



PHONE 1300 651 089

Apply

## Essentials

### Earn reward points with Altitude Gold credit cards

Altitude Gold credit cards could help you earn the points you need to redeem the rewards you want. These reward credit cards also offer you bonus points to help you get your points balance climbing, 2 credit cards for extra points earning power and flexibility. Plus, your points won't expire for as long as you are an Altitude Gold cardholder. All with a range of complimentary insurance covers.

- 2 cards linked to one account: An Altitude Gold American Express® Card and your choice of Altitude Gold Visa Card or Altitude Gold MasterCard®
- 3.99% p.a. for up to 6 months on balance transfers<sup>1</sup>
- Receive 10,000 bonus Altitude points after your first purchase using either of your cards<sup>2</sup>
- Earn 2 Altitude points per \$1 spent on purchases on your Altitude Gold American Express® Card<sup>3</sup>
- Earn 1 Altitude point per \$1 spent on purchases on your Altitude Gold Visa Card or Altitude Gold MasterCard<sup>3</sup>
- Enjoy the convenience of acceptance at over 32 million locations worldwide
- Interest rate on purchases - 19.99% p.a. (variable)
- Interest rate on cash advances - 21.59% p.a. (variable)
- Up to 45 days interest free on credit purchases when you pay the full closing balance (including any balance transfer amount or any other promotional amount) by the statement due date each month
- A range of [complimentary insurance covers](#)
- 24/7 Gold Priority Service line for cardholders on 1300 367 228
- Annual fee \$150.

### 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, 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.



<http://www.westpac.com.au/personal-banking/credit-cards/reward-cards/gold-credit-cards/>

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.

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Information current as at 23 January 2012.

1. This promotional rate is available to customers who are applying for a new Altitude 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.
2. The bonus points will be added to your Altitude points balance within three business days after the first purchase transaction being debited to your account. If you obtain a credit card as part of a Westpac package, or switch from an existing Westpac card, you are not eligible for the bonus point described.
3. The earning and redemption of Altitude points (including available rewards and expiry of points) is subject to the [Altitude Rewards Terms and Conditions \(PDF 170kb\)](#). Altitude points are not earned on cash advances. You do not receive points if your card account is in arrears for 2 consecutive statement cycles. You are not entitled to points in other circumstances - see [Altitude Rewards Terms and Conditions \(PDF 170kb\)](#). You must have earned a minimum of 3,000 points before you can redeem for any rewards.

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## Features

### Low balance transfer rate:

- 3.99% p.a. on balance transfers for up to 6 months<sup>1</sup> at card application.

### Interest free days:

- Up to 45 interest free days on credit purchases as long as you pay your closing balance (including any balance transfer amount or any other promotional amount) in full by the statement due date each month.

### Complimentary insurance covers in accordance with policy<sup>2</sup>

- Overseas travel insurance
- Transit accident insurance
- Purchase security insurance
- Extended warranty Insurance.

### Gold 24/7 Priority Service Line

- Have a general enquiry? Call us on 1300 367 228, 24 hours a day, 7 days a week.

### Awards

- Canstar Cannex Credit Card 5 Star Rating - Altitude Gold - May 2011
- Canstar Cannex Credit Card Rewards 5 Star Rating - Altitude Gold American Express<sup>®</sup> Card - June 2011.

### Annual fee:

- Currently \$150.

### Card Security:

- Protected by [Cardshield](#)<sup>™</sup> to help defend against fraudulent activity
- Increased credit card security where your card comes with an embedded microchip
- Optional [credit card repayment protection](#)
- Extra security when you shop at participating online retailers by registering with MasterCard<sup>®</sup> SecureCode<sup>™</sup>, or Verified by Visa, through the [Westpac Added Online Security](#) service
- Falcon<sup>®</sup> Fraud Protection to help protect your credit cards, 24/7 by monitoring every transaction for irregular activity.

### Contactless Technology:

- For a fast and convenient payment option for everyday purchases of under \$100, simply hold your Visa Card against the Visa payWave terminal wherever you see the payWave logo - no need to enter a PIN or sign
- For a fast and convenient payment option for everyday purchases of \$100 or less, simply tap your MasterCard on the PayPass<sup>™</sup> terminal wherever you see the PayPass logo - no need to enter a PIN or sign.

### Things you should know

Information current as at 23 January 2012.

1. This promotional rate is available to customers who are applying for a new Altitude 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



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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.

2. 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 367 228 or by downloading the [Gold Card Insurance Conditions of Use \(PDF 259kb\)](#).

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## Fees

### Fees overviews

Fee*	Amount
Annual fee	Currently \$150.
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	<p>For Altitude Gold Visa Card or Altitude Gold MasterCard: We charge a fee of 2% 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.</p> <p>For Altitude Gold American Express Card: We charge a fee of 1.5% 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.</p>
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>■ Visa Worldwide Service Assessment Fee - 1.0%<sup>1</sup></li> <li>■ MasterCard® Issuer Cross Border Assessment - 0.8%<sup>2</sup></li> <li>■ MasterCard® Currency Conversion Assessment - 0.2%<sup>3</sup></li> <li>■ American Express® Foreign Exchange Conversion Fee - 1.5%<sup>4</sup>.</li> </ul>
Cash advances/Withdrawal fee	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



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Fee*	Amount
	<p>(debit) balance after the transaction has been posted to it. A minimum charge of \$2.50 and a maximum charge of \$150 will apply.</p> <p>Where your account has a positive (credit) balance after the transaction has been posted to it, only a charge of \$2.50 will apply.</p> <p>These charges will appear on your credit card statement directly below the relevant cash advance.</p>
Missed payment charge	<p>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.</p>
Over-limit fee	<p>A fee of \$9 may be debited from your Gold 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.</p>
Duplicate statement fee	<p>A fee of \$7.50 may be debited from your Gold 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.</p>
Other fees and charges	<p>Download the <a href="#">Consumer Credit Cards Conditions of Use (PDF 229kb)</a>.</p>

\*Fees are subject to change.

### Things you should know

Information current as at 23 January 2012.

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 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.
4. American Express® international Incorporated charge us this fee on the transaction amount for converting foreign currency transactions made using an American Express® into Australian dollars. We pass this amount onto our customers.

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## Rates

	Interest rates
Purchases	19.99% p.a. (variable)
Cash advances	21.59% p.a. (variable)
Balance transfers (requested at new card application) <sup>1</sup>	3.99% p.a. for up to 6 months <sup>1</sup>

View the [Altitude Gold essentials](#).

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## Rewards

### Reward yourself with the award winning Altitude Gold credit cards

Choosing the Altitude Gold credit cards means you can be confident you will have 2 credit cards for extra points earning power and flexibility. And, redeem your Altitude points for a wide range of some of the best rewards from around the globe.

### Earning reward points with Altitude Gold credit cards:

- Bonus points - Receive 10,000 bonus Altitude points after you make your first purchase using either of your cards<sup>1</sup>
- Earn 2 Altitude points per \$1 spent on purchases on your Altitude American Express® Card<sup>2</sup>
- Earn 1 Altitude point per \$1 spent on purchases on your Altitude Visa Card or Altitude MasterCard<sup>2</sup>
- Bonus Partner points - You could earn up to 3 bonus Altitude point for every \$1 you spend on purchase at participating Bonus Partners such as Crowne Plaza, Cellarmasters Wines and more<sup>3</sup>
- Westpac Online Investing bonus points - Earn 1 bonus Altitude point for every \$1 spent on brokerage when you trade through Westpac Online Investing<sup>4</sup>.

### Choose your reward with Altitude

Altitude Rewards offers a wide range of rewards such as:

- The latest in technology including Apple, Sony and Bose
- Homeware by Dyson, Kitchenaid, Tefal and more
- Gift vouchers from a variety of stores including Westfield, David Jones, Myer, Harvey Norman and Bunnings.

You can also use your Altitude points to redeem frequent flyer points from 5 different frequent flyer programs<sup>5</sup>. Choose from:

- Virgin Australia's Velocity
- Malaysia Airline's Enrich
- Air New Zealand Airpoints
- Singapore Airlines KrisFlyer
- Cathay Pacific AsiaMiles.

Visit [altituderewards.com.au](http://altituderewards.com.au) or sign in to Altitude Rewards through Westpac Online Banking to:

- View our latest rewards magazine, new rewards and special offers
- Find your local bonus points partners to earn up to triple the usual points
- Redeem Altitude points for rewards
- Check your Altitude rewards account.

### Things you should know

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1. The bonus points will be added to your Altitude points balance within three business days after the first purchase transaction being debited to your account. If you obtain a credit card as part of a Westpac package, or switch from an existing Westpac card, you are not eligible for the bonus point described. This promotion is not available in conjunction with other promotion.



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2. The earning and redemption of Altitude points (including available rewards and expiry of points) is subject to the [Altitude Rewards Terms and Conditions \(PDF 170Kb\)](#). Altitude points are not earned on cash advances or balance transfers. You do not receive points if your card account is in arrears for 2 consecutive statement cycles. You are not entitled to points in other circumstances - see [Altitude Rewards Terms and Conditions \(PDF 170Kb\)](#). You must have earned a minimum of 3,000 points before you can redeem for any rewards.
3. Only Australia Bonus Partner outlets apply unless stated otherwise
4. To earn Altitude Points with Westpac Securities, you must register your card and agree to the terms and conditions on the Westpac Online Investing website. Simply log into your Online Investing account, go to My Account, My Profile then Altitude. And follow the instructions in the Rewards section. Westpac Securities offer an online trading service specifically designed for self – directed investors and direct traders. Westpac Securities can help make trading easy and affordable. Trades start from \$24.95 per trade with no account-keeping or subscription fees, and no minimum number of trades per month. If you are not a Westpac Securities customer already, you can join at [westpac.com.au](http://westpac.com.au). Share trading through Westpac Securities is provided by Australian Investment Exchange Ltd ("AUSIEX") ABN 71 076 515 930 AFSL 241400, a Participant of the ASX Group.
5. You must be a member of the relevant frequent flyer program to redeem Altitude points for frequent flyer points. Under the [Altitude Rewards Terms and Conditions \(PDF 170Kb\)](#), you must have earned at least 3,000 Altitude points before you can redeem them for frequent flyer points. You must redeem a minimum of 3,000 points with additional increments in multiples of 500 points at a time for frequent flyer points. Award flights are subject to capacity controls and availability is limited. Some flights may not have any Award seats available. The terms and conditions of the relevant frequent flyer program apply.

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## Links

- > <https://online.westpac.com.au/cust/wps/portal/pol/creditcard/creditcardapplication?funcReqd=NewAppl&source=PL&type=Personal&cardSelection=ALG&referrer=http%3A%2F%2Fwww.westpac.com.au%2Fpersonal-banking%2Fcredit-cards%2Freward-cards%2Fgold-credit-cards%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/>
- > Altitude Gold essentials  
<http://www.westpac.com.au/personal-banking/credit-cards/reward-cards/gold-credit-cards/>
- > altituderewards.com.au  
<http://altituderewards.com.au/Default.aspx>
- > Altitude Rewards Terms and Conditions (PDF 170kb)  
[http://www.westpac.com.au/docs/pdf/pb/Altitude\\_Rewards\\_Terms\\_and\\_1.pdf](http://www.westpac.com.au/docs/pdf/pb/Altitude_Rewards_Terms_and_1.pdf)
- > Cardshield  
<http://www.westpac.com.au/personal-banking/solutions/everyday/manage-money-better/credit-card-secure/>
- > Consumer Credit Card - Conditions of Use (PDF 229kb)  
[http://www.westpac.com.au/docs/pdf/pb/Consumer\\_Conditions\\_of\\_use.pdf](http://www.westpac.com.au/docs/pdf/pb/Consumer_Conditions_of_use.pdf)
- > credit card repayment protection  
<http://www.westpac.com.au/personal-banking/credit-cards/manage-my-credit-card/credit-card-repayment-protection/>
- > Credit Card Repayment Protection Product Disclosure Statement (PDF 222kb)  
[http://www.westpac.com.au/docs/pdf/pb/FSR\\_CreditCardProtectPDS.pdf](http://www.westpac.com.au/docs/pdf/pb/FSR_CreditCardProtectPDS.pdf)
- > Gold Card Insurance Conditions of Use (PDF 259kb)  
<http://www.westpac.com.au/docs/pdf/pb/GoldCardConditionsUse.pdf>
- > 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  
[http://www.adobe.com/products/acrobat/access\\_onlinetools.html](http://www.adobe.com/products/acrobat/access_onlinetools.html)
- > 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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