflyer](http://qantas.com/frequentflyer). The Jetstar Any Seat Awards booking service is operated by Carlson Marketing Group (Aust) Pty Ltd trading as Carlson Leisure Travel Service. Licence No. 2TA 5778, IATA 02-3 59523.

4. Qantas Frequent Flyer Store products are for delivery in Australia and New Zealand only (and different products are available in each delivery location). See [qantas.com/frequentflyer](http://qantas.com/frequentflyer) for details. The Qantas Frequent Flyer Store is operated by Carlson Marketing Group (Aust) Pty Ltd trading as Carlson Leisure Travel Service.

5. A joining fee usually applies but is waived for new Earth cardholders for a limited time.



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6. When you spend at least \$500 on selected Qantas products and services in one transaction you'll pay a fixed rate of 5.99% p.a fixed interest rate on those transactions. To activate this rate you must call us on 1300 762 284 and notify us after the transaction. From the date you notify us, the promotional rate will apply to that purchase. You will lose the benefit of the interest free days on all credit purchases where the closing balance (including any balance transfer and promotional amount, including any amount to which the promotional 5.99% p.a. fixed rate applies) is not paid in full by the statement due date each month. Prior to notifying us, the standard variable interest rate on purchases will apply to the selected purchase.

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## Links

- › <https://online.westpac.com.au/cust/wps/portal/pol/creditcard/earthgold/creditcardapplication?funcReqd=NewAppl&source=PL&type=Personal&cardType=Earth+Gold+Card&referrer=http%3A%2F%2Fwww.westpac.com.au%2Fpersonal-banking%2Fcredit-cards%2Freward-cards%2Fgold-credit-card%2F>
- › Accessing extra funds  
<http://www.westpac.com.au/personal-banking/credit-cards/solutions/accessing-extra-funds/>
- › Adobe Acrobat Reader  
<http://get.adobe.com/reader/>
- › CardShield  
<http://www.westpac.com.au/personal-banking/credit-cards/read-up-on/protect-your-cards/>
- › Credit Card Repayment Protection  
<http://www.westpac.com.au/personal-banking/credit-cards/manage-my-credit-card/credit-card-repayment-protection/>
- › Earth Conditions of Use (PDF 299kb)  
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- › Earth Gold essentials  
<http://www.westpac.com.au/personal-banking/credit-cards/reward-cards/gold-credit-card/>
- › I need to access extra cash  
<http://www.westpac.com.au/personal-banking/credit-cards/solutions/accessing-extra-funds/accessing-extra-cash/>
- › I want to make a purchase  
<http://www.westpac.com.au/personal-banking/credit-cards/solutions/accessing-extra-funds/how-to-purchase-options/>
- › online PDF conversion tools  
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- › qantas.com/frequentflyer  
<http://qantas.com/frequentflyer>
- › Westpac Added Online Security  
<http://www.westpac.com.au/personal-banking/credit-cards/manage-my-credit-card/westpac-added-online-security/>



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