



Singapore Airlines Westpac Gold Card

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PHONE 1300 651 089

Apply

Essentials

Reward yourself with an experience that goes far beyond miles

Get closer to your next rewards flight with the only Gold credit cards in Australia to directly earn KrisFlyer miles on your membership account¹. Enjoy the benefits and rewards, including a low interest rate on balance transfers and complimentary international travel insurance cover².

What you get with Singapore Airlines Westpac Gold credit cards

- 2 Gold credit cards linked to 1 account: Singapore Airlines Westpac Gold Visa Card and Singapore Airlines Westpac Gold American Express[®] Card
- Receive 5,000 KrisFlyer miles after your first purchase using either of your cards³
- Earn 1 KrisFlyer mile per \$1 spent on purchases with your Singapore Airlines Westpac Gold American Express[®] Card³
- Earn 0.5 KrisFlyer miles per \$1 spent on purchases on your Singapore Airlines Westpac Gold Visa Card³
- Plus, earn double the usual KrisFlyer miles for every \$1 spent on flights and upgrades on singaporeair.com¹
- A range of complimentary insurance covers, including:
 - Overseas travel insurance cover
 - Transit accident insurance
 - Purchase security insurance cover
 - Extended warranty Insurance cover.
- Annual fee of \$125
- 19.49% p.a. variable interest rate on purchases
- 20.74% p.a. variable interest rate on cash advance
- 0.99% p.a. on balance transfers for up to 6 months⁴
- Up to 45 days interest free on purchases⁵.

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.

Information current as at 23 January 2012.



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

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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1. The earning of KrisFlyer miles through the use of Singapore Airlines Westpac Gold credit cards and the transfer of miles to your KrisFlyer membership account or transferred are subject to the [Singapore Airlines Westpac Gold credit cards Conditions of Use \(PDF 415kb\)](#). Miles are earned on eligible purchases only and are not earned on cash advance. Miles are not earned in certain circumstances - refer to the [Singapore Airlines Westpac Gold credit cards Conditions of Use \(PDF 415kb\)](#) for more details. You must be a member of the KrisFlyer programme to earn and redeem miles in accordance with the Terms and Conditions of the KrisFlyer programme. For more information visit krisflyer.com. Refer to singaporeair.com for terms and conditions that apply to redeeming your miles.
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 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 660 529 or by downloading the [Singapore Airlines Westpac Gold credit card Insurance Policy \(PDF 336kb\)](#).
3. 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 points described. If you are eligible for the KrisFlyer bonus miles offer, the bonus miles will usually be transferred to your KrisFlyer account within 45 days of your first eligible purchase transaction using either of your Singapore Airlines Westpac Gold credit cards. If Westpac does not hold your valid KrisFlyer membership number, these miles will be transferred to your KrisFlyer account usually within 45 days of you providing this membership number to Westpac. Transfer of miles is subject to the [Singapore Airlines Westpac Gold credit cards Conditions of Use \(PDF 415kb\)](#).
4. This promotional rate is available to customers who are applying for a new Singapore Airlines Westpac 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 19.49% 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.
5. Up to 45 days interest free when you pay the full closing balance (including any promotional amount and any balance transfer) by the statement due date each month.

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Features

Complimentary Insurance for Gold cardholders¹ in accordance with policy

- Overseas Travel Insurance
For trips up to 3 months for you, your spouse, and your children travelling with you when you pay for your return tickets in full prior to leaving Australia, using either of your Singapore Airlines Westpac Gold credit cards.¹ 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 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 Singapore Airlines Westpac Gold credit cards before you leave¹.
- Purchase security insurance cover
Up to 3 months cover against loss, theft or accidental damage for most new items purchased in Australia and overseas¹.
- 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 Singapore Airlines Westpac Gold credit cards¹.

Low balance transfer rate

- 0.99% p.a. on balance transfers for up to 6 months² at card application.

Interest free days

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

Annual fee

- Current annual fee \$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 Verified by Visa, through [Westpac Added Online Security](#) service
- Fraud Protection: Westpac uses Falcon[®] Fraud Protection to help protect your credit card, 24/7.

Contactless Technology

- Your Singapore Airlines Westpac Gold Visa Card comes with the added feature of contactless technology which means at participating merchants you can now buy, everyday items like newspapers, coffees and sandwiches without having to always carry cash
- Simply hold your Singapore Airlines Westpac Gold Visa 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.



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Flexibility and convenience

- Maximum points earning potential with your Singapore Airlines Westpac Gold American Express® Card
- Acceptance at over 32 million locations worldwide with your Singapore Airlines Westpac Gold Visa Card
- Optional [Credit Card Repayment Protection](#)³.

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 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 660 529 or by downloading the [Singapore Airlines Westpac Gold credit card Insurance Policy \(PDF 336kb\)](#).
2. This promotional rate is available to customers who are applying for a new Singapore Airlines Westpac Gold credit cards 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"> ■ Visa Worldwide Service Assessment Fee - 1.0% ■ American Express® Foreign Exchange Conversion Fee - 1.5%.
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>
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.



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Fee*	Amount
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 Singapore Airlines Westpac Gold credit cards Conditions of Use (PDF 415kb) .

*Fees are subject to change

Things you should know

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Rates

	Interest rates
Purchases	19.49% p.a. (variable)
Cash advances	20.74% p.a. (variable)
Balance transfers (requested at new card application) ¹	0.99% p.a. for up to 6 months ¹

View the [Singapore Airlines essentials](#).

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Rewards

Keep your KrisFlyer miles climbing with Singapore Airlines Westpac Gold credit cards

Earning with everyday spend

- Earn 1 KrisFlyer mile per \$1 spent on purchases with your Singapore Airlines Westpac Gold American Express® Card¹
- Earn 0.5 KrisFlyer miles per \$1 spent on purchases with your Singapore Airlines Westpac Gold Visa Card¹
- Just provide us with your Singapore Airlines KrisFlyer membership details and we will automatically transfer your KrisFlyer miles to Singapore Airlines every month credit your KrisFlyer account
- If you do not provide a KrisFlyer membership number at the time of application we will automatically create a KrisFlyer membership for you upon approval of your Singapore Airlines Westpac Gold credit cards.

Earn bonus KrisFlyer miles

- As a special welcome bonus, receive 5,000 KrisFlyer miles after your first purchase using either of your cards²
- Earn double the usual KrisFlyer miles when you use either of your Singapore Airlines Westpac Gold credit cards to purchase flights or upgrades in Australian dollars from singaporeair.com¹.

Redeem for flights

Redeem your KrisFlyer miles for flights on Singapore Airlines and more than 20 airline partners.¹

For more details on the Singapore Airlines KrisFlyer programme visit singaporeair.com/krisflyer.

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2. If you are obtain a credit card as part of a Westpac Package, or switch from an existing Westpac card you are not eligible for the bonus points described. If you are eligible for the KrisFlyer bonus miles offer, the bonus miles will usually be transferred to your KrisFlyer account within 45 days of your first eligible purchase transaction using either of your Singapore Airlines Westpac Gold credit cards. If Westpac does not hold your valid KrisFlyer membership number, these miles will be transferred to your KrisFlyer account usually within 45 days of you providing this membership number to Westpac. Transfer of miles is subject to the [Singapore Airlines Westpac Gold credit cards Conditions of Use \(PDF 415kb\)](#).

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Links

- > <https://online.westpac.com.au/cust/wps/portal/pol/creditcard/creditcardapplication?funcReqd=NewAppl&source=PL&type=Personal&cardType=Singapore+Airlines+Westpac+Gold+Card&referrer=http%3A%2F%2Fwww.westpac.com.au%2Fpersonal-banking%2Fcredit-cards%2Freward-cards%2Fsingapore-gold-reward-card%2F>
- > 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/>
- > Credit Card Repayment Protection Product Disclosure Statement (PDF 222kb)
http://www.westpac.com.au/docs/pdf/pb/FSR_CreditCardProtectPDS.pdf
- > krisflyer.com
<http://www.krisflyer.com>
- > online PDF conversion tools
http://www.adobe.com/products/acrobat/access_onlinetools.html
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- > singaporeair.com/krisflyer
<http://singaporeair.com/krisflyer>
- > Singapore Airlines essentials
<http://www.westpac.com.au/personal-banking/credit-cards/reward-cards/singapore-gold-reward-card/>
- > Singapore Airlines Westpac Credit Card application form (PDF 139kb)
http://www.westpac.com.au/docs/pdf/pb/SIA_Application_Form.pdf
- > Singapore Airlines Westpac Gold Credit Cards Conditions of Use (PDF 415kb)
http://www.westpac.com.au/docs/pdf/pb/SIA_Gold_Conditions_of_use.pdf
- > Singapore Airlines Westpac Gold credit cards Conditions of Use (PDF 415kb).
http://www.westpac.com.au/docs/pdf/pb/Consumer_Conditions_of_use.pdf
- > Singapore Airlines Westpac Gold Credit Cards Insurance Policy (PDF 336kb)
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- > Westpac Added Online Security
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