

PartPay Card Terms and Conditions

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When a PartPay Card is used to make Purchases, these Terms and Conditions will apply. They should be read together with the Westpac Credit Cards Terms and Conditions that also apply to PartPay Cards and your Card Account (the **Card Conditions**) and the other documents that form part of your contract with us. If there is any inconsistency between these PartPay Terms and your Card Conditions, these PartPay Terms will apply.

1. What is a PartPay Card?

A PartPay Card is a digital only Card that can be issued to an existing eligible Card Account. Once issued, it can then be added to a digital wallet and used to make eligible Purchases which you may repay in four PartPay Payments. See Clause 5 and 6 below for further details.

2. How can I get a PartPay Card?

Before you can request a PartPay Card, you will need:

- an active and eligible Card Account. Please see our website for details on which card accounts are eligible for a PartPay Card;
- access to Online Banking and have installed the Mobile Banking App on a mobile device;
- have registered for Westpac Protect™ SMS Code; and
- have provided us with a valid email address, mobile number and mailing address.

Once set up you can submit your request to us via your Mobile Banking App.

There may be times when we will not accept your request.

For example, if your Card Account is overdue, you have exceeded your credit limit or we have blocked your account (see Clause 9.2 of the Card Conditions for more details on when we can block your Card Account).

If we accept your request we will let you know via the Mobile Banking App. We will also send you a welcome email to your nominated email address. This may take up to 2 business days after your request is submitted to us. We will also make your PartPay Card available in your Mobile Banking App. You cannot use the card until you have set up an Autopay arrangement with us. See Clause 3.1 below for more details about setting up Autopay. No physical cards will be sent to you.

3. Using your PartPay Card

3.1 Setting up Autopay.

In order for you to transact on your PartPay Card, you must set up and maintain an active automatic payment from an eligible Australian bank account that you hold. You do this by providing us with a direct debit request. Within Westpac, this is called Autopay.

Any Autopay arrangement set up for your PartPay Card will be separate to any Autopay arrangement that you set up to make other payments (e.g. to pay the Minimum Payment Due) on your Card Account. By setting up Autopay you are requesting us to automatically pay each PartPay Payment on its PartPay Payment Date by debiting the PartPay Payment amount from your nominated account on that date. This means that any other balances on your Card Account that attract a higher Annual Percentage Rate may be repaid later and may, as a result, attract greater interest charges.

You may cancel your Autopay arrangement at any time but if you do then we may suspend or cancel your PartPay Card. See Clause 8.2 for more information on what happens if we suspend or cancel your card.

If you want to change your existing Autopay arrangement (for example change your nominated account) you can do so via your Mobile Banking App (or via any other method that we allow). If you need to set up a new Autopay arrangement, you should contact us using the contact details at the start of the Card Conditions. In certain circumstances, including where we suspect fraud or need to take action to prevent losses, you will not be able to set up a new Autopay without our authorisation.

Further details about setting up Autopay can be found in the Autopay terms and conditions. Your Autopay terms and conditions can be found here westpac.com.au/partpay-direct-debit

Important - You need to ensure that your bank account details for Autopay are valid and the account remains active. If not, then we may suspend the use of your PartPay Card until you nominate a new account.

3.2 What you can use your card for.

Once your PartPay Card is available in your Mobile Banking App, it can be used to make eligible Purchases. You may also add the card to your digital wallet.

An 'eligible Purchase' is any Purchase on your PartPay Card that is equal to or greater than the Minimum Purchase Amount. If you make a Purchase with your PartPay Card that is less than the Minimum Purchase Amount then we may in our absolute discretion, acting reasonably, decline the transaction. If we do process the transaction then the Purchase will be treated the same as any other 'eligible Purchase' (and all references in these PartPay Terms to 'eligible Purchase' are to be read as including the transaction). An example of when we may process a Purchase that is less than the Minimum Purchase Amount is in cases where our systems are offline at the time of the transaction.

There may be cases where you make a Purchase on your PartPay Card or you set up your PartPay Card as a payment method with a merchant and the merchant then sends through a pre-authorisation amount, which is a temporary hold on funds. If the pre-authorisation amount sent by the merchant is less than the Minimum Purchase Amount, we may in our discretion, acting reasonably, decline the transaction. This may mean that you are unable to finalise a Purchase with that merchant on your PartPay Card as the pre-authorisation amount was declined.

There is no limit on the number of eligible Purchases that can be made on a PartPay Card but all PartPay Cards, issued on the same Card Account, will be subject to the credit limit of that account. When a PartPay Card is added to your Card Account, you must continue to keep your total balance within your credit limit as detailed in Clause 3.6 of the Card Conditions.

For more details on using your card, including where you can use your card and details on recurring payments, see Clause 3 of your Card Conditions.

3.3 Additional Cardholders.

If an Additional Cardholder has been added to your Card Account (meaning you have asked for an Additional Card to be issued to another person in accordance with Clause 2.3 of the Card Conditions), then we will also make a PartPay Card available to that Additional Cardholder via their Mobile Banking App. To use their PartPay Card

the Additional Cardholder will need to install the Mobile Banking App on a mobile device.

4. Interest charges

We will not charge interest on a PartPay Payment if the amount is paid by you on or before its PartPay Payment Date.

If you don't pay a PartPay Payment in full by its PartPay Payment Date (for example, because we are unable to debit your nominated account for the PartPay Payment amount), the unpaid amount will be deducted from your PartPay Balance and included in your Purchase Balance. This amount is referred to as a Missed PartPay Payment. This means that a Missed PartPay Payment will accrue interest at the Annual Percentage Rate that applies to your Purchase Balance from the date that we include the Missed PartPay Payment in your Purchase Balance. Whether interest is then payable by you on the Missed PartPay Payment will depend on whether your Purchase Balance benefits from interest free periods at that time. If it does, then it will also depend on whether you meet the interest free period conditions in Clause 5.2 of the Card Conditions at the time we include the Missed PartPay Payment in your Purchase Balance. For more details on how we calculate and charge interest see Clause 5.3 of the Card Conditions.

5. How does a PartPay Card affect what you need to pay each month?

5.1 Paying PartPay Payments.

If an eligible Purchase is made on a PartPay Card, the payment (which will include any Foreign Transaction Fees, if applicable) will be split into four repayment amounts (called **PartPay Payments**). If the payment cannot be split into four equal repayment amounts, then your last PartPay Payment will be adjusted accordingly. The example below shows how. The details of PartPay Payments will be shown in your Mobile Banking App.

You can pay a PartPay Payment at any time before its PartPay Payment Date. For details on how to do this see Clause 6 below. If you have not paid a PartPay Payment by its PartPay Payment Date then we will debit your nominated account for the amount on that date using Autopay.

The PartPay Payment Date for the first PartPay Payment will be on or about the date we process the related Purchase to your Card Account. The PartPay Payment Dates for the remaining PartPay Payments will be on or about the date falling fourteen days after the immediately preceding PartPay Payment Date (so every two weeks). Weekends and national public holidays may affect your PartPay Payment Dates.

For details on all PartPay Payment Dates and PartPay Payment amounts for each eligible Purchase please see the applicable PartPay Payment Schedule in your Mobile Banking App.

PartPay Payment example

You make an eligible Purchase on your PartPay Card of \$100.05

Your first three PartPay Payments will be \$25.01 each and your final PartPay Payment will be \$25.02.

Important – Purchases made on any other Card issued on your Card Account are not eligible for split repayment. This means that if you were to accidentally make a Purchase on a Card (other than a PartPay Card) and you intended for that Purchase to be made on your PartPay Card, you cannot later ask us to transfer that Purchase to your PartPay Balance and/or request that the Purchase be repaid in four repayment amounts. When using a card in a digital wallet we suggest that you check the card first before you make a purchase.

5.2 Other amounts you may need to pay.

Adding a PartPay Card to your Card Account will not change your:

- **Monthly Payment Balance** – which is the amount you must pay each month to retain interest free periods;
- **Minimum Payment Due** – which is the amount you must pay each month to meet your minimum payment requirements; or
- **Monthly Payment** – which, if applicable, is the amount you must pay each month if you want to keep your SmartPlans active.

See your Card Conditions for further details on each of these payments, including how they are calculated and when they must be paid.

6. Making payments and how we apply your payments

You can make additional PartPay Balance payments in two ways.

- You can repay a specific PartPay Payment (in full only) via your Mobile Banking App. If you do then your payment will be applied to repay the specific PartPay Payment only. Unless we agree otherwise, this payment can only be made from another eligible Westpac account.
- You may use BPAY® (or any other payment method that we allow) to make a general PartPay Balance payment. If you do then your payment will be applied to repay your PartPay Payments or part thereof in chronological order based on their PartPay Payment Dates (with the earliest date being repaid first and so on). If you have multiple PartPay Payments with the same PartPay Payment Date then we will apply your payment in the order of lowest PartPay Payment amount to highest PartPay Payment amount.

When you make a PartPay Balance payment you are requesting us to apply that payment towards repayment of your PartPay Balance in the ways described above. This means that any other balances on your Card Account that attract a higher Annual Percentage Rate may be repaid later and may, as a result, attract greater interest charges.

All PartPay Balance payments must be in Australian Dollars.

All other payments to your Card Account will be treated as a 'general' Card Account payment and will be applied in accordance with Clause 6.3 of the Card Conditions or, if you have a SmartPlan, in accordance with Clause 7.6 of your Card Conditions.

7. Excess credit

Unless we agree otherwise, your PartPay Card cannot have a credit balance. If you use BPAY® (or any other payment method that we allow) to transfer an amount to your PartPay Card and the amount exceeds your PartPay Balance then the excess credit amount will be applied in accordance with Clause 6.3 of the Card Conditions or, if you have a SmartPlan, in accordance with Clause 7.6 of your Card Conditions.

8. Cancelling your PartPay Card

8.1 When can you cancel your PartPay Card?

You may cancel a PartPay Card at any time via the Mobile Banking App or by phone. When we receive a cancellation request we will cancel your PartPay Card immediately.

8.2 When can we suspend or cancel a PartPay Card?

In addition to our rights under Clause 9.2 of the Card Conditions we may cancel a PartPay Card if:

- (a) you change card products and a PartPay Card is not available on your new product.
- (b) you deregister your access to Online Banking.
- (c) you cancel your Autopay arrangement and do not subsequently set-up a new Autopay arrangement.
- (d) you opt-out of receiving any electronic communications from us in connection with your PartPay Card.

We may also suspend the use of a PartPay Card if you cancel your Autopay arrangement or if your nominated account is no longer active or is otherwise invalid.

8.3 When will an Additional Cardholder's PartPay Card be cancelled?

If you or an Additional Cardholder cancel an Additional Card then the linked PartPay Card will automatically be cancelled. In addition, if your PartPay Card is cancelled by either you or us then all PartPay Cards issued to Additional Cardholders on the same Card Account will automatically be cancelled.

8.4 What you must do when a PartPay Card is cancelled.

When a PartPay Card has been cancelled for any reason, all recurring payments which are linked to the PartPay Card must be cancelled.

You will remain liable for any recurring payments which have not been cancelled. If you have not cancelled a recurring payment, it will be processed as an eligible Purchase on your Card Account and will be split into four PartPay Payments. See Clause 5.1 above for more details. However, if we cancel your card under Clause 8.2(a), any recurring payments that have not been cancelled will be treated as a new Purchase on your new Card Account. You will also remain liable for all eligible Purchases made before the PartPay Card is cancelled.

If you cancel your PartPay Card or we cancel your card under Clause 9.2 of the Card Conditions or under Clause 8.2(b), (c) or (d) above you must continue to repay any outstanding PartPay Payments in accordance with your PartPay Payment Schedule and Clause 5.1. You may also pay your PartPay Balance off in full when your card is cancelled. See Clause 6 for details on how to do this.

If we cancel your card under Clause 8.2(a) above all outstanding PartPay Payments will be cancelled, and your outstanding PartPay Balance will be treated as a new Purchase on your new Card Account.

9. Changes to these PartPay Terms

We can change these PartPay Terms in the same way as we can change the Card Conditions as set out under the heading 'Variation' of the Card Conditions.

10. Meaning of important terms

Capitalised words used in these PartPay Terms have the same meaning as in the Card Conditions, and:

eligible Purchase – has the meaning given to it in Clause 3.2.

Minimum Purchase Amount – the minimum amount that any Purchase must be equal to or greater than in order for the Purchase to be split into four fortnightly payments as set out in these PartPay Terms, using a PartPay Card. See westpac.com.au/partpay for the current Minimum Purchase Amount that applies to your PartPay Card.

PartPay Balance payment – the repayment of any PartPay Payment in accordance with these PartPay Terms.

PartPay Payment – has the meaning given to that term in Clause 5.1.

PartPay Payment Date – has the meaning given to that term in Clause 5.1.

PartPay Payment Schedule – the schedule of PartPay Payments and PartPay Payment Dates for each eligible Purchase provided by us to you via your Mobile Banking App (or if unavailable via any other electronic delivery method available to us such as email or messages in Online Banking).

Purchase – all payments you make using your Card that are not Cash Advances or Balance Transfers.

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