

Westpac Debit Mastercard

Terms and Conditions
for personal customers.



Effective date: 27 October 2023



Your Bank.

The advisory services and the banking products you'll find in this booklet are provided to you by:

Westpac Banking Corporation ABN 33 007 457 141
275 Kent Street, Sydney NSW 2000
AFSL and Australian credit licence number 233714.

Postal Address.

GPO Box 3433
Sydney NSW 2001

Cardholder enquiries.

Cards Customer Service Call Centre
Australia 1300 651 089
Overseas +61 2 9155 7700

Lost or stolen cards, suspected unauthorised transactions or divulged PINs.

Cards lost in Australia or overseas can be promptly reported via the following numbers:

Australia 1300 651 089
Overseas +61 2 9155 7700

Your PIN can be changed via Online Banking or by visiting any one of our branches in Australia (subject to verification of your identity).

Accessibility support.

At any time, you can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS). To use the NRS, you can register by visiting accesshub.gov.au/about-the-nrs

Visit westpac.com.au/web-accessibility for further information on our accessible products and services for people with disability.

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Introduction

This booklet sets out the Terms and Conditions of the Westpac Debit Mastercard. It governs the operation and use of the Westpac Debit Mastercard. It is important that you read and understand this document. Please contact Westpac if you do not understand, or are unsure about any aspect of the Terms and Conditions.

For terms and conditions relating to the linked Personal Deposit Account/s that you use in conjunction with your Westpac Debit Mastercard please refer to the **Deposit Accounts For Personal Customers Terms and Conditions available** online at westpac.com.au, at any Westpac branch Australia wide or by calling Telephone Banking on 132 032.

Changes to terms and conditions.

At various times, we may make changes to these terms and conditions relating to:

- fees and charges (including their amount, frequency, and times for payment and to introduce new fees and charges);
- transaction limits;
- the types of transactions performed or ways you can access or transact on your account; or
- the features of your card.

We'll always let you know if, for any reason, the terms and conditions of your account change. However, advance notice may not be given where a change has to be made to immediately restore or maintain the security of our systems or of individual accounts or facilities. We may give you a shorter notice period, or no notice, of an unfavourable change if it is reasonable for us to manage a material and immediate risk.

We may notify you of changes as set out in the following table:

Type of change	Time frame	Method of notification
New fee or increase in fee for performing electronic transactions, or issuing or replacing a device used to conduct electronic transactions (such as a card)	30 days in advance	In writing or electronically
Other new fee or increase to an existing fee relating to the card or use of the card	30 days in advance	In writing, electronically or through media advertisement
Changes increasing your liability for electronic transactions	30 days in advance	In writing or electronically
Transaction limits on electronic transactions, a facility or electronic equipment	30 days in advance	In writing or electronically

Type of change	Time frame	Method of notification
Government charges	In advance of the change, or reasonably promptly after the government, a government agency or representative body notifies us, unless the change has been publicised by a government agency, government or representative body	In writing, electronically or through media advertisement
Any other change to a term or condition	As soon as reasonably possible (which may be before or after the change is made) or, if we believe the change is unfavourable to you, at least 30 days before the change takes effect	In writing, electronically or through media advertisement

By “electronically”, we mean by:

- electronic communication to your nominated electronic address; or
- making particulars of the changes available at our website and sending to your nominated electronic address a notification that the changes can be retrieved from westpac.com.au

Definitions.

The following definitions apply throughout this document, unless otherwise stated.

'Account holder' is the person(s) in whose name an account is conducted and who is responsible for all transactions on the account.

'account'/'deposit account' means any Westpac transaction or savings account which can be operated by a card, and which you have nominated for use in this way.

'ATM' means an Automated Teller Machine operated by us or someone else.

'available balance' means the total balance in your account less any unsettled transactions (i.e. cheques deposited that have not yet been cleared or Debit Mastercard transactions pending authorisation) plus any credit limit you may have on your account for accounts with overdraft arrangements.

'Bank@Post™' includes selected Australia Post Offices where you can deposit or withdraw cash and check your account balance.

'Bank'/'The Bank' means Westpac Banking Corporation.

'bank'/'other bank'/'another bank' means any bank or financial institution which is not part of the Westpac Group.

'Business day' means any weekday when the Bank is open for business in any State or Territory of Australia. If the Bank is closed in all States and Territories then that day will not be a business day. If the Bank's offices are closed in your State or Territory but open in other States or Territories then the Bank will still regard that day as a business day in every State and Territory. Saturday is not classified as a business day even though branches may be open for business.

'card' means the Westpac Debit Mastercard issued to you by Westpac for use on your linked personal deposit account.

'CDM' means any authorised Coin Deposit Machine where you can deposit coins.

'Code' means a PIN, Telephone Banking access code, Online Banking password or any similar information which may be required in order to make electronic transactions to or from accounts, 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.

'current balance' means the total balance in your account which may include uncleared funds.

'CVC' means Card Verification Code. Merchants online or over the phone will ask for your card number and expiry date, and may ask you to provide a CVC number. This can be found on the back of your Debit Mastercard or a generated CVC is available in Westpac Mobile Banking.

'Device' means an article we give to a user to perform electronic transactions.

'digital token or tokenisation credentials' means the unique number created in some circumstances by the card scheme which represents your card number and may be used by a merchant to process payments.

'direct debit' means a payment you have authorised a third party (this includes a person, company or merchant) to debit from your account at set times, by using your BSB and account number.

'eftpos' means debit card payment system owned and administered by eftpos Payments Australia Ltd ABN 37 136 180 366.

'electronic equipment' means electronic banking terminals (e.g. ATMs, Point of Sale (POS) terminals, contactless terminals and terminals located at the counter in a branch), computers, televisions and telephones.

'electronic transactions' means payment, funds transfer and cash withdrawal transactions that are initiated on your account using electronic equipment and not intended to be authenticated by comparing a manual signature with a specimen signature.

'foreign transaction fee' means the charging of both the Westpac On-Charged Scheme Fee plus the Westpac Processing Fee (where applicable).

'identifier' means information that a user knows and must provide to perform an electronic transaction but is not required to keep secret.

'merchant' means a provider of goods or services who accepts payment by card.

'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 via certain electronic equipment.

'POS' means point of sale.

'recurring payment' means a payment that you have authorised a third party (this includes a person, company or merchant) to charge your Debit Mastercard number at set times.

'user' is either the account holder or a person authorised by both the Bank and the account holder to use an access method to make electronic funds transfer transactions on the account.

'Westpac Group' means Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714, and its related bodies corporate. St. George Bank, BankSA and Bank of Melbourne are all divisions of Westpac.

'Westpac Group partner ATM' refers to a third party ATM operator who Westpac has an arrangement with. The available ATM locations can be found on our website at the ATM locator www.westpac.com.au/locateus/ or via the Westpac app.

'Westpac on-charged scheme fee' means a fee charged to Westpac by Mastercard Worldwide when processing foreign currency transactions which we pass on to you. The amount varies depending on the nature of the transaction.

'Westpac processing fee' means a fee charged to you by Westpac where a transaction is made in foreign currency with a merchant or financial institution located outside Australia.

Fees and charges

Bank fees and charges.

Fees and Charges are payable to us on your account(s), including in relation to the use of your card. Information of current standard fees and charges is also available on request. See the 'ATMs' section for information on fees that may apply for transactions carried out at ATMs.

The terms and conditions of your account show current fees and charges (including Government charges) on accounts and includes fees charged by us relating to the use of your card. Your account terms and conditions are available online at westpac.com.au, at any Westpac branch Australia wide or by calling Telephone Banking on 132 032.

Foreign transaction fee.

The foreign transaction fee is payable and will be incorporated into the \$AUD transaction amount shown on your statement. The fee charged will be dependent on the nature of the transaction as follows:

- 3% of the \$AUD transaction amount where a transaction is made in foreign currency and the merchant or financial institution accepting the card is located outside of Australia (comprising of 2% Westpac Processing Fee plus 1% Westpac On-Charged Scheme Fee); or
- 2.2% of the \$AUD transaction amount where a transaction is made in foreign currency and the merchant or financial institution accepting the card is located in Australia (comprising of 2% Westpac Processing Fee plus a Westpac On-Charged Scheme Fee of 0.2%).

When do fees get charged to my account?

All transactions you make using your Debit Mastercard will be counted towards the free monthly transaction allowance/limit that may apply to the account linked to your card.

A guide to using your Debit Mastercard

Getting started.

You may link your Westpac Debit Mastercard to any one of the following Consumer deposit accounts:

- Westpac Choice
- Westpac 55+ and Retired

Customers must be over 14 years of age and have an Australian residential address to be eligible for the card.

Default accounts.

A maximum of two eligible deposit accounts can be linked to a Debit Mastercard. When you apply for a Debit Mastercard you must select a default account. If you choose to close your default account and do not have a secondary account linked, your Debit Mastercard will be automatically cancelled.

Third Party Access (no longer available).

We may have issued an additional Westpac Debit Mastercard (for Victorian customers only) to any person nominated by you, provided that person is 14 years and over and has an Australian residential address. The third party can:

- transact through methods of access, including electronic transactions;
- overdraw the account(s) to any approved limit;
- establish recurring payments;
- instruct us to cancel the third party authority. If the authority relates to a Debit Mastercard;

Also note, the account holder is responsible to Westpac for the use by a third party cardholder of their Debit Mastercard.

By nominating a third party cardholder, the account holder authorises the third party cardholder to act on their behalf to make a replacement request for the third party cardholder's existing card that is lost, damaged or stolen or for specific purpose card replacements (e.g. accessibility reasons) only.

The account holder will be liable for any transactions made by the third party and any associated fees and charges. (For further information please refer to 'Security and liability for Debit Mastercard, Telephone Banking and Online Banking usage' section.)

The account holder can cancel a third party authority at any time by visiting any branch. After cancellation, the account holder needs to be aware that he or she will be liable for any transactions made on the account prior to the authority being cancelled, regardless of when they are debited to the account.

Accessing your account.

You can use your Debit Mastercard in the following ways:

- at merchants in Australia or overseas – by selecting the 'credit' or 'Debit Mastercard' option (as displayed) and entering your PIN or signing the transaction slip (where available);
- at merchants in Australia – by holding your card against a contactless terminal and waiting for the transaction to be confirmed. There is no need to enter a PIN or sign for purchases of \$100 or less;
- at merchants overseas – by holding your card in front of a contactless terminal and waiting for the transaction to be confirmed. You may not need to enter a PIN or sign for small value transactions;
- at merchants in Australia – by selecting the 'cheque'/'savings' option and entering your PIN;
- over the phone – by quoting the Debit Mastercard number, expiry date and where requested, the CVC;
- on the internet – by using the Debit Mastercard number, expiry date and where requested, the CVC;
- withdraw cash at ATMs;
- Some merchants may apply a surcharge to purchases made by selecting the 'credit' or 'Debit Mastercard' option or holding your card in front of a contactless terminal. This should be drawn to your attention before you proceed with the transaction. This surcharge amount will be added to your purchase amount and debited from your account as one transaction.

ATMs.

<p>What you can do</p>	<ul style="list-style-type: none"> • Check your balance • Withdraw funds • Other features may be available at select ATMs (e.g., making deposits). ATM features are subject to change. Refer to the ATM device you're using, visit westpac.com.au/ouratms or visit your local branch for more details.
<p>Limits or restrictions</p>	<p>Limits or restrictions may apply to:</p> <ul style="list-style-type: none"> • Daily cash withdrawal limit • Minimum withdrawal, subject to note denominations and cash availability <p>Other restrictions may also apply at non-Westpac Group branded ATMs, which should be disclosed at the specific ATM device.</p>
<p>Fees that may be charged</p>	<ul style="list-style-type: none"> • No ATM operator fees apply for using Westpac Group branded ATMs or Westpac Group partner ATMs. • ATM operator fees may apply (disclosed on-screen at the time of the transaction) when you access your accounts at non-Westpac Group branded or non-Westpac Group partner ATMs (including overseas bank ATMs). This fee will be debited on the day (or next business day) of the transaction and itemised separately on your statement. • Overseas withdrawal fee: \$5.00 (Nil for cash withdrawals from Global ATM Alliance ATMs). • An overseas withdrawal fee is charged the day (or next business day) in which the transaction occurred and is in addition to any foreign currency conversion fee. • Some overseas banks may also apply a surcharge for withdrawals (which should be brought to your attention before proceeding with the transaction) which will be added to the withdrawal amount, converted to Australian dollars and debited to your account as one transaction.

Fees that may be charged

- Overseas withdrawal fees are not charged for balance enquiries or cash withdrawals made at Global ATM Alliance. To find an overseas ATM that is part of the Global ATM Alliance, visit westpac.com.au/atmalliance

Deposits at ATMs, CDMs and Bank@Post™.

If you make a deposit at an eligible ATM/CDM the amount of your deposit is subject to verification by us. The amount accepted by the CDM, or the amount validated by the ATM and then agreed by the depositor, is the amount that will be credited to your account. Processing and cut off times will vary depending on the time of day the cash deposit is made.

Within any 24 hour period, a deposit limit may apply to deposits at an ATM, CDM or Bank@Post. Such cash deposit limits may change from time to time at our discretion. For ATM deposit limits, processing and cut off times visit westpac.com.au/ouratms or visit your local branch.

What can you do with electronic banking terminals?

- Make purchases worldwide without cash.
- Withdraw cash at the same time from your linked account (where available).
- Get a printed receipt.
- Wide network of acceptance.

At various retail and service outlets you have the convenience of paying for goods and services and (at some outlets) obtaining cash directly from your account (known as 'cash out') by presenting your Debit Mastercard. Please note that for Debit Mastercard where you select the 'credit' or 'Debit Mastercard' option on the POS terminal you cannot get 'cash out'.

The Bank's cards are accepted at any POS terminal location in Australia. When you make a transaction at an ATM or POS terminal, you authorise us to act on the instructions you enter into the terminal. The Bank's cards are accepted at any POS terminal location in Australia. When making a purchase you should ensure that the transaction amount is correct before you enter your PIN, sign a transaction voucher or hold your card in front of a contactless terminal. By doing so, you indicate your agreement that the transaction amount is correct. You should wait until the POS terminal, including the contactless terminal, shows the transaction confirmation.

Westpac Debit Mastercard acceptance.

- A Westpac Debit Mastercard may be honoured by financial institutions and merchants displaying the Mastercard symbol and is accepted at ATMs worldwide. However, Westpac Debit Mastercard promotional material displayed on any site should not be taken as a guarantee by the merchant, financial institution or any person carrying on business there that all goods and services available at those premises may be purchased with this card. Where the particular merchant, financial institution or other person in Australia carrying on business does not accept Mastercard, they may still allow you to purchase goods or services with your Westpac Debit Mastercard if you select the 'savings' or 'cheque' option at a POS terminal, or, if the contactless terminal is set to select the 'savings' or 'cheque' option for contactless transactions and you hold your card in front of the contactless terminal to authorise the transaction.
- Westpac does not accept any liability:
 - (a) on goods or services purchased with a Westpac Debit Mastercard; and
 - (b) for any financial institution or merchant displaying a Mastercard or eftpos symbol refusing to accept or honour a Westpac Debit Mastercard;
- The price the merchant charges for goods and services purchased with a Westpac Debit Mastercard may vary from the price a merchant charges for the same goods and services purchased with cash.
- Any complaints about goods or services purchased with a Westpac Debit Mastercard must be resolved directly with the merchant concerned.

Gambling block requests.

Gambling block is a feature available on the personal Debit Mastercard®. On eligible cards, the feature is, by default, unblocked, unless otherwise requested by you. However, if the cardholder is under 18 years of age, the gambling block is enabled on the card by default, and this will automatically be switched off after the cardholder turns 18 years old. This feature is dependent on the cardholder's date of birth information provided to us being accurate. We will not be held responsible for the under 18 gambling block function not operating across all gambling transactions (please see below bullet points for more information on the types of transactions which are blocked) nor be liable for any resulting damage or losses to the cardholder if the cardholder's date of birth information provided to us is not correct or fraudulently altered.

When the gambling block is enabled on your card, we may decline authorisation requests that identify with the merchant category codes relating to gambling that we have applied to the block. We will continue to decline these card authorisation requests until you request to unblock your card. The unblock request may take up to 2 days to process.

You may make block or unblock requests by calling us, or by any other means made available to you from time to time.

If you have provided a valid email address, you will receive an email when the request is made.

Some gambling authorisation requests may still be processed. This may be, for example:

- where the authorisation request does not identify with any of the merchant category codes relating to gambling which we have applied to the block;
- where the transaction is a recurring payment that you have authorised;
- where you make a payment using BPAY® or to withdraw cash from an ATM;
- where (at the relevant time) any of our relevant systems is off-line or otherwise impaired or interrupted; or
- 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 authorisation request occurs under a delegated authority held by the merchant, the relevant card scheme provider or a third party transaction processor).

Parental Control.

From 25 November 2023, an account holder who appoints a third party (such as a parent, guardian, or grandparent) with value access to their Westpac Choice Youth account agrees and consents to the Third Party acting on behalf of the account holder in the Westpac App and Online Banking to:

- temporarily lock the account holder's debit card;
- report the account holder's debit card lost or stolen; and
- order a replacement card.

The account holder can remove the third party if they do not want them to manage these services.

Authorising Debit Mastercard transactions

The following clauses apply to transactions processed through Mastercard.

Do transactions have to be authorised?

Certain transactions on the account may need to be authorised before they can be completed – by us, the merchant, or other person involved in the transaction. For example, we may choose not to authorise a transaction if there are insufficient funds available in the account for the transaction.

Once we authorise your transaction, we will place a temporary hold for the pending transaction amount. This means, even though the current balance of your account is a certain amount, you may find you have a reduced or zero available balance later.

If the purchase or other transaction is not completed, the amount of available funds in the account may continue to be reduced until the authorisation is cleared. Once the transaction is presented by the merchant and completed, the reduction of funds for the transaction will be reflected in your account.

Recurring payments.

You can purchase goods or services at any time by authorising another person or company (merchant) to transact on the default deposit account by quoting your

16-digit Westpac Debit Mastercard number and expiry date. If a merchant is using a digital token or tokenised credentials your card details may be automatically updated (for example, if your card is reissued or replaced). In those circumstances, reissuing or replacing a card may not stop recurring payments with that merchant.

To cancel such an authority, you must notify the merchant. Please note, unlike direct debits, Westpac is not able to cancel a recurring payment on your behalf. Until you cancel your authority, the merchant is entitled to request Westpac to debit the account and Westpac is obliged to process this request. If the merchant does not comply with your request to cancel the authority, you must provide Westpac with a copy of the correspondence with the merchant to enable Westpac to dispute the relevant transaction(s) on your behalf.

Mismatched authorisations.

Some merchants may request confirmation that you have sufficient funds in your account to meet the anticipated cost of goods and services they will supply (this is a common practice in hotels and car rental agencies). We treat this request as a 'request for authorisation'. Once the authorisation is made, the available funds in your account are reduced by up to the amount anticipated by the merchant. This means the balance in your account may not indicate the correct amount until the authorisation is cleared and you may find you have reduced funds in your account.

The merchant may then request a subsequent authorisation for the final (actual) amount of goods and services once they have been supplied. This may have the effect of reducing your balance further by the sum of two authorisation amounts until that final amount is processed.

Delayed authorisations.

Transactions when the 'credit' or 'Debit Mastercard' option are used to process a transaction may take some weeks to be processed and debited to your account. Merchants may also delay completing your transaction, our temporary hold for the transaction amount may expire and the funds are returned to your available balance. If we gave an authorisation for the purchase or payment, the balance on your account may be greater than the available funds in your account. Please consider this whenever you reconcile your account statement and you should always ensure sufficient available balance in your account to complete all your transactions to avoid taking your account into

negative balance (or further into negative balance) or beyond any formal overdraft arrangement to avoid any fees and charges that may apply.

For example, you use your card to check in to a hotel by inserting your card at an electronic banking terminal at the reception desk and selecting the 'credit' or 'Debit Mastercard' option.

A request for authorisation for the anticipated amount will be processed to your account to cover the hotel stay. If, during the stay, further authorisations are received, these amounts may appear as individual authorisations and temporarily reduce the available balance in the account until the final amount is processed. The final amount processed upon checkout could differ from the originally requested authorisation.

Your Card

Card validity and expiry.

When cardholders receive their Westpac Debit Mastercard, for security reasons, they must sign it immediately. It should only be used until the expiry date. As soon as a card expires, ensure that you destroy it, by cutting it into several pieces and disposing of them securely.

Daily limits.

A default daily transaction limit of \$8,000 will apply to your Debit Mastercard when the card is used for in-store, online, and phone payments including recurring payments. At times, transactions on your Debit Mastercard will go through even if the transaction exceeds this limit, or the transaction will exceed your available funds in your account. Some examples include recurring payments, estimated, initial and subsequent authorisations (that will be adjusted once the final amount is processed or expires), when a transaction does not require our authorisation, when systems are unavailable, or when transaction vouchers are manually processed by a merchant.

A daily cash withdrawal limit of \$1,000 applies to your Debit Mastercard. Some peer-to-peer withdrawals may be treated as a cash withdrawal.

You can view or change your daily limits at any time using Online Banking or via the App. If you ask for a higher limit, your liability for unauthorised transactions may increase.

These limits apply when the card is used in Australia or overseas. The following table sets out the default limits by transaction type that you can transact or debit from all the account(s) linked to the card in one calendar day:

Transaction Type	Debit Mastercard
<ul style="list-style-type: none"> Transaction made through POS including contactless transaction Online or over the phone purchases Recurring payments Mail Order 	\$8,000
<ul style="list-style-type: none"> Cash withdrawals through ATM cash-out at a POS terminal Bank@Post withdrawal 	\$1,000
Transactions in branch	N/A - limit does not apply

Card cancellation.

We may cancel your card by providing you with 30 days' written notice acting reasonably. We may also cancel your card at any time (without prior notice) to protect you or us from material risks including fraud, unauthorised access or other losses, to manage criminal, regulatory and associated risk.

Once you are notified of the cancellation, you must not use your card. You must destroy it by immediately cutting it into several pieces and disposing of them securely.

You may contact us to cancel your card at any time by calling our Cards Customer Call Centre or by returning the card to us. A cancellation may not be effective until the card has been surrendered, or you have taken all reasonable steps to have the card returned to us. What constitutes taking all reasonable steps to have a card returned to us, where you are the account holder and the card in question is held by another person, will vary depending upon the particular circumstances. At a minimum, it will require you to contact that person, if at all possible, and request them to surrender their card to you, so that you can return it to us.

If you close your accounts or where the card has been cancelled, the account holder will remain liable for transactions:

- made using the card prior to or after its cancellation or closure of the accounts; and

- made using the card number for mail, internet, telephone and standing order transactions which have not been cancelled prior to termination.

The user may be liable to the account holder for any use of a card after the user has received notice of its cancellation.

Card re-issue.

We may issue a new card to you at any time. All re-issued cards are subject to the terms and conditions of the card. We may not re-issue a card to you only in circumstances where it is reasonable for us not to and to meet our regulatory obligations. We will not automatically re-issue a card that hasn't been used to make a transaction in the prior 12 months.

Withdrawals at branches and other financial institutions.

The minimum withdrawal amount may vary between financial institutions. Before a cash withdrawal is processed in Australia you may be required to provide a second form of identification, such as a passport or driver's licence. Overseas a passport will be required.

All cards remain our property.

All cards remain the property of the Bank and you are required to return the card to us on:

- our request;
- cancellation of your card;
- closure of all of the accounts which are linked to your card;
- termination of your authority to operate all accounts which were previously linked to your card;
- if the account(s) linked to the Debit Mastercard is closed, the card will be automatically cancelled.

Overseas transactions.

Customers can access their funds in their linked default account at any international ATM or POS terminals where the Mastercard logo is displayed, by following the prompts on the electronic equipment. You may need to have a PIN to use with your card.

At overseas ATMs you cannot use your Debit Mastercard to make deposits or transfer funds between consumer deposit accounts linked to your Debit Mastercard. To access the funds from your default account at overseas ATMs, select the 'credit' option.

Foreign Transaction Fees apply to all overseas and transactions using POS terminals. If the amount of the transaction is more than your available balance, the transaction may be rejected and no fees will be charged. See the 'ATMs' section for information on fees that may apply for transactions carried out at ATMs.

Fees charged to Westpac by Mastercard Worldwide during the conversion process are passed on to you by us and incorporated in the Foreign Transaction Fee. Please refer to the 'Fees and Charges' section of this booklet for further details.

Mastercard Worldwide processes foreign currency transactions, including charges incurred and refunds made, and converts these transactions into Australian dollars. Transactions that are made in foreign currencies other than United States dollars are converted into United States dollars before being converted into Australian dollars. The exchange rate used for conversion is either a government mandated exchange rate or a wholesale exchange rate, selected by Mastercard Worldwide for the applicable currency on the day the transaction is processed. That rate may differ from the rate applicable to the date the transaction occurred, or the date when the transaction is posted to your account.

Transactions made outside Australia which are converted with your agreement into Australian dollars by the merchant or financial institution at the point of transaction using exchange rates selected by them are subject to a Foreign Transaction Fee.

Please note that exchange rates quoted by Westpac in Australia are not used to convert foreign currency transactions to the Australian dollar equivalent.

To facilitate the processing of card transactions, information relating to your card details and transaction details may be processed by Mastercard Worldwide in countries other than Australia. By making a cash withdrawal or a purchase with your Debit Mastercard you agree that information regarding the transaction may be processed outside Australia.

Disputed transactions.

If you need to dispute a transaction, you should contact us as soon as possible. You can raise a dispute online, in branch, or by contacting us using the number on the back of your card. We may ask you to provide information in writing to support your dispute.

We must comply with card scheme rules which set out dispute procedures and notification timeframes. If you don't notify us promptly, we may not be able to investigate your dispute.

In some circumstances, card scheme rules allow us to charge a transaction on the account back to the merchant with whom you made the transaction. This is known as a chargeback. You should report a disputed transaction to us as soon as possible so that we may reasonably claim a chargeback right.

Chargeback rights are not available for all types of transactions. For example, we cannot claim a chargeback in relation to BPAY Payments from the account. If it is available, we will claim a chargeback right for a transaction on your account if you ask us to do so, and you give us the information and material we require to support a chargeback.

Otherwise any chargeback right we have may be lost. The timeframe for disputing a transaction may not apply where the ePayments Code applies. You should keep all voucher and transaction records given to you when using your card.

Reversing a transaction.

In some circumstances, card scheme rules allow us to charge a transaction on the account back to the merchant with whom you made the transaction. This is known as a chargeback.

You should report a disputed transaction to us as soon as possible so that we may reasonably claim a chargeback right.

Chargeback rights are not available for all types of transactions.

For example, we cannot claim a chargeback in relation to BPAY Payments from the account. If it is available, we will claim a chargeback right for a transaction on your account if:

- you ask us to do so; and

- you give us the information and material we require to support a chargeback, within 30 days after the date of the statement on which the transaction is recorded. Otherwise any chargeback right we have may be lost.

The timeframe for disputing a transaction may not apply where the ePayments Code applies.

You should keep all voucher and transaction records given to you when using your card.

Statements.

You should keep all voucher and transaction records given to you when using your card.

Our responsibilities and liabilities

Electronic banking access.

We will maintain electronic banking access to the nominated accounts at all times unless:

- an electronic banking terminal malfunctions or is unavailable;
- a merchant refuses to accept your card;
- at least one of the accounts is overdrawn or will become overdrawn without prior arrangement, or is otherwise considered out of order by us.

There may be times when we will, alter the types of accounts which may be operated, or the types of transactions performed, or the types of electronic banking terminals that may be accessed using the card and PIN. When making this type of change, we will act reasonably in the circumstances. See page 6 for information about notice we will give you if we make any such change.

What happens if an electronic banking terminal does not work?

We will be responsible to the account holder for any loss, which occurs because an electronic banking terminal accepts your instructions but fails to carry out the transaction requested.

If you are aware that the electronic banking terminal is not operating properly we will only be responsible for correcting the relevant account and refunding any fees or charges.

We will not be responsible if an electronic banking terminal does not accept your instructions or your card fails to work in the terminal, such as where your card is faulty, or an electronic banking terminal malfunctions or is unavailable.

Security and liability for Debit Mastercard, Telephone Banking and Online Banking usage

Because anyone who has your card and PIN, Telephone Banking access code, Online Banking password or Mobile Banking passcode can make transactions on your accounts, you must take special care to protect them.

Your PIN.

A Debit Mastercard will be mailed to you. Your PIN may be a four-digit number allocated to you by us, or it may be a four to six-digit number or word that you have personally selected. You have the option of changing your PIN to one of your own choice at any time (including where your record of the PIN has been lost or stolen).

Visit westpac.com.au to find out how.

If you are travelling overseas you will need to have a four-digit PIN, as not all countries have the same ATM system and many overseas ATMs don't let you enter your PIN as a word.

Protecting your Card, your PIN and other codes.

Protecting your Card.

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.

Card and PIN.

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.

Protecting your PIN and other access codes.

To protect your codes you must:

- try to memorise them;
- destroy our letter telling you your PIN (if applicable) and any documentation we issue to you containing a code;
- 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 codes, including family members, and friends;
- your Telephone Banking three-digit access code will be requested by Telephone Banking staff to confirm your identity. You should only reveal this number to Westpac Telephone Banking employees;
- if you select your own code, do 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 or hears you when you are entering or using your codes at electronic equipment;
- 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 ATM or POS terminal;
- make sure that you do not leave anything behind when you complete a transaction including leaving your card unattended in or at an ATM;
- notify us immediately if your PIN mailer has not been received intact, or if a PIN change has taken place without being requested.

If you select your own code, for security reasons you should endeavour to change it at regular intervals (say, every two years).

If you make a record of your codes 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 code if you only:

- record it in reverse order;
- record it as a series of numbers with any of them marked to indicate the code;
- record the code as a telephone number with the code in its correct sequence anywhere within the telephone number;
- record the code as a telephone number where no other telephone numbers are recorded;
- disguise the code 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 code.

Please note: Liability for losses, including where liability may be limited, resulting from unauthorised transactions is determined under the relevant provisions of the ePayments Code where that Code applies.

Loss, theft or misuse of a card, PIN or other code.

You must immediately notify us if your card, PIN or code record is lost, stolen or misused, or you suspect that unauthorised transactions have been made on any account. This will enable us to put a stop on your card straight away preventing or minimising losses resulting from unauthorised transactions and your potential liability for such losses (refer to the section of this booklet 'Liability for unauthorised transactions'). The best way to contact us is by visiting a Westpac branch or calling us via the phone numbers listed below.

For cards or PINs, call our Cards Customer Service Call Centre on:

- 1300 651 089 if you are calling within Australia;
- +61 2 9155 7700 if you are calling from overseas.

If your Debit Mastercard is lost overseas you may report the loss to:

- Mastercard Global Cardholder Services;
- any financial institution displaying the Mastercard logo.

We will give you a notification number or some other form of acknowledgment which you should retain as evidence of the date and time of your report. We may require you to confirm your report at one of our branches and complete certain documentation. Where a card is lost overseas, the customer is responsible for the cost of a courier to send a replacement card.

If you can't contact us by phone because our emergency telephone numbers are not available, you will not be responsible for unauthorised use of your card, PIN or other code which could have been prevented if you were able to contact us by phone provided that you tell us of the loss, theft or misuse of your card, PIN or other code within a reasonable time from the re-establishment of our telephone reporting facilities.

Liability for unauthorised transactions

When the account holder is not liable.

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.

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 (i.e. providers of goods or services) who are linked to the electronic funds transfer system or of their agents or employees; or
- require the use of a card or other device and/or a code and happen before the user receives their card or other Device, and/or receives their code(s) or PIN (including a replacement or reissued card, device or code). For the avoidance of doubt, receiving a PIN includes setting a PIN for the first time when a card is first issued; or
- require the use of a card or other device and/or code and happen after we have been notified that the card or other device has been misused, lost or stolen or that the security of the code has been breached; or

- require the use of a card and happen after you have requested us to cancel the card and have either returned the card to us, or taken all reasonable steps to have the card returned to us; or
- are made with a card, code or with any other device or identifier that is forged, faulty, expired or cancelled; or
- are the result of the same transaction being incorrectly debited more than once to the same account; or
- are electronic transactions 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.

When the account holder is liable.

The account holder will be liable for losses resulting from transactions which are carried out by the user, or by another person with the user's knowledge and consent.

The account holder will be liable for actual losses resulting from unauthorised transactions caused by the user:

- engaging in fraud; or
- voluntarily disclosing any of their codes to anyone, including a family member or friend; or
- keeping a record of a PIN or other code:
 - 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 (in the case of a PIN) or any device to which the code relates; or
- keeping a record of a code:
 - without making a reasonable attempt to disguise it or to prevent unauthorised access to it; and
 - where more than one code is used, recording both/all codes in a way that they could be lost or stolen together; or
- writing their PIN on their card; or
- writing their code on the device to be used with that code; or
- selecting a code which represents their birth date, or being an alphabetical code which is a recognisable part of their name, after we have asked them not to select such a code 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 codes.

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 other device, or of their code(s) 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.

However, 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, their account(s) or the relevant device;
- that portion of the losses incurred which exceed the balance of their 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 relevant device.
- losses occurring after we have been notified that the card or other device has been misused, lost or stolen or that the security of the code has been breached.

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.

If more than one code is required to perform a transaction and we prove that a user breached the security requirements for one or more, but not all, of these codes, you will be liable under this clause only if we also provide, on the balance of probabilities, that the breach of the security requirements was more than 50% responsible for the losses.

When limited liability applies.

The account holder will only be liable for losses resulting from unauthorised transactions to a limited extent, in circumstances where a code 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 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 code(s) 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 Debit Mastercard 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 card schemes against other parties to the scheme at the time you reported the unauthorised transactions to us.

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:

- correcting any errors; and
- refunding any fees or charges imposed on the user.

For details on how to notify the Bank about the loss or theft of your card, please refer to 'Loss, theft or misuse of a card, PIN or other code'.

Overdrawing your accounts

Using your Debit Mastercard gives you access to the funds available in your account and does not provide you with any credit in respect of the account.

There is no agreed credit limit for your Debit Mastercard. However, it may be possible to overdraw your account.

If you do overdraw your account we may charge you interest on any overdrawn amount.

Should the use of your Debit Mastercard result in your account becoming overdrawn, please refer to 'Overdrawing your accounts' in the terms and conditions applying to your account.

General matters

What to do if you have a problem or dispute.

Getting your complaint heard.

Sometimes you may want to talk about problems you are having with us. Fixing these problems is very important to us.

We've put in place ways of dealing with your issues quickly and fairly.

Please talk to us first.

We aim to resolve your complaint at your first point of contact. This is our 'Ask Once' promise. So please raise your complaint with any of the people handling your banking.

You can contact us 24 hours a day, 7 days a week from anywhere in Australia, by:

Telephone: 1300 130 467

Email: Go to our website, westpac.com.au and click on 'Contact Us'.

Fax: (02) 9220 4177

Mail: GPO Box 5265, Sydney NSW 2001.

Contact our Customer Relations and Support Team.

If we can't resolve your complaint at your first point of contact with us, 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

Email: 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.

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)

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

What happens if your details change?

If your address or other relevant details change, please notify us as soon as possible.

This can be done easily by calling Telephone Banking, through Online Banking or at any branch or In-store.

Please note that you unless you give us adequate prior notification of changes to your relevant details, unfortunately we will not be responsible for any resulting errors or losses.

Privacy.

Westpac's Privacy Statement explains our commitment to the protection of your personal information. You may obtain a copy of our Privacy Statement by:

- calling Telephone Banking on 132 032
- asking at any of our branches
- visiting westpac.com.au/privacy/privacy-statement

Duty of Confidentiality.

The Bank has a general duty of confidentiality towards you, except in the following circumstances:

- where disclosure is compelled by law;
- where there is a duty to the public to disclose;
- where the interests of the Bank require disclosure;
- where disclosure is made with your express or implied consent.

The Banking Code of Practice.

The Australian Banking Association's banking code of practice as updated, and adopted by us, from time to time (Banking Code) sets out the standards of practice and service in the Australian banking industry for individuals and small business customers, and their guarantors who are individuals.

The relevant provisions of the Banking Code apply to the banking services referred to in this booklet. This means that we will comply with the Banking Code, where it applies to the banking services provided to you.

You can view a copy of the Banking Code on our website or ask us for a hard copy in branch or over the phone.

The ePayments Code.

The ePayments Code governs certain electronic payments to or from your account where you are an individual. For example, using your credit card or debit card at ATMs, online payments, Telephone Banking payments and BPAY. We will comply with this Code where it applies.

Anti-Money Laundering and Counter-Terrorism Financing Obligations.

To meet our regulatory and compliance obligations (including those relating to anti-money laundering and counter-terrorism financing) or to manage associated risk, we may:

- block or place a stop on your card; and/or
- delay, block, freeze or refuse a transaction.

These measures may be taken where we have reasonable grounds to believe that:

- a transaction breaches Australian law or sanctions (or the law or sanctions of any other country); or
- your account and/or card is being used fraudulently or in a way that might cause you or us to lose money.

We may take these measures for as long as we reasonably need to investigate the transactions. Westpac and its correspondents are not liable for any loss you suffer (including consequential loss) in connection with your Westpac Debit Mastercard.

You provide Westpac the following undertakings and indemnify Westpac against any potential losses arising from any breach by you of such undertakings:

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

You should also be aware that:

- we may from time to time require additional information from you to assist us to comply with our regulatory and compliance obligations or to manage associated risk; and
- where legally permitted to do so, we may 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.

Payments made in error.

Where we reasonably believe that a payment made to your account may be a payment made in error, we may, without your consent, deduct from your account an amount no greater than the payment amount made in error and return it to the understood source of origin or as required by law, code or regulation. A payment made in error includes a fraudulent payment, a payment as a result of a scam affecting you or another person, an over payment, a duplicate payment or a payment error made by us. We will take steps, acting reasonably, to contact you in relation to a payment made in error where we consider it relates to a scam or fraud, unless we are unable.



Westpac acknowledges the traditional owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respect to Australia's First Peoples, and to their Elders, past and present.

Things you should know: Mastercard is a registered trademark of Mastercard International Incorporated. BPAY® is registered to BPAY Pty Ltd ABN 69 079 137 518. © Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714. WBCDMC001 1023