



Credit Card Repayment Protection

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PHONE 1300 651 089

Apply

Essentials

What if you can't make your credit card repayments?

Our credit card protection insurance:

- Helps cover your card repayment obligations if you lose your job, or are unfit for work due to sickness, injury, or disease
- Pays your credit card balance, up to \$50,000, if you die
- Pays benefits directly to your card
- Is available to eligible Westpac account holders.

Did you know?

Our credit card repayment protection covers you for situations such as if you lose your job or become unfit for work.

Protecting my lifestyle

- [No income? Lots of worries](#)
- [What if something happens to my home?](#)
- [What if something happens to my car?](#)
- [More Insurance solutions](#)

Things you should know

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.



<http://www.westpac.com.au/personal-banking/insurance/credit/credit-card-repayment-insurance/>

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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Features

More about Credit Card Repayment Protection

Our Credit Card Repayment Protection is optional. You can apply for this insurance when you apply for a Westpac credit card or if you already have one of our credit cards.

Credit Card Repayment Protection will help you pay your card repayments if you:

- Lose your job
- Become unfit for work due to sickness, injury, or disease
- Die, it will pay the balance owing on your credit card, up to \$50,000.

Other benefits

- No medical examination required when applying
- You don't pay more because of your age, job, or health record
- You can claim even if you are entitled to benefits from another source, such as workers compensation, sick leave or Centrelink.

What does it cost?

Credit Card Repayment Protection costs 52 cents for every \$100 owing on your credit card. The monthly premium is calculated on the balance owing on your credit card at the end of each statement cycle.

The following table gives an indication of monthly premiums, depending on the credit card balance.

Monthly premiums

If the balance at the end of your statement cycle is:	The monthly premium is:
Nil	Nil
\$1,000	\$5.20
\$3,000	\$15.60
\$5,000	\$26.00

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How to claim

- [Download the claim form](#)
- Complete and send in the claim form, and supporting information.

By post

Personal Loan & Credit Card Protection Claims
Westpac General Insurance Limited
GPO Box 4451
Sydney NSW 2001

By fax

1300 786 606

In person

You can collect a claim form from any of our branches and lodge it at your nearest branch.

Provide us with the following information

Job loss

If you lose your job, you need to send us:

- A completed claim form
- An employment separation certificate or
- A letter stating your period of employment, the reason for your employment finishing and your employer's name and contact details.

Unfit for work

If you are unfit for work due to sickness, injury, or disease, you must send us the original completed claim form, which your medical practitioner also needs to complete and sign.

Death claims

For death claims, we need a copy of the original death certificate. A claim form isn't required.

What happens when you claim

We will get back to you within 10 days to either:

- Confirm payment and whether your claim has been successful or
- Request additional information to help us reach a decision on your claim.

Insurance claim help

If you have any queries, or need assistance with completing the claim form, please call us:

1300 369 989
Monday to Friday
8:45am and 5pm, AEST/AEDT

Track your claim

You can track the progress of your claim by calling 1300 369 989.



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Links

- > <http://www.westpac.com.au/personal-banking/insurance/credit/credit-card-repayment-insurance/credit-card-protection-apply/>
- > Adobe Acrobat Reader
<http://get.adobe.com/reader/>
- > Credit Card Repayment Protection Product Disclosure Statement (PDF 222kb)
http://www.westpac.com.au/docs/pdf/pb/FSR_CreditCardProtectPDS.pdf
- > Download the claim form
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