

Combined Conditions of Use and Credit Guide.

Effective as at 1 January 2019.



200 years
proudly supporting Australia

Introduction.

Your Credit Card Contract includes this Conditions of Use brochure, the letter which advises both your credit limit and other prescribed information we are required to give you by law, and the precontractual statement, if any, contained in the brochure that accompanied your application form. Therefore it is important that you read all documents carefully and retain them for future reference.

We would ask you to take some time to read through these Terms and Conditions, as they contain important information regarding the use of your Westpac Credit Card. If you are unsure about any of the information contained in this brochure, please contact us on 1300 651 089 or call into one of our branches.

Cardholder enquiries within Australia.

Cards Customer Service Centre.

24 hours a day, 7 days a week

Black Cards Priority Service 1300 651 999

Platinum and Platinum Plus Cards 1300 859 100

8am – 8pm, 7 days a week

Holden Cards 131 200

All other Cards 1300 651 089

Lost or Stolen Cards service.

Available 24 hours a day, 7 days a week

If you are calling about a lost or stolen card from overseas, call the International Operator to book a reverse charge call for Black Cards to +61 2 9155 7711, Platinum and Platinum Plus Cards to +61 2 9155 7722 or for all other Cards to +61 2 9155 7700. Please note that calls made from mobile phones or hotel rooms may attract additional charges, not covered by the reverse charge service.

Contents.

1.0	Conditions of Use.....	6
1.1	Introduction.....	6
1.2	When a contract is formed and the Conditions of Use take effect.	6
1.3	ePayments Code.....	6
1.4	Code of Banking Practice.....	7
2.0	Definitions.....	7
3.0	The Card and PIN.....	12
3.1	Types of Cards.....	12
3.2	Additional Cards.....	12
3.3	Selection/Issue of PIN.....	14
3.4	Card reissue.....	14
3.5	All Cards remain our property.....	14
4.0	Using the Cards.....	14
4.1	When can you use your Card?.....	14
4.2	Where can you use your Card?.....	15
4.3	Foreign Transactions.....	16
4.4	Purpose of use.....	17
4.5	Transactions at Electronic Banking Terminals.....	18
4.6	Card acceptance.....	19
4.7	Transaction limits.....	19
4.8	Do transactions have to be authorised?.....	20
4.9	Transaction records.....	20
4.10	Processing date and posting of transactions.....	20
4.11	Transaction information.....	21
4.12	Anti-Money Laundering and Counter-Terrorism Financing Obligations.....	21
5.0	The Card Account.....	22
5.1	How much credit can you obtain?.....	22
5.2	How much cash can you obtain?.....	22
5.3	Amounts that are charged to the Card Account.....	23
6.0	The Statements.....	23
6.1	How do you know how much you owe?.....	23
6.2	If you think there is a mistake.....	24

7.0	The Charges.....	25
7.1	Fees and charges.....	25
7.2	Interest charges.....	25
7.3	Government charges.....	30
7.4	Effective date and adjustments.....	30
8.0	Credit Card Repayment Protection.....	30
9.0	The Payments.....	31
9.1	What is the minimum payment required?	31
9.2	How and where can you make your payment?	32
9.3	Card Autopay facility.....	33
9.4	ATM deposits.....	33
9.5	How we apply your payments.....	34
9.6	Uncleared funds.....	34
9.7	Default & Acceleration of Amounts Due.....	35
9.8	Enforcement without Notice.....	36
9.9	Hardship.....	36
10.0	Errors/Disputes and Resolutions.....	37
10.1	How to report a lost or stolen Card or PIN or unauthorised transactions.....	37
10.2	Investigating and resolving problems.....	38
11.0	Unauthorised Transactions.....	38
11.1	Protecting your Card and PIN.....	38
11.2	Liability for unauthorised transactions.....	41
12.0	Our Responsibilities and Liabilities.....	45
12.1	Electronic banking access.....	45
12.2	What happens if an Electronic Banking Terminal does not work?.....	45
13.0	General Information about the Credit Facility.....	46
13.1	Suspension, cancellation and termination.....	46
13.2	Stopping the Card Account.....	47
13.3	Gambling Preference Requests.....	48
13.4	Variation.....	49

14.0 Other.....	51
14.1 Marketing consent.....	51
14.2 Change of name or address.....	51
14.3 Service fees.....	52
14.4 Certificate of balance.....	52
14.5 Set off - no deduction.....	52
14.6 Exercising our rights.....	53
14.7 Governing law.....	53
14.8 Non-assignment.....	53
14.9 Electronic Communications.....	53
14.10 Credit Review.....	53
14.11 Our Reporting Obligations.....	53
14.12 GST.....	54
15.0 Information Statement.....	55
Credit Guide.....	59
1.0 Our general obligations.....	60
2.0 When will the credit contract be unsuitable?.....	60
3.0 How can you access a copy of the Suitability Assessment?.....	60
4.0 Getting your complaint heard.....	61
5.0 Our Customer Relations Team.....	61
6.0 What to do if you are still not happy.....	61

1.0 Conditions of Use.

1.1 Introduction.

- (a) These Conditions of Use, together with the other documents comprising the Credit Card Contract, govern the use and operation of your Credit Card, including the use of your Credit Card and PIN.
- (b) These Conditions of Use apply to the Primary Cardholder, any Additional Cardholder and to all transactions involving the use of your Card or Card details.
- (c) These Conditions of Use do not, on their own, contain all the terms applying to your Credit Card, so it is important that you read all of the documents comprising the Credit Card Contract carefully and retain them for future reference.
- (d) Any other separate terms and conditions (expressed or implied) applicable to Nominated Accounts will continue to apply to you and transactions involving the use of your Card and PIN.
- (e) If there is any inconsistency between these Conditions of Use and other terms and conditions, these Conditions of Use will prevail.
- (f) If you do not understand something in these Conditions of Use, please talk to our staff. They will be happy to help you.

1.2 When a contract is formed and the Conditions of Use take effect.

Your Credit Card Contract between you and us is formed and these Conditions of Use take effect at the earlier of:

- (a) activation of the Card Account; or
- (b) the first transaction on the Card Account.

By doing either of these things for the first time, you agree to be bound by the Credit Card Contract.

1.3 ePayments Code.

The ePayments Code governs certain electronic payments to or from your Card Account where you are an individual.

We will comply with this Code where it applies.

1.4 Code of Banking Practice.

- (a) Each relevant provision of the Code of Banking Practice applies to our Consumer Credit Cards.
- (b) Information on the Code of Banking Practice can be obtained by calling our Cards Customer Service Line on 1300 651 089. This includes information about:
- Account opening procedures;
 - Our obligations regarding the confidentiality of your information;
 - Complaint handling procedures;
 - Bank cheques;
 - The advisability of you informing us promptly when you are in financial difficulty; and
 - The advisability of you reading the terms and conditions applying to the relevant banking service.

2.0 Definitions.

In these Conditions of Use:

“Account Holder” means, in relation to a Nominated Account, the person(s) in whose name the account is conducted and who is (subject to these Conditions of Use) responsible for all transactions on the account.

In relation to the Card Account, the Account Holder is the Primary Cardholder.

“Additional Cardholder” means the person who from time to time is issued with an additional Card for use on the Card Account at the request of the Primary Cardholder.

“Annual Percentage Rate” (interest rate) means the percentage rate or rates per annum applicable to the Card Account, as shown in the letter which advises your credit limit and other prescribed information which we are required to give you by law, or as agreed between you and us under Promotion Plans from time to time.

“Bank”, “Westpac”, “our”, “we”, “us” means Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

“BPAY” means the electronic payment scheme registered to BPAY Pty Ltd ABN 69 079 137 518 of which we are a member. BPAY® is governed by a separate Product Disclosure Statement located at westpac.com.au. BPAY access to your Card Account shall only be provided if you separately apply for and are approved by us to receive BPAY.

“**Card**”, “**Credit Card**” or “**Consumer Credit Card**” means any Visa Card or Mastercard® credit card issued by us to you, for use on the Card Account from time to time.

“**Card Account**” includes:

Rewards Card Accounts.

- Altitude Card Account (including Altitude Qantas).
- Altitude Platinum Card Account (including Altitude Qantas Platinum).
- Altitude Platinum Plus Card Account.
- Altitude Qantas Platinum Plus Card Account.
- Altitude Black Card Account (including Altitude Qantas Black).
- Private Bank Altitude Platinum Plus Card Account.
- Private Bank Altitude Qantas Platinum Plus Card Account.
- Holden Card Account.

Non Rewards Card Accounts.

- 55 Day Card Account.
- 55 Day Gold Card Account.
- 55 Day Platinum Visa Card Account.
- Private Bank Gold Mastercard Card Account.
- Low Rate Card Account.
- No Annual Fee Mastercard Card Account.
- Student Visa Card Account.
- Westpac Lite Card Account.

“**Cash Advance**” means any transaction treated by us as a Cash Advance, including transactions where you:

- draw cash from the Card Account using an automatic teller machine or at a financial institution; or
- receive from a Merchant a cash substitute (including, but not limited to, using the Card Account to purchase gambling chips or tokens, traveller’s cheques or money orders, or to load value to a stored value card or facility); or
- transfer, or arrange for the transfer of, funds from the Card Account to another account.

Merchants enter into an agreement with their chosen financial institution, enabling the Merchant to accept payment for goods and services by credit card. Westpac, as the issuer of your Card, is only able to determine whether to treat a transaction you make with a Merchant on your Card Account as a purchase or a Cash Advance, based on information (including the type of business

conducted by the Merchant) provided by that financial institution in the course of processing the transaction.

Accordingly, Credit Card transactions made with certain Merchants may be treated as Cash Advances, even though such transactions do not fall within any of the above transaction categories.

The most common types of Merchant outlet where this may occur are newsagencies and Merchants that sell lottery tickets or other gambling/gaming products.

Cash Advances are not available with the Westpac Lite Card. However, if a merchant inadvertently allows you to undertake a transaction that constitutes a Cash Advance using the Westpac Lite Card, then you must repay the amount of that transaction in accordance with the terms of these Conditions of Use as if that transaction were a Purchase.

“Cheque Account” means the Nominated Account selected by you as the account linked to the cheque button when using an Electronic Banking Terminal.

“Code” means a PIN or any similar information which may be required in order to make Electronic Transactions to or from your Card Account and which the User is required to keep secret.

“Contactless Terminal” means an Electronic Banking Terminal which can be used to make a Contactless Transaction.

“Contactless Transaction” means a transaction made by holding your Card (which is capable of making a Contactless Transaction) in front of a Contactless Terminal and without having to insert or swipe the Card.

“Credit Card Contract” includes these Conditions of Use, the letter which advises your credit limit and other prescribed information we are required to give you by law, and the precontractual statement, if any, contained in the brochure that accompanied your application form.

“Credit Code” means the National Credit Code.

“Daily Percentage Rate” means the rate determined by dividing the Annual Percentage Rate by 365.

“Default” means an event or circumstance described in clause 9.7.

“Device” means an article we give to a User to perform Electronic Transactions.

“eCommerce Transaction” means a Credit Card transaction between a cardholder and a Merchant over the internet or other networks using a personal computer or other access device. Mail orders and telephone orders are excluded from this definition.

“Electronic Banking Terminal” means any authorised terminal or device in which you can use your Card and PIN. This includes:

- Westpac branch terminals in Australia;
- Westpac automatic teller machines in Australia;
- Automatic teller machines of other selected financial institutions in Australia;
- Automatic teller machines overseas bearing the scheme logo for your Card;
- Automatic teller machines overseas bearing the Cirrus logo (for Mastercard Cards only);
- Electronic funds transfer at point of sale (EFTPOS) terminals;
- Any other authorised terminal or device connected to the Bank’s electronic banking system from time to time.

“Electronic Equipment” includes Electronic Banking Terminals, computers, televisions and telephones.

“Electronic Transaction” means payment, funds transfer and cash withdrawal transactions that are initiated on your Card Account using Electronic Equipment and not intended to be authenticated by comparing a manual signature with a specimen signature.

“Foreign Transaction” is any Purchase or Cash Advance made using the Card:

- In a currency other than Australian dollars; or
- In Australian dollars or any other currency with a Merchant located outside Australia; or
- In Australian dollars or any other currency that is processed by an entity located outside Australia.

Note: It may not always be clear to you that the Merchant or entity processing the transaction is located outside Australia.

“Foreign Transaction Fee” is a fee charged to you by Westpac being a percentage of the Australian dollar value of a foreign transaction. The percentage varies depending on the applicable credit card scheme.

“GST” means any tax imposed on the supply of any goods, services, real or personal property or other things or similar tax.

“Identifier” means information that a User knows and must provide to perform an Electronic Transaction but is not required to keep secret.

“Manual Signature Comparison” means a method of authenticating your authority to make a transaction on the Card Account, involving verification by comparison of your manual signature with a written specimen signature, such as the signature that appears on your Card.

“**Merchant**” means a provider of goods or services who accepts payment by Card.

“**Nominated Account**” or “**account**” means a Westpac account (including the Card Account) nominated by the Account Holder and accepted by us, which can be operated by a Card, either with or without a PIN.

“**Online Banking**” means Westpac Online Banking. Online Banking is governed by a separate Terms and Conditions located at westpac.com.au. Online Banking access to your Card Account shall only be provided if you separately apply for and are approved by us to receive Online Banking.

“**PIN**” means the personal identification number or word which has been selected by you, or which has been allocated to you by us, for use with your Card in any Electronic Banking Terminal.

“**Primary Cardholder**” means the person who opens the Card Account with us.

“**Promotion Plan**” means a special promotional offer made by us to the Primary Cardholder, in terms of which, if the offer is accepted, a different Annual Percentage Rate will apply to an agreed portion of the balance of the Card Account for an agreed period of time.

“**Purchase**” or “**purchase**” means each amount:

- Charged by the supplier for the supply of any goods or services purchased by the use of a Card except Cash Advances;
- Treated by us as a purchase under 7.0 The Charges; or
- Designated by us as a purchase.

“**Savings Account**” means the Nominated Account selected by you as the account linked to the savings button when using an Electronic Banking Terminal.

“**Telephone Banking**” means the use of the telephone to carry out a range of transactions, such as; checking account balances, paying bills and transferring money. Telephone Banking is governed by a separate Terms and Conditions located at westpac.com.au. Telephone Banking access to your Card Account shall only be provided if you separately apply for and are approved by us to receive Telephone Banking.

“**unauthorised transaction**” means any transaction made without your knowledge or consent.

“**User**” or “**you**” means the Primary Cardholder and/or an Additional Cardholder, as appropriate.

“**Westpac Group**” means Westpac and its related bodies corporate which include Westpac General Insurance Limited and Westpac Life Insurance Services Limited.

3.0 The Card and PIN.

3.1 Types of Cards.

These Conditions of Use govern:

Rewards Cards.

- Altitude Card (including Altitude Qantas).
- Altitude Platinum Card (including Altitude Qantas Platinum).
- Altitude Platinum Plus Card.
- Altitude Qantas Platinum Plus Card.
- Altitude Black Card Account (including Altitude Qantas Black).
- Private Bank Altitude Platinum Plus Card.
- Private Bank Altitude Qantas Platinum Plus Card.
- Holden Card.

Non Rewards Cards.

- 55 Day Card.
- 55 Day Gold Card.
- 55 Day Platinum Visa Card.
- Private Bank Gold Mastercard Card.
- Low Rate Card.
- Student Visa Card.
- Westpac Lite Card.

3.2 Additional Cards.

- (a) You (being the Primary Cardholder) can ask us to give an additional Card to one person you nominate as your agent to operate on the Card Account, provided that person is over the age of 16 years. An Additional Cardholder must also comply with these Conditions of Use. Additional Cards are not issued on Westpac Student Visa Card Accounts.
- (b) Where an additional Card has been issued at your request:
- You authorise us to give the Additional Cardholder information about the Card Account for the purpose of their use of the additional Card. In addition, you authorise us to act on the instructions of the Additional Cardholder in relation to the Card Account, except for a request for an increase to the credit limit on the Card Account, termination of the Card Account or the replacement of the additional Card following cancellation of that Card by you;

- You are responsible for the use of the additional Card and you must pay for all transactions made by the Additional Cardholder, including any charges;
 - You must contact us either by visiting a branch, or by telephone if you want to cancel or stop the additional card from being used. You must destroy that card to render it unusable for your protection by cutting the Card in half through the magnetic strip and the card chip. If you cannot destroy the Card, you should ask us to put a stop on the Card Account;
 - You should be careful in cases where you cannot destroy the additional Card because, although a stop may have been placed on the Card Account, the additional Card may still be used in some circumstances (for example, for store purchases below floor limits where no electronic approvals are in place). You will not be responsible for the continuing use of the additional Card from the later of the date you advise us that you want the additional Card cancelled, and when you have taken all reasonable steps to have the additional Card destroyed. What constitutes taking all reasonable steps to have the additional Card destroyed will vary, depending on the particular circumstances. At a minimum, it will require you to contact the Additional Cardholder, if at all possible, and request them to surrender the additional Card to you, so that you can destroy the Card securely.
- (c) When the Additional Cardholder uses their Card to access accounts held by that Additional Cardholder, they are acting as a principal in their own right. You will not be responsible for any such use where you are not party to such an account.
- (d) As stated in paragraph (a) of this clause, an additional Card is issued at your request to a nominated Additional Cardholder, as your agent to operate on the Card Account. On your death, the authority you have given the Additional Cardholder is automatically cancelled and the additional Card can no longer be used to access either the Card Account or any accounts held by the Additional Cardholder.
- (e) If the Additional Cardholder wishes to deposit a cheque made out to them into the Card Account they must firstly transfer ownership of the cheque to the Primary Cardholder. This is done by the Additional Cardholder writing the words "Please pay (Primary Cardholder's name)", along with the Card Account number, then signing the back of the cheque.

3.3 Selection/Issue of PIN.

You are required to select a PIN upon collection of your Card unless we allocate a PIN to you when your Card is first issued. You can change your PIN at any time. Visit westpac.com.au to find out how. If the record of the PIN is lost or stolen, you can select a new PIN or we may issue you with a new PIN and, in some circumstances, we may issue you with both a new Card and PIN. You can use your existing PIN with a Card that replaces a Card reported lost or stolen, unless we tell you otherwise.

3.4 Card reissue.

We may issue a new Card to you at any time. All such Cards are subject to these Conditions of Use. We reserve the right not to reissue a Card.

3.5 All Cards remain our property.

You agree that your Card remains the property of the Bank and agree to securely destroy the Card on:

- Our request; or
- Cancellation of your Card; or
- Closure of the Card Account; or
- Termination of your authority to operate the Card Account.

4.0 Using the Cards.

4.1 When can you use your Card?

- (a) Your Card is valid only if it has been signed by you.
- (b) Your Card is only to be used during the validity period. If the Card is outside of the validity period you must destroy that Card immediately by cutting the Card in half through the magnetic strip and the card chip and disposing of them securely.
- (c) You must not use the Card if the Card has been suspended, cancelled or the Credit Card Contract has been terminated or you have otherwise been instructed by Westpac not to use the Card.

4.2 Where can you use your Card?

(a) You can use:

Mastercard Card and Visa Card in Australia and most overseas countries.

(b) You can use your Card at any Merchant directly or by mail order, telephone order, through the internet or at any financial institution or Electronic Banking Terminal displaying the applicable scheme sign for your Card.

You or an Additional Cardholder may authorise a Merchant to charge amounts to your Card Account over time.

You should keep a record of all regular payments arranged with Merchants, including the Merchant name and contact details, and the amount(s) and date(s) upon which payments are to be processed. To cancel or change any regular payment authority you should contact the Merchant in writing at least 15 days prior to the next scheduled payment. Until you notify the Merchant, Westpac is required to process transactions from the Merchant. If the Merchant does not comply with your request to cancel the regular payment arrangement, you may be able to dispute the charges if you can show written evidence of the notice to cancel the regular payment arrangement.

Should your Card number be changed i.e. as a result of a lost or stolen Card you must request the Merchant to change the details of your existing regular payment arrangement to ensure arrangements continue.

If you do not undertake to notify the Merchant of a change in Card details your regular payment arrangement either may not be honoured by the Bank or the Merchant may stop providing the goods and/or services.

Should you elect to close your Card Account or your Card Account is closed by the bank you should contact all Merchants with whom you have regular payment arrangements to revise your Card Account details. Failure to do so may result in the Merchant failing to provide the goods and/or services.

(c) If you use your Card outside Australia, Australian exchange control requirements may apply.

Details of requirements, if any, may be obtained from our branches.

4.3 Foreign Transactions.

(a) Foreign Transactions incur the Foreign Transaction Fee.

We may charge the Foreign Transaction Fee on any Foreign Transaction which we debit to your Card Account. Details of the Foreign Transaction Fee are set out in the financial table which advises your credit limit, interest rate(s) and other important details about your card or in any notice we give you notifying you of a change in these fees. Details are also available at westpac.com.au/personal-banking/credit-cards

(b) Foreign Transactions in a currency other than Australian dollars.

Any Card Account statement entries for Foreign Transactions made in a currency other than Australian dollars (a 'foreign currency') will include the foreign currency amount converted into Australian dollars by the applicable card scheme, and the Foreign Transaction Fee.

The method of conversion is as follows:

If a Visa card is used to make a transaction in a foreign currency on your Card Account, the transaction is converted into Australian dollars by Visa International using:

- A rate Visa International selects from the range of rates available to it in wholesale currency markets for the date on which Visa International processes the transaction. The rate Visa International selects may vary from the rate Visa International receives itself; or
- A rate a government requires Visa International to apply to the conversion as at the date Visa International processes the transaction.

Visa International may convert a transaction in a foreign currency into US dollars prior to converting it into Australian dollars.

If a Mastercard card is used to make a transaction in a foreign currency on your Card Account, Mastercard converts the transaction into Australian dollars at the conversion rate or rates Mastercard applies when it processes the transaction.

Note: Foreign exchange rates quoted by Westpac from time to time are not used to convert Foreign Transactions made in a foreign currency to Australian dollars.

- (c) **Foreign Transactions in Australian dollars.**
Any Card Account statement entries for Foreign Transactions made in Australian dollars will include the Australian dollar amount and the Foreign Transaction Fee.
Note: the Foreign Transaction Fee may be charged in circumstances where you may not be aware that the Merchant or entity processing the transaction is located outside Australia.
- (d) **Refunds and chargebacks of Foreign Transactions.**
Any refund or chargeback relating to a Foreign Transaction made in a currency other than Australian dollars will be converted to Australian dollars by the applicable card scheme in accordance with clause 4.3(b) above. The exchange rate used for the refund or chargeback may differ from the rate applicable when the Foreign Transaction was initially processed.
A Foreign Transaction Fee charged on a Foreign Transaction will be reversed if a chargeback is applied to the transaction.
Foreign Transactions which are refunded by the Merchant other than via a chargeback process will still incur the Foreign Transaction Fee on the original transaction. No Foreign Transaction Fee will be charged on the refund transaction.

4.4 Purpose of use.

- (a) Your Card must be used wholly or predominantly for personal, domestic or household expenditure. We reserve the right to determine, in any instance, whether use or proposed use of your Card has been or will be in accordance with this requirement.
- (b) You must not use your Card for any unlawful purpose, including the purchase of goods or services prohibited by the laws of Australia and/or the laws of the location where the Card is used or where the goods or services are provided.
- (c) It is an offence under Australian law to conduct transactions on an account which may lead to an actual or attempted evasion of a taxation law, or an offence under any other Commonwealth or Territory law. Where the Bank has reasonable grounds to suspect that such a transaction(s) has occurred on the Card Account, it is obliged to render a suspicious matter report to the Federal Government (AUSTRAC).

4.5 Transactions at Electronic Banking Terminals.

- (a) You may use your Card at any Electronic Banking Terminal as follows:
- (i) At automatic teller machines for cash withdrawals/advances (if available) and balance enquiries;
 - (ii) At Westpac automatic teller machines in Australia for transfers of funds between Nominated Accounts;
 - (iii) At selected Westpac automatic teller machines in Australia for:
 - Deposits to Nominated Accounts;
 - An ATM ministatement listing up to the last 10 entries on a Cheque Account or Savings Account and the available balance of the account;
 - A listing of balances of up to 10 accounts held by you (an all accounts balance summary);
 - The purchase of selected vouchers, tickets or other goods and services provided by us or a third party, from a Cheque Account or Savings Account;
 - (iv) At EFTPOS terminals in Australia to pay for goods or services provided by a Merchant.
- (b) When you make a transaction at any Electronic Banking Terminal, you authorise us to act on the instructions you enter into the terminal.
This clause is not in use.
- (c) You should ensure that the transaction amount is correct before you sign any vouchers or transaction records given to you by Merchants or financial institutions, or use your Card at a Contactless Terminal and before you enter your PIN at Electronic Banking Terminals. By signing a voucher or transaction record or entering your PIN or otherwise using your Card at an Electronic Banking Terminal, you indicate your agreement that the transaction amount is correct.
- (d) Some Electronic Banking Terminals do not have an account selection facility. Where that is the case, any transaction will be processed to the Card Account.
- (e) In the event that an EFTPOS or other point of sale terminal malfunctions or is otherwise unavailable for use, the Merchant may provide alternative manual procedures to enable a transaction to be

made. You will then be required to present your Card and sign a transaction voucher. A voucher signed by you authorises us to process the transaction to the Nominated Account.

- (f) Transaction limits (as notified to you) apply to the use of a Card to make a Contactless Transaction at a Contactless Terminal.

4.6 Card acceptance.

- (a) We are not responsible if a Merchant or financial institution refuses to accept a Card. Subject to any applicable law, we are not responsible for goods or services supplied to you. If you have a complaint or concern about goods or services purchased with your Card, you must resolve this directly with the Merchant.
- (b) Card promotional material displayed on any premises is not a warranty by us, by any other financial institutions or by Merchants carrying on business there that all goods and services available at those premises may be purchased with your Card.
- (c) Where your Card is being used to purchase goods or services from a Merchant, you should disregard any representation, warranty or statement which may be made in connection with the Credit Card Contract by the Merchant, its employees, agents or contractors.

4.7 Transaction limits.

- (a) We reserve the right to limit or change the amount which may be withdrawn from a Nominated Account by use of a Card. Refer to clause 13.4 for information about how we may make these changes.
- (b) A maximum daily transaction limit applies to your Card for:
- Cash withdrawals through automatic teller machines debited to any account; and
 - Transactions through EFTPOS terminals debited to a Cheque Account and/or Savings Account.
- (c) If you make a cash withdrawal at an automatic teller machine and you also make a transaction at an EFTPOS terminal on your Cheque Account and/or Savings Account on the same day, the total of those transactions cannot exceed the maximum daily transaction limit.
- (d) The maximum daily transaction limit does not apply at branch terminals.

- (e) Some Merchants may allow you to withdraw cash from a Cheque Account or Savings Account at EFTPOS terminals, subject to certain conditions (including limits). We accept no responsibility for any such conditions imposed by the Merchant. Where you select the credit button on an EFTPOS terminal, you cannot also withdraw cash.
- (f) A maximum daily cash withdrawal limit may apply at non-Westpac ATMs and the providers of those ATMs may impose additional restrictions.
- (g) You will be advised of the maximum daily transaction limit when issued with a Card, and you will be subsequently advised of any changes to the limit.

4.8 Do transactions have to be authorised?

- (a) Certain transactions on the Card Account may need to be authorised by us before they can proceed. Prior to any transaction being completed, the Merchant or other person involved in the transaction may obtain an authorisation for the transaction. We may not authorise a transaction if:
 - The credit limit would be exceeded; or
 - The Primary Cardholder is behind in making payments to the Card Account.
- (b) We reserve the right to decline authorisation for any transaction on the Card Account.
- (c) Once an authorisation is obtained, it will reduce the amount of available funds in the Card Account. If the purchase or other transaction is not completed, the amount of available funds in the Card Account may continue to be reduced for up to four Bank business days after the authorisation is obtained.

4.9 Transaction records.

When you complete a transaction through an Electronic Banking Terminal you will receive a printed transaction record. Check your record carefully and retain it to aid in reconciling account statements. If a transaction record is unavailable, you will be notified prior to the completion of the transaction and given the choice of proceeding.

4.10 Processing date and posting of transactions.

- (a) Transactions at our Electronic Banking Terminals may be processed to the Nominated Account on the day that you made the transaction or the following Bank business day.

- (b) If you use your Card in an Electronic Banking Terminal which is not owned by us, we will process the transaction to the Nominated Account as soon as we receive it.

However, transactions may be assigned an effective date in accordance with clause 7.4.

- (c) When, on the same day, multiple transactions are made on the Card Account, or are received by us for processing to the Card Account, debit transactions (such as purchases and Cash Advances) are posted to your account before credit transactions (such as payments). This is the case, even where a credit transaction is made before a debit transaction, and it appears from an account balance enquiry made immediately after the credit transaction that the credit transaction has already been posted to the account.

4.11 Transaction information.

To facilitate the processing of Card transactions, information relating to your Card details and transaction details may be processed by Mastercard International Incorporated, or Visa Worldwide PTe LTD in countries other than Australia. By using your Card, you agree that information regarding the transaction may be processed outside Australia.

4.12 Anti-Money Laundering and Counter-Terrorism Financing Obligations.

Please be advised that in order for us to meet our regulatory and compliance obligations we will be increasing the levels of control and monitoring that we perform.

You should be aware that:

- Transactions may be delayed, blocked, frozen or refused where we have reasonable grounds to believe that they breach Australian law or sanctions (or the law or sanctions of another country). Where transactions are delayed, blocked, frozen or refused, Westpac and its correspondents are not liable for any loss you suffer (including consequential loss) howsoever caused in connection with your Card;
- We may from time to time require additional information from you to assist us in the above compliance process; and
- Where legally obliged to do so, we will disclose the information gathered to regulatory and/or law enforcement agencies, other banks, other members of the Westpac Group, service providers or to other third parties.

You provide Westpac the following undertakings and agree to compensate Westpac for any actual losses arising from any breach by you of such undertakings.

- (a) you will not initiate, engage or effect a transaction that may be a breach of Australian law or sanctions (or the law or sanctions of any other country); and
- (b) the underlying activity for which your Card is being provided does not breach any Australian law or sanctions (or the law or sanctions of any other country).

You will not be liable for any losses caused by fraudulent or negligent actions of our staff or agents.

You will have to pay these amounts to us within 2 Bank business days after we ask for them.

5.0 The Card Account.

5.1 How much credit can you obtain?

- (a) We will notify you in writing of the amount of credit that applies to the Card Account. This is called the “credit limit”.
- (b) Transactions made by you must not exceed the credit limit without our prior approval. However, transactions may, at our discretion, be allowed to proceed even though they will cause the credit limit to be exceeded. Remember, the credit limit applies to the Card Account – there is not a separate credit limit for the additional Card issued on the Card Account.
- (c) If the credit limit is exceeded, any amount in excess of the credit limit is payable immediately.
- (d) If you ask us to, we will reduce your credit limit (subject to any minimum credit limit that applies to the Card Account).

5.2 How much cash can you obtain?

Cash Advances are not available on the Westpac Lite Card.

- (a) The minimum amount of any Cash Advance may vary between financial institutions. The minimum you can obtain at our branches is \$20.
- (b) Before a Cash Advance is processed, you may be required to provide the following identification:
In Australia either:
 - A passport or driver’s licence bearing your photo; or

- Any two of the following items:
 - Identity card bearing your photo;
 - Driver’s licence without a photo;
 - Another debit or credit card bearing your signature;
 - Employee identity card, union card or student card bearing your signature;
 - Pensioner identification card.

Overseas, a passport. Some overseas banks may require additional identification.

5.3 Amounts that are charged to the Card Account.

The Card Account will be charged with, and accordingly the Primary Cardholder is required to pay us:

- The amount for goods and services bought directly from a Merchant or by mail order, telephone order or through the internet;
- The amount of all Cash Advances;
- The fees and charges in accordance with clauses 7.1 and 7.3; and
- Interest charges imposed on Cash Advances and purchases and on fees and interest charges in accordance with clause 7.2.

6.0 The Statements.

6.1 How do you know how much you owe?

- (a) A statement for the Card Account will be issued each month to the Primary Cardholder. The date your statement is issued is called the “statement date” and the period from one statement date to the next statement date is called the “statement cycle”.
- (b) Your statement will either be mailed to you, or, instead of receiving paper statements in the mail, you may elect to obtain electronic statements from our website - westpac.com.au, using our Online Banking service. You must be registered for Online Banking, supply us with a valid email address and satisfy any other applicable eligibility criteria. The electronic statements option may be selected through Online Banking after the Card Account has been opened.

- (c) Each month we will issue your statement to you on the statement date if:
- There are any amounts owing by you or to you; or
 - There have been any amounts debited or credited to the Card Account during the statement cycle.
- (d) Amounts shown on your statement will be expressed in Australian currency and must be settled in Australia in Australian currency. There is no facility for payment to be made overseas, other than by transferring funds using our Telephone Banking or Online Banking services.
- (e) You should keep all vouchers and transaction records given to you or to the Additional Cardholder by Merchants and financial institutions, or issued by Electronic Banking Terminals, to help you check statements on the Card Account.

6.2 If you think there is a mistake.

- (a) You agree that the amount shown on any sales voucher, Cash Advance voucher or transaction record is sufficient evidence of the cash price of the goods or services or the amount of the Cash Advance to which that voucher or transaction record relates.
- (b) You should check each statement carefully as soon as you receive it. If you wish to dispute an amount charged to the Card Account you should provide us with written notice of your dispute before the due date shown on your statement.

If you do not dispute an amount shown on a statement by the due date, our ability to obtain a refund (if applicable) may be restricted under Visa®, or Mastercard scheme rules.

Please refer to clause 10.1 for details of how to notify us of disputed transactions.

Please read clause 11.2 to obtain details of your liability where unauthorised transactions are made on a Nominated Account.

7.0 The Charges.

7.1 Fees and charges.

- (a) Subject to all applicable laws, we may charge the Card Account with any fees or charges. The Annual Percentage Rate and other fees and charges applying to the Card Account are variable in accordance with clause 13.4.
- (b) **Card fee.**
- (i) For all Card Accounts, except the Westpac Lite Card Account, an annual card fee and/or the Qantas Rewards Fee (where applicable) will be charged following the first Cash Advance or purchase transaction, unless the Card Account features a waiver of either fee for the first year, in which case, the waived fee will not be charged. These fees are then charged (where applicable) in subsequent years on or after the anniversary of the first Cash Advance or purchase transaction.
- (ii) The Westpac Lite Card Account will be charged with a monthly card fee (where a fee applies) on the first statement date after the first purchase transaction. The fee is then charged every month on the statement date.
- (c) Other fees and charges may apply as outlined in the letter which advises the credit limit and other prescribed information which we are required to give you by law.

7.2 Interest charges.

Interest charges on:

- Cash Advances;
- Fees related to Cash Advances (“**Cash Advance Fees**”);
- Interest on Cash Advances (“**Cash Advance Interest**”) and Cash Advance Fees;
- Purchases (subject to interest free period conditions);
- Fees related to purchases, annual or monthly card fees, the Qantas Rewards Fee (which are all “**Purchase Fees**”) and interest on purchases and Purchase Fees;

will be charged in accordance with this clause 7.2 and charged for each statement cycle at the statement date. Details of the interest charges will be shown on your statement. These interest charges are variable.

For information on current interest rates and fees and charges, please visit westpac.com.au or call into one of our branches.

7.2.1 Calculation of interest charges.

- (a) We charge interest on interest charges on purchases and Purchase Fees which we debit to your Card Account. There is no interest free period for those interest charges. We add those interest charges to the balance of purchases and Purchase Fees.
- (b) We charge interest on interest charges on Cash Advances and Cash Advance Fees which we debit to your Card Account. There is no interest free period for those interest charges. We add those interest charges to the balance of Cash Advances and Cash Advance Fees.
- (c) Interest is charged (subject to any applicable interest free period):
 - (i) For purchases and Cash Advances (if available) from the date shown on your statement for the purchase or Cash Advance;
 - (ii) For interest, annual or monthly card fees and the Qantas Rewards Fee, from the first day of the next statement after the statement cycle in which the interest, annual or monthly card fee, and the Qantas Rewards Fee, is incurred;
 - (iii) For fees other than those described in (ii) above from the date shown on your statement for these fees.
- (d) Interest charges are debited to your Card Account every statement date (but interest charges debited on the statement date are not included in the balance on which interest is calculated for that statement date).

Interest charges on the Cash Advance balance.

We charge interest on Cash Advances, Cash Advance Fees and on Cash Advance Interest debited to your Card Account. There is no interest free period for either Cash Advances Cash Advance Fees or Cash Advance Interest charges.

Until we receive the payment of any Cash Advance or Cash Advance Fee in full, we calculate the interest in any statement cycle on Cash Advances and Cash Advance fees:

- (a) From the date the relevant transaction is made or from the date assigned to the transaction in accordance with clause 7.4 (either the “**Cash Advance Transaction Date**”); or
- (b) If the Cash Advance Transaction Date is prior to the start of the statement cycle, from the first day of the statement cycle.

When we debit your Card Account with interest charges on Cash Advances and Cash Advance Fees and interest on Cash Advances, those interest charges become part of the Cash Advance balance on your Card Account (“**Cash Advance Balance**”), on which we charge interest.

Interest charges on the purchase balance.

We charge interest on purchases, Purchase Fees and on Purchase Interest debited to your Card Account. There is no interest free period for Purchase Interest charges. If an interest free period applies to purchases on your Card Account, an interest free period will also apply to interest on Purchase Fees debited to your Card Account.

We calculate the interest in any statement cycle on purchases and Purchase Fees for each day that is not included in an interest free period:

- (a) From the date the relevant transaction is made or from the date assigned to the transaction in accordance with clause 7.4 (either the “**Purchase Transaction Date**”); or
- (b) If the Purchase Transaction Date is prior to the start of the statement cycle, from the first day of the statement cycle.

When interest is payable, we charge interest at the end of the statement period on the balance of purchases, Purchase Fees and interest on purchases and Purchase Fees during the statement period.

When we debit your Card Account with interest charges on purchases and Purchase Fees and interest on purchases, those interest charges become part of the purchase balance on your Card Account (“**Purchase Balance**”), on which we charge interest.

Applicable interest rates and total interest charges.

Interest charges in a statement period are calculated by applying:

- (a) The daily percentage rate applicable to Cash Advances separately to the unpaid daily balances of the Cash Advance Balance; and
- (b) The daily percentage rate applicable to purchases separately to the unpaid daily balances of the Purchase Balance.

The total amount of interest charges debited to the Card Account is the sum of the interest charges on the Cash Advance Balance and the Purchase Balance.

7.2.2 Accounts with no interest free days for purchases (including Purchase Fees).

The No Annual Fee Mastercard Account has no interest free period.

7.2.3 Accounts with interest free period for purchases and Purchase Fees.

- (a) The following types of Card Accounts offer an interest free period for purchases and Purchase Fees, subject to the conditions described in this clause:

Rewards Card Accounts.

- Altitude Card Account (including Altitude Qantas).
- Altitude Platinum Card Account (including Altitude Qantas Platinum).
- Altitude Platinum Plus Card Account.
- Altitude Qantas Platinum Plus Card Account.
- Altitude Black Card Account (including Altitude Qantas Black).
- Private Bank Altitude Platinum Plus Card Account.
- Private Bank Altitude Qantas Platinum Plus Card Account.
- Holden Card Account.

Non Rewards Card Accounts.

- 55 Day Card Account.
- 55 Day Gold Card Account.
- 55 Day Platinum Visa Card Account.
- Private Bank Gold Mastercard Card Account.
- Low Rate Card Account.
- Student Visa Card Account.
- Westpac Lite Card Account.

- (b) **When does an interest free period apply?**

If your Card Account is a type that offers an interest free period for purchases and Purchase Fees, an interest free period will apply to purchases and Purchase Fees:

- (i) if you pay the closing balance in a statement in full by the due date for payment listed in that statement or if there is no closing balance in that statement that you owe us. That interest free period will commence on the day on which that closing balance is paid in full by the due date (or if there is no closing balance in

the statement that you owe us, from the day after the end of the statement period for that statement). It will end on the earlier of:

- the date the closing balance in the next statement is paid in full; or
- the due date for payment listed in the next statement; and

(ii) from the date this Credit Card Contract is entered into until the due date for payment listed in the first statement.

If an interest free period applies, interest will not be charged on purchases and Purchase Fees on any day during the interest free period. Otherwise interest will be calculated and charged on the unpaid Purchase Balance in accordance with clause 7.2.1.

Example

The closing balance listed on a statement is \$500 and it is due for payment on 28 June in a particular year. If that \$500 closing balance is paid on 20 June in that particular year, an interest free period will apply to purchases and Purchase Fees:

- from 20 June of that particular year;
- until the earlier of:
 - the date the closing balance in the next statement is paid; or
 - the payment due date listed in the next statement (28 July of that particular year).

(c) What happens if payment is not made in full?

These provisions apply if your Account is a type that offers an interest free period for purchases and Purchase Fees as set out in clause 7.2.3.

If you do not pay the closing balance by the due date for payment listed on a statement, unpaid purchases and Purchase Fees that are outstanding as well as new purchases and Purchase Fees debited to your Card Account will be included in the calculation of the interest charge from the day after that due date for payment. If you did not pay the closing balance by the due date for payment listed in the immediately preceding statement, any of that amount that remained unpaid will be included in the calculation of the interest charge.

This means that for the Westpac Lite Card Account, you must pay the monthly card fee every month, and for all other Card Accounts, the annual card fee and the Qantas Rewards Fee (if applicable) every year by the relevant payment due date, to access the interest free days.

7.3 Government charges.

Subject to any applicable law, the Card Account will be charged with:

- All or any contract stamp duty payable in respect of the Credit Card Contract; and
- Any government duties, taxes, rates or charges now or in the future charged upon or in relation to the use of your Card or transactions debited or credited to the Card Account, whether or not you are primarily liable for such duties, taxes, rates or charges.

7.4 Effective date and adjustments.

- (a) We may assign any date we consider appropriate to a debit or a credit to the Card Account, but in the case of a debit, that date must not be earlier than the date on which the relevant transaction occurred. If we do this we may make consequential amendments (for example, to interest).
- (b) You are liable to us for the amount of any purchase or Cash Advance from the date we assign to the transaction under this clause 7.4, and the credit we provide under those amounts is payable under this contract.
- (c) We may subsequently adjust a debit or credit to the Card Account so as to accurately reflect the legal obligations of you and us (for example, because of an error or the dishonour of a cheque). If we do this, we may make consequential adjustments (for example, to interest).
- (d) Where you have made a purchase that is subsequently returned or reversed, subject to the application of any interest free period, you will be charged interest on that purchase in respect of the period up to the effective date of the return or reversal.

8.0 Credit Card Repayment Protection.

If you have requested Credit Card Repayment Protection, please note the following:

- **Names of Insurers:** Credit Card Repayment Protection is issued by the insurers who are Westpac General Insurance Limited and Westpac Life Insurance Services Limited.
- **Calculation of insurance premium:** The premium is calculated and debited monthly at 0.52% of the balance

owing on the Card Account at the end of the statement cycle. If there is no balance owing at the end of the statement cycle, no premium is payable for that period.

- **Insurance Coverage:** It helps cover your repayments if you lose your job, contract a sickness or disease or sustain an injury and aren't able to work. It will also pay the balance owing on the card account to a maximum of \$50,000 if you die. Conditions, limits and exclusions on cover apply and are explained in the insurance Product Disclosure Statement including policy wording (PDS).
- You should consider the PDS before deciding whether to acquire the insurance.

A copy of the PDS can be obtained by calling 1300 369 989 or visiting westpac.com.au

- **Commissions:** The bank will be entitled to receive up to 20% of your premium (after government charges have been deducted) as distribution commission.
- **Other:** This insurance isn't compulsory nor is it an investment in or deposit with the Bank. The Bank does not guarantee payments under the policy.

9.0 The Payments.

9.1 What is the minimum payment required?

- (a) The minimum payment that we require from you (being the Primary Cardholder) each month will be shown on the Card Account statement.

Your payment due date is:

- For Holden Accounts, Altitude Card Accounts (including Altitude Qantas), Altitude Platinum Card Accounts (including Altitude Qantas Platinum), Altitude Platinum Plus Card Accounts, Altitude Qantas Platinum Plus Card Accounts, Altitude Black Card Accounts (including Altitude Qantas Black), Westpac Lite Card Account, Private Bank Altitude Platinum Plus Card Accounts, Private Bank Altitude Qantas Platinum Plus Card Accounts – 15 days from your statement date.
- For all other Card Accounts – 25 days from your statement date.

- (b) If you do not wish to pay the full amount of the closing balance shown on your statement by the due date, you must pay at least the minimum payment shown on your statement by the due date.
- (c) If your statement shows a closing balance, the minimum payment will be equal to 2% of the

closing balance (rounded up to the nearest dollar) or \$10, whichever is the greater, plus the greater of any unpaid past due amounts from previous statements or any amount that exceeds the credit limit.

- (d) You must pay the full amount of the closing balance if it is less than \$10.
- (e) Your minimum payment obligation may only be met by making payments in the ways described in clause 9.2. Credits to the Card Account in the form of sales refund transactions (the refund of purchases made using your Card) and interest or fee refunds are not counted towards your minimum monthly payment.

9.2 How and where can you make your payment?

- (a) You must make payments to the Card Account with Australian currency in Australia. As there is no facility for you to pay your account overseas, you must arrange for payments to be made to the Card Account whenever you are overseas.
- (b) This clause is not in use.
- (c) You can make payments to the Card Account by:
 - Transferring funds from a Nominated Account at any Westpac automatic teller machine; or
 - Transferring funds through our Telephone Banking or Online Banking services; or
 - Using our Card Autopay facility; or
 - Making a payment using BPAY®; or
 - Paying at our branches; or
 - Mailing your cheque payment to us at the address shown on your statement. **DO NOT SEND US CASH THROUGH THE MAIL.**
- (d) Payments must be received and credited to the Card Account by the due date. If you are mailing your payment you should allow more time for it to reach us.
- (e) Payments will be credited to the Card Account as soon as practicable after receipt.
- (f) This clause is not in use.
- (g) If you cannot make a payment which is due, you should contact us immediately. We may be able to help you.

- (h) You may, in any month, make a payment or payments which in aggregate exceed the amount of your minimum monthly payment. However, if you do, this does not affect your obligation to pay in full the minimum monthly payment due in any subsequent month. If you do not pay the whole of any minimum monthly payment by its due date each month as set out in your statement of account, you may be liable for a missed payment charge in accordance with this Credit Card Contract.

9.3 Card Autopay facility.

- (a) You may authorise us to automatically withdraw funds from your nominated account to make payments to the Card Account using a Card Autopay facility.

You may elect to pay:

- The minimum payment shown on the Card Account Statement,
 - The full amount shown as the 'closing balance' on the Card Account Statement, or
 - A fixed dollar or percentage of the closing balance on the Card Account Statement.
- (b) If the closing balance is less than your nominated amount, the closing balance will be paid. If the fixed dollar or percentage is less than the minimum payment, we will debit the minimum payment.
- (c) If the automatic payment is dishonoured for any reason, you must immediately pay the amount of the required deduction. We may cancel your Card Autopay facility if payments are dishonoured. We would normally contact you before we cancel your Card Autopay facility.
- (d) You must advise us if you wish to terminate or change your Card Autopay facility, including if you change the nominated account. Any changes will be effective from the next statement date following our confirmation of the change.

9.4 ATM deposits.

- (a) If you make a deposit at our automatic teller machines we will be responsible for the security of the deposit from the time the deposit is made, however, the amount of your deposit is subject to verification by us. Our count of the funds deposited is regarded as conclusive evidence of the amount deposited. If there is a difference between the amount of the deposit and the amount written on the deposit slip, we will notify the Account Holder as soon as possible to advise

the actual amount that has been credited to the account.

- (b) Cash deposited will not be available for withdrawal until after we have posted the cash amount to the account. Coins must not be included in a deposit/payment envelope inserted in an automatic teller machine.
- (c) ATM deposits will be processed on the same day or the following Bank business day. Deposits made at ATMs not located at a branch of the Bank may take longer to be processed.

9.5 How we apply your payments.

Payments to the Card Account are applied to amounts shown on your most recent statement, in descending order from those attracting the highest Annual Percentage Rate to those attracting the lowest Annual Percentage Rate, or on which interest is not charged. If the same Annual Percentage Rate applies to more than one amount, we apply the payment to those amounts in the following order:

- Interest charges;
- Fees;
- Any amount payable for Credit Card Repayment Protection relating to the Card Account under clause 8, if applicable; and
- Transactions (such as Cash Advances or Purchases).

Within each of the four categories above, the payment is applied in the order in which the relevant amount was debited to the Card Account. If your Card Account has amounts owing that relate to more than one Promotion Plan with the same Annual Percentage Rate, payments will first be applied to amounts which relate to the Promotion Plan that commenced earlier.

If the total payments to the Card Account since your most recent statement are more than the closing balance shown on that statement, we apply the excess to amounts that have been charged to the Card Account but have not yet appeared on a statement in the same order as described above.

9.6 Uncleared funds.

To protect against fraud, you cannot withdraw the value of deposited cheques until three Bank business days after the deposit has been made. In certain uncommon

circumstances, this period may be extended by a further one, or even two, Bank business days.

If drawings are made against a deposited cheque before it has been paid by the financial institution on which it is drawn, you will have to reimburse the Bank if the cheque is subsequently dishonoured.

9.7 Default & Acceleration of Amounts Due.

(a) A default occurs under the Credit Card Contract if:

- You don't pay any amount when it's due; or
- You do any of the following and it has a material impact (as defined below):
 - don't comply with the law; or
 - give us incorrect, incomplete or misleading information in connection with your Credit Card; or
 - use your Credit Card for a purpose which we have not approved; or
- You commit an act of bankruptcy or enter into any arrangement with any creditors.

A default has a "material impact" if we reasonably consider that the event by its nature is material, or the event has had, or is likely to have, a material impact on:

- your ability to meet your obligations under your Credit Card Contract;
- our credit or security risks (or our ability to assess these); or
- our legal risk or reputation.

(b) If there is a default pursuant to 9.7(a) of this document, the Bank may require immediate payment of all amounts you owe under this Credit Card Contract (including amounts accrued or charged but not yet debited to your account) that would not otherwise have been immediately payable.

(c) Subject to clause 9.8, before we require immediate repayment in full pursuant to clause 9.7(b), you will be given 30 days' written notice to allow you an opportunity to remedy the default. You agree that it does not waive our rights to, at a future point in time, give you a notice and require immediate repayment in full if we:

- (i) Fail to give you notice of a default when it occurs; or
- (ii) Give you notice of a default but we do not require immediate repayment in full.

- (d) Westpac may provide your details to one or more credit reporting bodies for the purpose of advising that you have defaulted and/or committed a serious credit infringement. For details of Westpac Privacy policy, please visit westpac.com.au or drop into any branch.

If you are experiencing financial difficulties, please refer to section 9.9 “Hardship” (directly below) or contact Westpac Assist on 1800 067 497.

9.8 Enforcement without Notice.

We will not give you notice before commencing enforcement proceedings, including the notice referred to in clause 9.7(c), in circumstances where the law does not require us to give you notice.

The circumstances where the law may not require us to give you notice include, but are not limited to, circumstances where:

- (a) We believe on reasonable grounds, that we were induced by fraud on your part to enter into this Credit Card Contract;
- (b) We have made reasonable efforts to locate you but without success; or
- (c) A court authorises us to commence enforcement proceedings without notice to you.

It is important that you update your contact details with Westpac when they change and ensure they stay current and up to date.

9.9 Hardship.

Westpac understands that some situations can bring about financial stress, including illness or injury, changes in employment and pregnancy. To assist our customers who are experiencing financial stress, Westpac provides you access to Westpac Assist. Westpac Assist is a phone-based service that takes calls from any Westpac customer who feels they are experiencing problems meeting their commitments for any Westpac consumer product (Credit Card, personal loan or mortgage).

A team of Westpac Assist Consultants are on hand to look at your individual circumstances and talk about potential solutions. These may include:

- Helping to find solutions if you have missed a monthly payment on your Credit Card.
- Discussing possible ways to assist you if you are unable to make your contracted repayments on a home or personal loan.
- Or some other alternative banking arrangements that may be better suited to your circumstances.

Some actions may be handled over the phone, but some may require a visit to a branch for further discussion or to sign and accept changes to account(s).

The Westpac Assist team may also suggest to some customers that they contact an independent financial counsellor about their overall financial situation.

You can contact Westpac Assist on 1800 067 497.

This service is available Monday to Friday from 8am to 8pm EST. You can find out more about Westpac Assist by visiting westpac.com.au/westpacassist

10.0 Errors/Disputes and Resolutions.

10.1 How to report a lost or stolen Card or PIN or unauthorised transactions.

(a) **What to do.**

You must immediately notify us if your Card or PIN record is lost, stolen or misused; or you suspect that unauthorised transactions have been made on a Nominated Account(s). We will give you a notification number or some other form of acknowledgement which you should retain as evidence of the date and time of your report. Where your report is made by telephone, we may require you to confirm it at one of our branches and complete certain documentation.

(b) **How to tell us.**

If any Card is lost or stolen in Australia or overseas, the best way to contact us is to telephone us using the number listed at the front of these Conditions of Use. You may call in at one of our branches in Australia, but we prefer that you telephone us immediately so that we can put a stop on your Card straight away.

If your Card is Mastercard, or Visa branded and it is lost or stolen overseas, you may report the loss to:

- Mastercard Global Service (if your Card is a Mastercard Card); or
- Visa Global Customer Assistance Services (if your Card is a Visa Card); or
- Any financial institution displaying the applicable scheme sign.

If you can't contact us by phone because our telephone numbers are not available, you will not be responsible for unauthorised use of your Card or PIN which could have been prevented if you

were able to contact us by phone, provided you tell us of the loss, theft or misuse of your Card or PIN within a reasonable time from the re-establishment of our telephone reporting facilities.

10.2 Investigating and resolving problems.

- (a) If you have a problem or complaint, we aim to resolve it at your first point of contact with us. If we cannot do so, we will escalate it to our Customer Relations and Support Team.

You can also contact our Customer Relations and Support Team:

Telephone: 1300 130 206

Online: Go to our website, westpac.com.au and click on “Contact us” and then click on “Feedback and Complaints”.

Fax: (02) 9220 4177

Mail: CRST, GPO Box 5265,
Sydney NSW 2001.

- (b) **What to do if you are still unhappy.**

If you are not satisfied with our response or handling of your complaint, you may be able to lodge a complaint with the free, independent external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA). AFCA's details are set out below.

Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Mail: Australian Financial
Complaints Authority
GPO Box 3 Melbourne VIC 3001.

- (c) Please note that we comply with the ePayments Code complaint investigation and resolution procedures in connection with transactions to which the Code applies.

11.0 Unauthorised Transactions.

11.1 Protecting your Card and PIN.

- (a) Because anyone who has your Card and PIN can make transactions on your Nominated Accounts, you must take special care to protect them.

- (b) To protect your Card you must:
- Sign it as soon as you receive it;
 - Carry it with you whenever you can;
 - Regularly check that you still have your Card;
 - Not give your Card to anyone else, including a family member or friend.
- (c) If you make a record of your PIN you must keep it separate and well away from your Card unless the PIN is reasonably disguised. However, to minimise the risk of unauthorised transactions occurring on your account, it is best to keep your PIN record, even if disguised, separate and well apart from your Card.

For example, you must not keep your Card and undisguised PIN together:

- In a wallet, bag or briefcase, even if in different compartments;
 - In your car, even if in different areas of your car;
 - In your office or at home in the same room;
 - In any other situation where your Card and PIN can be found and used.
- (d) To protect your PIN you must:
- Try to memorise it;
 - Destroy our letter telling you your PIN (if applicable);
 - Not write your PIN on your Card, even if it is disguised;
 - Not keep a record of your PIN with or near your Card;
 - Not tell anyone your PIN, including family members, friends and our staff;
 - If you select your own PIN, not select a number or word that can be easily guessed, such as part of the data imprinted on your Card, a previously selected PIN, consecutive numbers, one number repeated or numbers which form a pattern, or that can easily be associated with you, such as your date of birth, part of your name, telephone number, driver's licence number and so forth;
 - Make sure that nobody watches you enter your PIN at Electronic Banking Terminals;
 - Never enter your PIN in an Electronic Banking Terminal that does not look genuine, has been modified, has a suspicious device attached to it or is operating in a suspicious manner;
 - Be ready to make a transaction when you approach an Electronic Banking Terminal;

- Make sure that you do not leave anything behind when you complete a transaction, including leaving your Card unattended in or at an Electronic Banking Terminal;
 - Notify us immediately if your PIN mailer has not been received intact, or if a PIN change has taken place without being requested.
- (e) If you select your own PIN, for security reasons you should endeavour to change it at regular intervals (say, every two years).
- (f) If you make a record of your PIN, you must either take reasonable steps to prevent unauthorised access to the record or ensure the record is reasonably disguised. We do not consider that you have made a reasonable attempt to disguise a PIN if you only:
- Record it in reverse order;
 - Record it as a series of numbers with any of them marked to indicate the PIN;
 - Record the PIN as a telephone number with the PIN in its correct sequence anywhere within the telephone number;
 - Record the PIN as a telephone number where no other telephone numbers are recorded;
 - Disguise the PIN as a date or as an amount.

There may be other forms of disguise which may be similarly unsuitable because of the ease of another person working out your PIN.

Please note: Liability for losses resulting from unauthorised transactions is determined under the relevant provisions of the ePayments Code, where that Code applies, notwithstanding the obligations listed above.

11.2 Liability for unauthorised transactions.

11.2.1 Transactions not involving Manual Signature Comparison.

This clause 11.2.1 explains the Account Holder's liability for losses resulting from unauthorised transactions which are initiated through Electronic Equipment and do not involve Manual Signature Comparison.

(a) When the Account Holder is not liable.

- (i) The Account Holder will not be liable for losses resulting from unauthorised transactions where it is clear that the User has not contributed to the loss.
- (ii) The Account Holder will not be liable for losses resulting from unauthorised transactions that:
 - Are caused by the fraudulent or negligent conduct of our staff or agents or of companies involved in networking arrangements or of Merchants who are linked to the electronic funds transfer system or of their agents or employees; or
 - Require the use of the Card and/or PIN and happen before the User receives their Card and/or PIN, (including a replacement or reissued Card or PIN). For the avoidance of doubt, receiving a PIN includes setting a PIN for the first time when their Card is first issued; or
 - Happen after we have been notified that a Card has been misused, lost or stolen or that PIN security has been breached; or
 - Are made with a Card, PIN, or identifier that is forged, faulty, expired or cancelled (as applicable); or
 - Are the result of the same transaction being incorrectly debited more than once to the same account; or
 - Are Electronic Transactions able to be made using an Identifier without a Code or Device; or
 - Are Electronic Transactions able to be made using a Device and not a Code, provided the Account Holder did not unreasonably delay in reporting the loss or theft of the Device.

(b) **When the Account Holder is liable.**

- (i) The Account Holder will be liable for actual losses resulting from transactions which are carried out by the User, or by another person with the User's knowledge and consent.
- (ii) The Account Holder will be liable for actual losses resulting from unauthorised transactions caused by the User:
 - Engaging in fraud; or
 - Voluntarily disclosing their PIN to anyone, including a family member or friend; or
 - Keeping a record of their PIN:
 - Without making a reasonable attempt to disguise it or to prevent unauthorised access to it; and
 - In a way that it could be lost or stolen with their Card; or
 - Writing their PIN on their Card; or
 - Selecting a PIN which represents their birth date, or being an alphabetical PIN which is a recognisable part of their name, after we have asked them not to select such a PIN and told them of the consequences of doing so; or
 - Leaving a Card in an ATM (provided the ATM incorporates reasonable safety standards that mitigate the risk of a Card being left in the ATM); or
 - Acting with extreme carelessness in failing to protect their PIN.
- (iii) The Account Holder will also be liable for actual losses resulting from unauthorised transactions caused by the User unreasonably delaying notifying us of the misuse, loss or theft of their Card, or of their PIN becoming known to someone else. The Account Holder's liability will only extend to losses which occur between the time when the User became aware (or should reasonably have become aware) of such misuse, loss or theft and when we were actually notified.
- (iv) The Account Holder will not be liable to pay for:
 - That portion of the losses incurred on any one day which exceed the daily transaction limit applicable to the Card or any Nominated Account(s);

- That portion of the losses incurred which exceed the balance of their Nominated Account(s), including any pre-arranged credit;
 - Losses incurred on any accounts which the Account Holder and the Bank had not agreed could be accessed using the Card and PIN;
 - Losses occurring after we have been notified that the Card has been misused, lost or stolen or that the security of the PIN has been breached.
- (v) The Account Holder's liability is subject to the Bank proving on the balance of probability that the User contributed to the losses in one or more of the ways listed above.

(c) **When limited liability applies.**

The Account Holder will only be liable for actual losses resulting from unauthorised transactions to a limited extent, in circumstances where a PIN was required to perform the transaction and it is unclear whether the User contributed to the loss. The Account Holder's liability in such cases will be the least of:

- \$150; or
- The balance of the Nominated Account(s), including any pre-arranged credit; or
- The actual loss at the time we are notified of the misuse, loss or theft of the Card or of the PIN becoming known to someone else (excluding that portion of the loss incurred on any one day which exceeds the applicable daily transaction limit).

You will not be liable for losses resulting from an unauthorised electronic transaction made using your Card to the extent they exceed what the Account Holder's liability would have been had we exercised any rights we had under the rules of the relevant credit card scheme at the time you reported the unauthorised transaction to us against other parties to the scheme.

Our liability for any loss arising from equipment or system unavailability or malfunction, where a User should reasonably have been aware that the system or equipment was unavailable or malfunctioning, is limited to:

- (i) Correcting any errors; and
- (ii) Refunding any fees or charges imposed on the User.

11.2.2 Other unauthorised transactions.

The Account Holder will not be liable for losses resulting from unauthorised transactions made on the Card Account, provided the Card Account is in good standing and the User:

- Has exercised vigilant care in safeguarding their Card from risk of loss, theft or unauthorised use; and
- Immediately and without delay takes reasonable steps to notify us upon discovery of the loss, theft or unauthorised use of their Card, in terms of clause 10.1(a); and
- Has not reported two or more incidents of unauthorised use in the preceding 12 months; and
- Has complied with the Credit Card Contract.

Notwithstanding the above, the Account Holder will not be liable for losses resulting from unauthorised transactions made on a Nominated Account after we receive notice from the User in terms of clause 10.1(a). Until we receive such notice, the Account Holder may be liable for losses resulting from unauthorised transactions which were not initiated through Electronic Equipment and/or involved Manual Signature Comparison.

11.2.3 eCommerce Transactions.

If an unauthorised transaction is an eCommerce Transaction and we are notified that the transaction is unauthorised by the due date shown on the Card Account statement, the Account Holder will not be liable for the amount of the transaction.

11.2.4 Where we may not process your claim.

In the event you dispute a transaction, Westpac may ask you to provide certain information, complete certain documentation or do certain things, such as make a police report. Where Westpac requests information from you in relation to the disputed transaction, it is expected that you will supply this within 14 days. In cases where you do not provide us with the information we request within 14 days, we may be unable to process your claim and the disputed charge(s) may remain your responsibility.

12.0 Our Responsibilities and Liabilities.

12.1 Electronic banking access.

- (a) We will maintain electronic banking access to the Nominated Accounts at all times unless:
- An Electronic Banking Terminal malfunctions or is unavailable for use; or
 - A Merchant refuses to accept your Card; or
 - At least one of the accounts is overdrawn or will become overdrawn without prior arrangement, or is otherwise considered out of order by us.

In any of these circumstances, electronic access to the Nominated Account may be denied or withdrawn without prior notice to you.

- (b) We reserve the right at any time to alter the types of accounts which may be operated, or the types of transactions which may be undertaken, or the types of Electronic Banking Terminals which may be accessed, using your Card and PIN.

12.2 What happens if an Electronic Banking Terminal does not work?

- (a) We will be responsible to you for any loss which occurs because an Electronic Banking Terminal accepts your instructions but fails to carry out the transaction requested.
- (b) If you are aware that the Electronic Banking Terminal is unavailable for use or not operating properly, we will only be responsible for correcting the relevant account and refunding any fees or charges.
- (c) We will not be responsible if an Electronic Banking Terminal does not accept your instructions or your Card fails to work in the terminal.

13.0 General Information about the Credit Facility.

13.1 Suspension, cancellation and termination.

- (a)
 - (i) We may suspend or cancel your Card at any time without prior notice to protect you or us from fraud or other losses, to manage regulatory risk, or for any other reason determined by us acting reasonably.
 - (ii) If you are in default, we may terminate the Card Account (unless we are required to give you time to remedy the default and it is remedied within the relevant period).
- (b)
 - (i) You (being the Primary Cardholder) may terminate the Card Account at any time by contacting us either by visiting a branch, by telephone, by giving written notification, or by signing in to Westpac Live and using the online credit card account closure function.
 - (ii) Please refer to clause 3.2(b) for details of how to cancel an additional Card.
- (c) Where:
 - (1) A Card has been suspended, cancelled, or
 - (2) The Card Account has been terminated, you:
 - (i) Agree to destroy the Card(s) to render it unusable by cutting the Card in half through the magnetic strip and the card chip and disposing of the pieces securely;
 - (ii) Will not be able to access any Nominated Account with the Card(s);
 - (iii) Cancel any regular payment arrangements which are linked to the Card Account; and
 - (iv) Must not use the Card.
- (d) Without limiting or waiving our rights under clause 9.7 or 9.8 of this document, if a Card has been suspended or cancelled by us, you must continue to make at least the minimum payment each month until the balance of the Card Account is paid in full. Fees, charges and interest charges will continue to be debited to the Card Account.
- (e) You will remain liable for transactions debited to the Card Account which were made prior to termination. You will also be liable for regular payment authorities which have not been cancelled by you prior to termination. These transactions may, for example, have been made by mail order, telephone order or through the internet.

- (f) You may have to pay reasonable enforcement expenses under these Conditions of Use, including any amount reasonably incurred by the use of our staff and facilities, in the event of a default under the Credit Card Contract.
- (g) If the card account has a positive (credit) balance when it is cancelled or terminated, we may send you a bank cheque or direct credit the closing credit balance of the card account (unless those funds have been submitted as unclaimed monies in accordance with the law) into another credit or transaction account.

We will usually notify you before we close the card account, but there may be circumstances where we are not able to (such as where our record of your address is out of date). You can visit any branch to find out how to recover unclaimed money (although it may take three months or more to recover money that has been transferred to the government).

If the card account becomes inactive and has a (credit) balance, and if we have not closed the card account in accordance with these Conditions of Use, we will hold the credit balance in this card account until you contact us to claim those funds, or we are required to submit those funds as unclaimed monies in accordance with the law, whichever occurs first.

13.2 Stopping the Card Account.

We may block, or place a stop on, the Card Account if:

- (a) The Card Account is transacted on in such a way that we suspect fraudulent use of your Card, but have been unable to contact you to confirm our suspicions; or
- (b) If you are not following the conditions of use for another consumer credit card account you hold with us.

Where a block or stop is placed on the Card Account or another credit card account you hold with us, you must continue to meet your obligations under these conditions of use (and as relevant under any conditions of use applicable to the other credit card account).

13.3 Gambling Preference Requests.

- (a) For a Card Account (other than a Westpac Lite Card Account), a Primary Cardholder can request us to decline transaction authorisation requests that we receive and that we are able to recognise as an authorisation request for a gambling transaction. A Primary Cardholder can make such a request (a “**Gambling Preference Request**”) by calling us or by another means offered by us from time to time. (From 26 May 2018, see our website for more information about this new service and how to contact us.)
- (b) Where we have received and accepted a Gambling Preference Request from a Primary Cardholder, we will decline to authorise Card transaction authorisation requests that we receive in respect of the applicable Card Account, in circumstances where the merchant category code provided with the transaction authorisation request identifies the merchant as offering gambling services. We will continue to decline such transaction authorisation requests until the request of a Primary Cardholder has been cancelled by a Primary Cardholder and implemented by us. When a cancellation request is made to us by the Primary Cardholder, a period of up to two business days may elapse before the cancellation request will be implemented. Separately, a cancellation does not prevent a later Gambling Preference Request from being made by a Primary Cardholder.
- (c) There are some situations where we will not be able to comply with a Primary Cardholder’s request to decline the authorisation of gambling related Card transactions. These situations will arise: where the merchant category code provided to us is not one that allows us to identify that the authorisation request is related to a gambling transaction; where the transaction is a recurring transaction that you have authorised; where you use available credit in order to make a payment using BPAY or to draw down cash from an ATM; where (at the relevant time) any of our relevant systems is “off-line”, or otherwise impaired or interrupted; and where the authorisation request is not sent to us, or received by us, for our review and for processing by our system (which may occur, for example, where the transaction authorisation occurs under a delegated authority held by the merchant, the relevant card scheme provider or a third party transaction processor).

- (d) A Primary Cardholder that makes a Gambling Preference Request under this clause (including a cancellation request) must tell the Additional Cardholders, as applicable, that the Primary Cardholder has requested us to provide (or not provide) transaction blocking in accordance with this clause.

13.4 Variation.

We may change these Conditions of Use as set out in this section.

It is important that the contact details you have given us are up to date. If they are not, we may not be able to notify you of changes (although we will take reasonable steps to find you).

(a) **Changes we may make on a general basis**

We can make the following types of changes if we apply them to a class of customers or to a product type or feature:

- changes to the Annual Percentage Rate (which includes the rate for purchases, cash advances and balance transfers);
- changes to how we calculate interest and how often we debit interest (including any interest free period);
- changes to your payments (including changes to the amount, frequency or number of payments, the time of payment or how we calculate payments);
- changes to fees and charges (including introducing new fees and charges, changing the amount of them or the time of payment);
- other changes which:
 - reflect changes in law, an official directive, or the guidelines or requirements of a regulator;
 - impose, remove or adjust transaction limits;
 - reflect changes to our pricing;
 - reflect changes to our business or technological systems;
 - reflect current industry or market practice or conditions;
 - are administrative or correct a mistake or omission;
 - we reasonably think you will benefit from; or
 - are reasonably necessary to protect our legitimate interests.

(b) **Changes we can make that will only apply to you**

We can make some changes that will only apply to you. These are:

- reducing your credit limit or Cash Advance limit;
- other changes which:
 - reflect our risk associated with you, your Credit Card and any security;
 - are administrative or correct a mistake or omission; or
 - reflect changes to our business or technological systems;
- any other change which reduces your obligations or gives you more time to pay us.

(c) **How we notify you of changes**

- For a change that reduces your obligations or gives you more time to pay us, we will notify you in your next statement of account after the change takes effect.
- For a change to your Annual Percentage Rate, we will notify you on or before the day the change happens by sending you a notice or by advertising the change in a national newspaper and providing you with details in the next statement after the change takes effect.
- For a change in the amount of fees and charges or introduction of new fees or charges, we will notify you at least 30 days prior by sending you a notice or by advertising the change in a national newspaper and providing you with details in the next statement after the change takes effect. However, we do not have to give you notice if the fee or charge is set by the government and they have published the change to the fee or charge.
- For a change that is a reduction in your credit limit or the Cash Advance limit or a refusal to authorise further transactions on your credit card, we will notify you at least 30 days prior by sending you a notice. However, we may make these changes without prior notice to you if:
 - you are in default;
 - we believe that the use of your Credit Card may cause loss to you or us; or
 - your Card Account has been inactive for 6 months,in which case, we will confirm these changes when we send the next statement of your Card Account after the changes take effect.

- For other changes, we will notify you at least 30 days prior by sending you a notice.
- Notices will be provided only to the Primary Cardholder.

(d) **When advance notice of a change may not be given.**

We may not notify you in advance when a change is necessitated by an immediate need to restore or maintain the security of our systems or of individual accounts.

(e) **Electronic notification.**

Where permitted by applicable legislation and industry codes, written notice under this clause 13.4 may be given electronically; i.e. by electronic communication to your nominated electronic address, or by making particulars of changes available at our website: westpac.com.au

14.0 Other.

14.1 Marketing consent.

We will use your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers. Please call us on 132 032 or visit any of our branches if you do not wish to receive marketing communications from us.

14.1.1 Important notice.

Effective on and from **11 November 2017**, the following will replace the above clause 14.1 of the Combined Conditions of Use and Credit Guide.

We will use your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers that we believe may interest you. We may also use trusted service providers to assist us to offer products and services to you. Please call us on **132 032**, visit any of our branches or login to Westpac Live if you would like to review or update your marketing preferences.

14.2 Change of name or address.

You agree to promptly notify us of any change to your name or address. If you fail to notify us of your change of address, you may prejudice your rights under the Credit Card Contract.

14.3 Service fees.

- (a) We may pay service fees to the person from whom you obtained your application form. If so, the amount of the commission, if ascertainable, and the identity of the person to whom the payment is made are set out in the brochure which accompanied your application form. In particular:
- If you applied for your Card using an application form collected from one of our In-Store locations, we will pay a service fee of \$20 to the proprietor of that In-Store location.
- You can obtain a list of our In-Store locations and Merchants participating in our 'Take One' program by telephoning us using the number listed at the front of these Conditions of Use.
- (b) We make payments to Holden Limited by way of contributions towards the Holden Card Program. The amount of those payments is not currently ascertainable.

14.4 Certificate of balance.

A certificate signed by one of our officers stating the balance of the Card Account will be sufficient evidence of the amount of the Primary Cardholder's liability to us at the date of issuing that certificate.

14.5 Set off - no deduction.

If you (being the Primary Cardholder) have money in any account with us (other than the Card Account) we can, but need not, use it to pay amounts owing under the Credit Card Contract. If the Card Account has a positive (credit) balance, we may also use all or part of that balance to clear debts which you owe us in other loan or deposit accounts. If we do this, the balance of the account from which we have taken the money will reduce by the amount used for this purpose.

To the maximum extent allowed by law, you give up any right to set off any amounts we owe you (for example, credit balances in your other accounts or any deposit) against amounts you owe under the Credit Card Contract.

You will need to pay any money you are required to pay under the Credit Card Contract without deducting amounts you claim are owing to you by us or any other person.

14.6 Exercising our rights.

If we fail to exercise or delay in exercising any of our rights under these Conditions of Use, that failure or delay does not constitute a waiver of our rights. We may exercise our rights under these Conditions of Use at any time, despite any previous failure or delay on our part.

14.7 Governing law.

These Conditions of Use are governed by the laws of New South Wales.

14.8 Non-assignment.

You may not assign your rights under this contract to another person.

The Bank may transfer this contract to someone else. If the Bank wants to do so it can give anyone all information that privacy laws allow it to give. If the Bank transfers this contract, the contract will apply to the transferee as if it were the Bank.

14.9 Electronic Communications.

Where you have provided electronic contact details, and if the law allows it, Westpac may communicate with you electronically. Examples of electronic communication include Westpac sending you emails at an email address you have supplied or a SMS to a mobile number you have provided, or other similar mediums.

14.10 Credit Review.

We have the right to review your Card Account from time to time at our sole discretion. You acknowledge that we will provide personal information to one or more credit reporting bodies as permitted by the *Privacy Act 1988* (Cth) for each review and that a credit report may be obtained from these credit reporting bodies for the purpose of any such review.

14.11 Our Reporting Obligations.

We are required to identify certain US persons in order to meet account information reporting requirements under local and international laws.

If you or (where you are an entity) any office bearer* of the entity and/or any individual who holds an interest in the entity of more than 25% (a Controlling Person) are a US citizen or US tax resident, you must telephone 1300 658 194 at the time of accepting these Terms and Conditions. When you contact us you will be asked to provide additional information about your US tax status and/or the US tax status of any Controlling Person

which will constitute certification of US tax status for the purposes of the application to which these Terms and Conditions relate.

Unless you notify us that you and/or any Controlling Person are a US citizen or US tax resident as specified above, accepting these Terms and Conditions constitutes certification that you and/or any Controlling Person are not a US citizen or US tax resident.

If at any time after account opening, information in our possession suggests that you and/or any Controlling Person may be a US citizen or US tax resident, you may be contacted to provide further information on your US tax status and/or the US tax status of any Controlling Person. Failure to respond may lead to certain reporting requirements applying to the account.

*Director of a company, partner in a partnership, trustee of a trust, chairman, secretary or treasurer of an association or co-operative

14.12 GST.

- (a) Unless specifically defined as including GST, all fees are quoted as excluding GST which, if applicable, will be added to the amount payable.
- (b) If GST applies to a fee expressed excluding GST, you must pay an additional amount equal to the GST payable on the supply (GST Amount). The GST Amount is payable at the same time as the GST exclusive fee.

15.0 Information Statement.

Things you should know about your proposed credit contract.

This statement tells you about some of the rights and obligations of yourself and your credit provider. It does not state the terms and conditions of your contract.

If you have any concerns about your contract, contact the credit provider and, if you still have concerns, your credit provider's external dispute resolution scheme, or get legal advice.

The contract.

1. How can I get details of my proposed credit contract?

Your credit provider must give you a precontractual statement containing certain information about your contract. The precontractual statement, and this document, must be given to you before:

- Your contract is entered into; or
- You make an offer to enter into the contract; whichever happens first.

2. How can I get a copy of the final contract?

If the contract document is to be signed by you and returned to your credit provider, you must be given a copy to keep. Also, the credit provider must give you a copy of the final contract within 14 days after it is made. This rule does not, however, apply if the credit provider has previously given you a copy of the contract document to keep.

If you want another copy of your contract, write to your credit provider and ask for one. Your credit provider may charge you a fee. Your credit provider has to give you a copy:

- Within 14 days of your written request if the original contract came into existence 1 year or less before your request; or
- Otherwise within 30 days of your written request.

3. Can I terminate the contract?

Yes. You can terminate the contract by writing to the credit provider so long as:

- You have not obtained any credit under the contract; or

- A card or other means of obtaining credit given to you by your credit provider has not been used to acquire goods or services for which credit is to be provided under the contract.
- However, you will still have to pay any fees or charges incurred before you terminated the contract.

4. Can I pay my credit contract out early?

Yes. Pay your credit provider the amount required to pay out your credit contract on the day you wish to end your contract.

5. How can I find out the pay out figure?

You can write to your credit provider at any time and ask for a statement of the pay out figure as at any date you specify. You can also ask for details of how the amount is made up.

Your credit provider must give you the statement within 7 days after you give your request to the credit provider. You may be charged a fee for the statement.

6. Will I pay less interest if I pay out my contract early?

Yes. The interest you can be charged depends on the actual time money is owing. However, you may have to pay an early termination charge (if your contract permits your credit provider to charge one) and other fees.

7. Can my contract be changed by my credit provider?

Yes, but only if your contract says so.

8. Will I be told in advance if my credit provider is going to make a change in the contract?

That depends on the type of change. For example:

- You get at least same day notice for a change to an annual percentage rate. That notice may be a written notice to you or a notice published in a newspaper.
- You get 30 days advance written notice for:
 - A change in the way in which interest is calculated; or
 - A change in credit fees and charges; or
 - Any other changes by your credit provider;

except where the change reduces what you have to pay or the change happens automatically under the contract.

9. Is there anything I can do if I think that my contract is unjust?

Yes. You should first talk to your credit provider. Discuss the matter and see if you can come to some arrangement.

If that is not successful, you may contact the AFCA scheme. The AFCA scheme is a free service established to provide you with an independent mechanism to resolve specific complaints. The AFCA scheme can be contacted at:

Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

Alternatively, you can go to court. You may wish to get legal advice, for example from your community legal centre or Legal Aid.

You can also contact ASIC, the regulator, for information on 1300 300 630 or through ASIC's website at <http://www.asic.gov.au>.

Insurance.

10. Do I have to take out insurance?

You can decide if you want to take out insurance or not. If you take out insurance, the credit provider can not insist that you use any particular insurance company.

11. Will I get details of my insurance cover?

Yes, if you have taken out consumer credit insurance and the premium is financed by your credit provider. In that case the insurer must give you a copy of the policy within 14 days after the insurer has accepted the insurance proposal.

Also, if you acquire an interest in any such insurance policy which is taken out by your credit provider then, within 14 days of that happening, your credit provider must ensure you have a written notice of the particulars of that insurance.

You can always ask the insurer for details of your insurance contract. If you ask in writing, your insurer must give you a statement containing all the provisions of the contract.

12. If the insurer does not accept my proposal, will I be told?

Yes, if the insurance was to be financed by the credit contract. The insurer will inform you if the proposal is rejected.

13. In that case, what happens to the premiums?

Your credit provider must give you a refund or credit unless the insurance is to be arranged with another insurer.

General.

14. What do I do if I can not make a repayment?

Get in touch with your credit provider immediately. Discuss the matter and see if you can come to some arrangement. You can ask your credit provider to change your contract in a number of ways:

- To extend the term of your contract and reduce payments; or
- To extend the term of your contract and delay payments for a set time; or
- To delay payments for a set time.

15. What if my credit provider and I can not agree on a suitable arrangement?

If the credit provider refuses your request to change the repayments, you can ask the credit provider to review this decision if you think it is wrong.

If the credit provider still refuses your request you can complain to the external dispute resolution scheme that your credit provider belongs to.

Further details about this scheme are set out below in question 17.

16. Can my credit provider take action against me?

Yes, if you are in default under your contract. But the law says that you can not be unduly harassed or threatened for repayments. If you think you are being unduly harassed or threatened, contact the credit provider's external dispute resolution scheme or ASIC, or get legal advice.

17. Do I have any other rights and obligations?

Yes. The law will give you other rights and obligations. You should also READ YOUR CONTRACT carefully.

IF YOU HAVE ANY COMPLAINTS ABOUT YOUR CREDIT CONTRACT, OR WANT MORE INFORMATION, CONTACT YOUR CREDIT PROVIDER. YOU MUST ATTEMPT TO RESOLVE YOUR COMPLAINT WITH YOUR CREDIT PROVIDER BEFORE CONTACTING THE AFCA SCHEME. IF YOU HAVE A COMPLAINT WHICH REMAINS UNRESOLVED AFTER SPEAKING TO YOUR CREDIT PROVIDER YOU CAN CONTACT THE AFCA SCHEME OR GET LEGAL ADVICE.

THE AFCA SCHEME IS A FREE SERVICE ESTABLISHED TO PROVIDE YOU WITH AN INDEPENDENT MECHANISM TO RESOLVE SPECIFIC COMPLAINTS. THE AFCA SCHEME CAN BE CONTACTED AT:

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY

ONLINE: WWW.AFCA.ORG.AU

EMAIL: INFO@AFCA.ORG.AU

PHONE: 1800 931 678 (FREE CALL)

**MAIL: AUSTRALIAN FINANCIAL
COMPLAINTS AUTHORITY
GPO BOX 3 MELBOURNE VIC 3001**

PLEASE KEEP THIS INFORMATION STATEMENT. YOU MAY WANT SOME INFORMATION FROM IT AT A LATER DATE.

Credit Guide.

This Credit Guide gives you important information about the products we provide which are regulated by the National Credit Code (“consumer lending products”).

In this document, the words “we”, “us”, “our” and “Westpac” refer to Westpac Banking Corporation. References to the “Westpac Group” refer to all our related bodies corporate. The Westpac Group has additional products and services that are not covered by this document. In your interaction with the Westpac Group, you may receive Financial Services Guides and additional Credit Guides.

Westpac’s consumer lending products include:

- Credit cards
- Home loans
- Residential property investment loans, and
- Personal loans.

1.0 Our general obligations.

In relation to our consumer lending products, we will not, as a credit provider:

- Enter into a credit contract with you; or
- Increase the credit limit of a credit contract with you,

If we assess that the credit contract is unsuitable for you.

We refer to this assessment as the Suitability Assessment.

2.0 When will the credit contract be unsuitable?

A credit contract will be unsuitable if:

- The credit contract does not meet your requirements or objectives; or
- It is likely that you will be unable to comply with your financial obligations under the credit contract; or
- It is likely that you could only comply with your financial obligations under the credit contract with substantial hardship.

3.0 How can you access a copy of the Suitability Assessment?

If your application for credit or increase in credit has been approved, you can call 1300 130 206 and request a written copy of the Suitability Assessment which we will provide within the following timeframes:

Your request is made:	We will give you your assessment:
Before the Credit Day*	As soon as possible after we receive your request
Up to 2 years after the Credit Day*	Within 7 business days after we receive your request
Between 2 and 7 years after the Credit Day*	Within 21 business days after we receive your request

*The Credit Day is the date the credit contract is entered into or the credit limit is increased.

We are not required to provide you a copy of the assessment if the credit application or increase has been declined or if the credit contract your request relates to was entered into before 1 January 2011.

4.0 Getting your complaint heard.

Please talk to us first.

We aim to resolve your complaint at your first point of contact with us, so we encourage you to raise your complaint through any of the following channels:

Telephone: 1300 130 206

Online: go to our website, westpac.com.au, and click on 'Complaints and Compliments'.

Fax: 1300 655 858

Mail: GPO Box 5265, Sydney NSW 2001.

5.0 Our Customer Relations Team.

In the unlikely event that we can't resolve your complaint at your first point of contact with the bank, we will escalate your complaint to our Customer Relations Team for further investigation.

6.0 What to do if you are still not happy.

If you are not satisfied with our response, you may lodge a complaint:

**Australian
Financial
Complaints
Authority (AFCA)**

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial
Complaints Authority
GPO Box 3 Melbourne VIC 3001

**Australian
Securities and
Investments
Commission
(ASIC)**

ASIC has a free call Infoline on 1300 300 630. You can call this number to make a complaint and to obtain information about your rights.

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