

Regional seniors travel card

Supplementary Product
Disclosure Statement.



Effective as at: 6 December 2021



This document is a Supplementary Product Disclosure Statement (**SPDS**) and was prepared on 6 December 2021.

The SPDS supplements the regional seniors travel card Product Disclosure Statement which incorporates by reference the regional seniors travel card terms and conditions (**Terms and Conditions**) and is dated 4 January 2021 (**Original PDS**) and issued by Westpac Banking Corporation ABN 33 007 457 141, AFSL 233714 (**Westpac, we, us or our**). This SPDS should be read together with the Original PDS.

The terms and conditions and other information contained in the Original PDS continue to apply, subject to the amendments made to the Original PDS listed below in this SPDS.


Please keep this SPDS with your Original PDS.

Changes in respect of Pilot Program

This SPDS applies to you if you have been selected to participate in the regional seniors travel card pilot program (**Pilot**). The purpose of the Pilot is to test the regional seniors travel card (**Card**), identifying any issues, and for you to provide feedback to us, Transport for NSW and the New South Wales Government about the Card. For any Card issued to you as part of the Pilot, a number of terms and conditions of the Card that are outlined in the Original PDS will not apply or will be different. The purpose of this SPDS is to advise you of those changes. Participating in the Pilot does not preclude you from participating in the normal Card program if you are eligible to do so.

What are the changes?

Term/ Condition in PDS dated 4 January 2021	Change
Pilot	A new definition of ' Pilot ' is inserted in section 1: ' Pilot means the regional seniors travel card pilot program, the purpose of which is to test the Card, identifying any issues, and for you to provide feedback to us, TfNSW and the NSW Government about the Card.'

Term/ Condition in PDS dated 4 January 2021	Change
Contactless definitions	<p>Insert the following new definitions into section 1. 'Definitions':</p> <p>Contactless Card means a Card issued for applications received on or after 6 December 2021 (including replacement Cards issued for such Cards) which has the following symbol on the Card:</p>  <p>Contactless Terminal means an Electronic Banking Terminal which can be used to make a Contactless Transaction.</p> <p>Contactless Transaction means a transaction made by holding a Contactless Card in front of a Contactless Terminal (and without having to insert or swipe the Card).</p>
Electronic Banking Terminal	<p>The definition of 'Electronic Banking Terminal' is deleted and replaced with: 'means any authorised terminal or device in which you can use your Card or your Card and PIN. This includes:</p> <ul style="list-style-type: none"> • ATMs; • POS terminals where Visa is accepted; • for Contactless Cards only, Contactless Terminals; and • any other authorised terminal or device connected to Westpac's electronic banking system from time to time.
Eligibility	<p>The definition of 'Eligible Person' in section 1 is deleted and replaced with the following:</p> <p>'Eligible Person means a person selected to participate in the Pilot by SNSW at its sole discretion.'</p> <p>The text in section 2.4 (Eligibility) is replaced with the following:</p> <p>'Eligibility to participate in the Pilot will be determined at the sole discretion of SNSW.'</p>

Term/ Condition in PDS dated 4 January 2021	Change
What you can and cannot use your card for	<p>The following bullet point from section 2.6 is deleted:</p> <ul style="list-style-type: none"> • ‘make contactless payments (including tapping on and off at Opal readers);’ <p>and replaced with the following:</p> <ul style="list-style-type: none"> • ‘make Contactless Transactions unless you have received a Contactless Card.’
Significant Risks	<p>The following bullet point from section 2.8 is deleted:</p> <ul style="list-style-type: none"> • ‘If you do not activate your Card within the Activation Period, we may cancel your Card and you will need to contact Card Services to receive a replacement Card.’ <p>and replaced with the following:</p> <ul style="list-style-type: none"> • ‘If you do not activate your Card within the Activation Period, we may cancel your Card.’ • The Card has been issued in connection with the Pilot. As the Card is still in its testing phase, all functionalities of the Card may not be operating as expected and there may be unforeseen issues with your Card that may prevent you from using it in some instances.’
	<p>The following bullet point from section 2.8 is deleted:</p> <ul style="list-style-type: none"> • ‘If you have not activated your Card prior to 1 February 2022, you will be unable to receive a replacement Card. If your Card was activated prior to 1 February 2022, you may request a replacement Card. A replacement Card issued after 1 February 2022 will have an expiry date falling no later than 03/23 (March 2023).’
How will you receive your Card?	References in section 3.1 to 10 Business Days are updated to refer to 20 Business Days.

Term/ Condition in PDS dated 4 January 2021	Change
Before you can use your Card	The following sentence in section 3.2 is deleted: 'Please note if you have not activated your Card prior to 1 February 2022, you will be unable to receive a replacement Card.'
Selection/ Issue of PIN	The following sentence in section 3.3 is deleted: 'Please note if you have not activated your Card prior to 1 February 2022, you will be unable to receive a replacement Card.'
Card acceptance	Delete the first paragraph of section 3.6 and replace it with: 'When you use your Card at Merchants, you may be prompted to enter your PIN. You won't need your PIN for telephone or online transactions, or for Contactless Transactions if your card is enabled with this function and the Contactless Terminal allows the transaction to be processed without a PIN.'
How do you know how much you have spent?	Delete the second paragraph of section 3.8 and replace with: 'The Card cannot be used at ATMs or bank branches for balance checks.'
How to report the loss, theft or misuse of a Card or PIN	The following sentence in section 6.1 is deleted: 'Please note if you have not activated your Card prior to 1 February 2022, you will be unable to receive a replacement Card.'

Term/ Condition in PDS dated 4 January 2021	Change
<p>What to do if you have a problem or dispute</p>	<p>Delete entire section 9 and replace with:</p> <p>Delivering on our service promise.</p> <p>We're constantly striving to provide the best possible service, and we'll do our best to resolve any concern you have efficiently and fairly.</p> <p>Our commitment to you.</p> <p>If you're ever unhappy about something we've done – or perhaps not done – please give us the opportunity to put things right. Our aim is to resolve your complaint within 5 business days, and where possible we will resolve your complaint on the spot. If we need additional time to get back to you, we will let you know. Should we be unable to resolve your concern at your first point of contact, we will then refer your complaint to a team that is placed to find a solution for you. We will ensure that you're regularly updated about the progress we are making to resolve your complaint.</p>

Term/ Condition in PDS dated 4 January 2021	Change
<p>What to do if you have a problem or dispute</p>	<p>You can contact us.</p> <p>You can contact us by telephone on 1800 569 070.</p> <p>If you are still unhappy.</p> <p>If you are not satisfied with our response or handling of your complaint, you can contact the external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA).</p> <p>Australian Financial Complaints Authority.</p> <p>The Australian Financial Complaints Authority (AFCA) provides a free and independent service to resolve complaints by consumers and small businesses about financial firms (e.g., banks), where that complaint falls within AFCA’s terms of reference.</p> <p>The contact details for AFCA are set out below.</p> <p>Online: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 (free call) Mail: Australian Financial Complaints Authority, GPO Box 3 Melbourne VIC 3001</p>
<p>Taxation</p>	<p>Add a new clause 10.9 to the PDS as follows:</p> <p>‘10.9 Taxation.</p> <p>You should obtain your own independent advice about any taxation consequences that may arise for you from you receiving and using your Card.’</p>

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We're here to help

Card Services is available 24 hours a day,
seven days per week:

 1800 569 070

