



PHONE 132 032

Apply

Essentials

12.59% p.a. variable interest rate¹

- An unsecured Personal Overdraft is a line of credit which allows you to control your expenditure while giving you financial flexibility
- Available on [Westpac Choice](#)²
- Apply for an overdraft limit from \$250 up to \$25,000
- Pay interest only on the money you use, when fees and charges are paid on time
- No security required
- Low monthly fees³.

A convenient way of making sure you have enough money in your account at all times.

How you can access your money

- ATM
- EFTPOS
- Telephone Banking
- Online Banking
- BPAY[®]
- Branch
- Cheque
- Automatic payments.

Benefit summary

- You only pay interest on the money you use (provided fees and interest are paid when debited to the account)
- You pay a low establishment fee
- No security required.

Things you should know

1. Variable rate as at 23 January 2012. Rate subject to change without notice.
2. Unsecured and Temporary Personal Overdrafts are only available on Westpac Choice and are subject to the Bank's normal lending criteria.
3. Fees and charges apply. Full Terms and Conditions available on request. These may be varied or new Terms and Conditions introduced in the future.

BPAY[®] Registered to BPAY Pty Ltd ABN 69 079 137 518



<http://www.westpac.com.au/personal-banking/personal-loans/overdrafts/personal-overdrafts/>

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.

Fees

Fees and charges for Personal Overdrafts

Fee	Amount
Establishment fee	Nil
Monthly service fee for Unsecured Personal Overdrafts up to \$25,000	\$6

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Rates

Personal Overdraft rates ¹

Overdraft amount	Rates
\$250 to \$25,000	12.59% p.a. (variable interest rate)

View [Personal Overdrafts essentials](#).

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Links

- > <http://www.westpac.com.au/personal-banking/personal-loans/overdrafts/personal-overdrafts/apply-now/>
- > Personal Overdrafts essentials
<http://www.westpac.com.au/personal-banking/personal-loans/overdrafts/personal-overdrafts/>
- > Westpac Choice
<http://www.westpac.com.au/personal-banking/bank-accounts/everyday-accounts/transaction-account/>



<http://www.westpac.com.au/personal-banking/personal-loans/overdrafts/personal-overdrafts/>

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