

# MyBusiness Solutions Terms and Conditions

## Withdrawn from Sale on 18 July 2016

**IMPORTANT: For existing MyBusiness Solutions customers as at 17 July 2016, benefits will be available in accordance with these terms and conditions up to and including 17 October 2016 at which point all benefits are withdrawn and will cease to apply.**

### Westpac MyBusiness Solutions - Terms and Conditions

Effective from 26 October 2015

1. **Application of terms and conditions:** By requesting the application of the Westpac MyBusiness Solutions benefits specified in Table B, you agree to be bound by these terms and conditions.
2. **General:** Westpac MyBusiness Solutions is an offer relating to the products set out in Table A. Except where Table A indicates otherwise, these products are issued by Westpac Banking Corporation (**Westpac**). Each product has its own terms and conditions and fees and charges that apply except where the Westpac MyBusiness Solutions benefits specified in Table B apply.
3. **Eligibility for Westpac MyBusiness Solutions benefits:** Table B sets out the Westpac MyBusiness Solutions benefits available to eligible Westpac MyBusiness Solutions customers and the products they relate to. You will be a **Westpac MyBusiness Solutions Customer** and eligible to receive those benefits if you:
  - (a) have each of the Essential products specified in 1 to 3 of Table A and hold an Optional or Growth product the benefits relate to and
  - (b) request us to apply the benefits by contacting us.Where Table A lists an alternate products at 1, 2 and 3, you only need to have one of those alternate Essential products. If at any time you cease to have each of the Essential products specified in 1 to 3 of Table A Westpac may remove your MyBusiness Solutions benefits.
4. **Special offers, discounts and packages:** Unless Westpac tells you otherwise, the Westpac MyBusiness Solutions benefits specified in Table B cannot be taken in conjunction with, or in addition to, other special offers, negotiated rates, discounts or other packages offered by Westpac or its subsidiaries.
5. **Withdrawal of offer:** Westpac may withdraw the Westpac MyBusiness Solutions offer at any time and if it does so, it may withdraw the benefits available under this offer.
6. **Varying these terms and conditions:** Westpac may at any time vary these terms and conditions in any manner, including varying these terms and condition in order to:
  - (a) change the eligibility requirements to receive the Westpac MyBusiness Solutions benefits;
  - (b) add or remove products to which Westpac MyBusiness Solutions relates; or
  - (c) add, remove or change any Westpac MyBusiness Solutions benefits.

## Table A - Westpac MyBusiness Solutions Products

### Westpac MyBusiness Solutions - Essentials products

1.	Either: <b>Westpac Business One - Low Plan</b> transaction account; or <b>Westpac Business One - High Plan</b> transaction account	<b>Things you should know:</b> <a href="#">Click here for terms and conditions for these products.</a> Please read and consider these product terms and conditions before applying for these products.
2.	<b>Westpac Business Cash Reserve</b> account; or <b>Westpac Business Cash Reserve Bonus</b> account	<b>Things you should know:</b> <a href="#">Click here for terms and conditions for these products.</a> Please read and consider these product terms and conditions before applying for these products.
3.	<b>Westpac Business Online Banking</b>	<b>Things you should know:</b> <a href="#">Click here for terms and conditions for these products.</a> Please read and consider these product terms and conditions before applying for these products.

### Westpac MyBusiness Solutions - Optional products

4.	<b>Westpac Merchant Services</b>	<b>Things you should know:</b> <a href="#">Click here for terms and conditions for these products.</a> Applications for Westpac Merchant Services are subject to approval.
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### Westpac MyBusiness Solutions - Growth products

5.	<b>Westpac Business Credit Cards</b> Either: <b>Westpac Altitude Business Platinum</b> credit card; or <b>Westpac Altitude Business Gold</b> credit card; or <b>Westpac BusinessChoice Rewards</b> credit card; or <b>Westpac BusinessChoice Everyday</b> credit card.	<b>Things you should know:</b> <a href="#">Click here for terms and conditions for these products.</a> Please read and consider these product terms and conditions before applying for these products.
6.	<b>Westpac Equipment Financing</b>	<b>Things you should know:</b> Terms and Conditions are available on request.
7.	<b>Westpac Business Insurance</b>	<b>Things you should know:</b> <a href="#">Click here for</a>

		<p><a href="#">information on Westpac Business Insurance.</a>  Westpac Business Insurance is issued by Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz). Westpac Banking Corporation ABN 33 007 457 141 (Westpac) refers clients to Allianz for their business insurance needs, but does not guarantee the insurance. This information does not take into account your personal circumstances. Read the Product Disclosure Statement, to see if this insurance is right for you.</p>
8.	<b>Westpac Financial Planning</b>	<p><b>Things you should know:</b> <a href="#">Click here for information on Westpac Financial Planning.</a>  Westpac Financial Planners are representatives of Westpac.</p>
9.	<b>Beyond Banking: Free Online Legal and Tax Advice</b>	<p><b>Things you should know:</b> <a href="#">Click here for information on the free legal and tax advice</a> available to Westpac customers, including how to access that advice.  Legal and taxation advice is primarily by e-mail and provided by lawyers or accountants selected by Legal Access Services Pty Ltd ABN 89 089 055 685 (<b>Legal Access Services</b>) and not by Westpac. Westpac accepts no responsibility for any advice provided by Legal Access Services or the lawyers or accountants selected by them. Other terms and conditions relating to this service may be provided by Legal Access Services.</p>

**Note:** Except where otherwise stated, fees and charges apply to Westpac MyBusiness Solutions products. In the case of credit products, credit criteria also apply.

**Table B - Westpac MyBusiness Solutions Benefits**

Relevant product	Benefit
<p><b>Westpac Altitude Business Platinum</b> credit card; or  <b>Westpac Altitude Business Gold</b> credit card; or  <b>Westpac BusinessChoice Rewards</b> credit card; or  <b>Westpac BusinessChoice Everyday</b> credit card</p>	<p><b>Annual fee waiver</b> for;  Westpac Altitude Business Platinum credit card or Westpac Altitude Business Gold credit card (The annual fee waiver covers the primary card and one additional card on the same account.); or  Westpac BusinessChoice Rewards credit card, or Westpac Business Choice Everyday Visa credit card (The annual fee waiver covers up to two cards for the same customer.)  For new Westpac business credit card customers only. Other fees and charges continue to apply.</p>
<p><b>Westpac Merchant Services</b>  EFTPOS Professional Dial-Up  EFTPOS Professional Mobile  EFTPOS Professional Countertop GPRS terminals^  EFTPOS1</p>	<p><b>Flat monthly Participation Fee for EFTPOS, Visa and MasterCard transactions</b>  Pay a flat monthly Participation Fee (per terminal) for your merchant facility and EFTPOS, Visa and MasterCard transactions. The Participation Fee payable will vary depending on the plan you select. There are four different plans to choose from based on the total dollar value of transactions processed through your merchant facility per calendar month (Transaction Limit):</p> <ul style="list-style-type: none"> <li>• Low Plan \$50 per calendar month (Transaction Limit of \$2,500)*</li> <li>• Medium Plan \$70 per calendar month (Transaction Limit of \$5,000)*</li> <li>• High Plan \$120 per calendar month (Transaction Limit of \$10,000)*</li> <li>• Extra High Plan \$150 per calendar month (Transaction Limit of \$12,500)*</li> </ul> <p>* UnionPay transactions are not included in the Transaction Limit and are subject to separate pricing. If the Transaction Limit is exceeded, a 1.5% surcharge will apply to the total dollar value processed that exceeds the Transaction Limit for that calendar month.  There is no limit to the number of transactions that can be processed per calendar month. The above amounts are inclusive of GST.</p> <p><b>Establishment Fee waiver</b>  The Establishment Fee will be waived for Westpac MyBusiness Solutions merchant customers taking up the above flat monthly Participation Fee offer.</p> <p><b>Instant settlement</b>  Westpac MyBusiness Solutions merchant customer taking up the above flat monthly Participation Fee offer get immediate access to daily takings when they settle their Westpac issued EFTPOS terminal to a Westpac transaction account. A terminal can be settled only</p>

once in a 24 hour period and must be settled before 09:30pm (Sydney time). Instant Settlement is not available between 9:30pm-11:00pm (Sydney time). Excludes UnionPay and dynamic currency conversion transactions.

**Things you should know**

This Westpac MyBusiness Solutions benefits offer is only available for new Westpac Merchant Services customers establishing Westpac Merchant Services facilities with minimum terms of 12 months. Excludes relationship managed customers. These terms and conditions form part of the Merchant Business Solutions Card Acceptance by Business Terms and Conditions for all Westpac MyBusiness Solutions merchant customers. The pricing set out above is subject to review in accordance with the Merchant Business Solutions Card Acceptance by Business Terms and Conditions. Applications for Westpac Merchant Services are subject to approval. Additional fees and charges apply. Product package pricing excludes UnionPay transaction fees which are priced and billed separately. Please contact us for further details.

<b>Westpac Equipment Finance</b>	<b>Establishment Fee reduction</b> The Establishment Fee for Westpac Equipment Finance loan, lease or hire purchase for your business will be reduced for Westpac MyBusiness Solutions customers by \$200.
<b>Free Online Legal and Tax Advice</b>	You are entitled to unlimited free enquiries per calendar year. If any legal document needs to be prepared or signed, separate charges may apply at the discretion of the network law firm participating in Legal Access Services.

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^ Countertop terminals will not be offered as part of Westpac MyBusiness Solutions from 16 June 2014 onwards.