



Global Currency Card.



200 years proudly supporting Australia

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Introducing the Global Currency Card. It's the re-loadable prepaid Visa card that can be used to make payments in multiple currencies either in person or online, wherever Visa cards are accepted. It's the simple, secure and convenient way to shop, whether online or overseas.

Use this guide to learn about your card's features, and pop out the handy Help card at the back to keep in your wallet. For more details on any of the features referred to in this Guide, refer to the Product Disclosure Statement.



Global Currency Card at a glance.

- Load funds instantly via Westpac Live Online Banking.
- Spare card in case one is lost or stolen.
- Choose from 11 different currencies.
- Manage up to 5 different currency wallets at once.
- Visa Prepaid – just load the amount you wish to spend.
- 24/7 Customer Assistance.
- Manage your card on the go via the Global Currency Card app.

Certainty.	You can use your card for up to 5 out of 11 different currencies at any time, locking in the exchange rate when you load funds onto your card.
Savings.	Avoid paying additional foreign exchange fees ¹ when you make purchases in the same currencies you have on your card, as long as you have sufficient balances in those currencies.
Security.	Your money is protected by Chip and PIN card security, and includes the protection of Visa Zero Liability Policy, protecting you from fraudulent charges or unauthorised purchases. ²
Convenience.	Use your card wherever Visa is accepted at over 38 million merchants and 2.4 million ATMs worldwide. Plus, if you ever lose your card, you can simply cancel it and start using your spare card.

Now you're in control.

The Global Currency Card allows you to take control of your money by locking in exchange rates when you load funds into your foreign currency wallets. You must press Credit [CR] at point of sale terminals and ATMs to access Available Balance.

Available currencies.

You can load your card with up to 5 different currencies from these 11 available options.

Australian Dollars (AUD)	US Dollars (USD)	Euros (EUR)
Great British Pounds (GBP)	New Zealand Dollars (NZD)	Canadian Dollars (CAD)
Japanese Yen (JPY)	Thai Baht (THB)	South African Rand (ZAR)
Singapore Dollars (SGD)	Hong Kong Dollars (HKD)	

Managing your account.

We've made it easy for you to manage your card and your money from anywhere, at any time.

Simply sign in to gcc.westpac.com.au to:

- Activate your card.
- Purchase foreign currency.
- Check the current exchange rates.
- See transaction history.
- Report card lost or stolen.

Alternatively, download the Westpac Global Currency Card app from the App Store or Google Play.



How to load or reload your card?

There are three simple ways you can load money onto your card:

From Westpac

Transfer funds through Westpac Live Online Banking by selecting Global Currency Card as the 'Transfer To' account.

Your money will be available instantly.

From Another Financial Institution.

Internet Banking.

Transfer funds via internet banking. Your money will usually be available in your Australian dollar wallet within 1 business day.

BSB: 037-879

Account Number: The 9-digit number located on the back of your card

BPAY.

Use your financial institution's internet (or phone) banking service to pay money into your card's Australian dollar wallet via BPAY®.

BPAY Biller Code: 208637

Customer Reference Number: The 13-digit number on the back of your card

BPAY transfers can take up to 3 business days to appear on your card, so make sure you allow plenty of time. Your financial institution may charge a transaction fee.

Or

Westpac Branches.

You can deposit funds into your card's Australian dollar wallet at any Westpac branch using cash (Australian dollars only). Your money will usually be available on the same day. The branch will be able to load different amounts directly into your foreign currency wallets for you, or you can just reload your AUD wallet then go online and move the funds to your other wallets later.

Once funds are available in your Australian dollar wallet, you can load your foreign currency wallets using the 'Purchase foreign currency' link in Westpac Live Online Banking.

Card transaction limits.

Minimum initial load amount	AUD 100
Minimum reload amount	AUD 50
Maximum daily load amount	AUD 25,000
Maximum initial load and reload using Online Banking via Transfer Funds	AUD 25,000
Maximum initial load and reload via BPAY	AUD 6,000
Maximum initial load and reload amount at a Westpac branch	AUD 25,000
Maximum balance allowed at any one time on the card	AUD 50,000 or foreign currency equivalent
Maximum amount you can withdraw from ATMs in 24 hours	AUD 2,000 or foreign currency equivalent or the withdrawal limit (if any) set by the ATM operator (whichever limit is lower)
Maximum total value of ATM, POS/EFTPOS or online purchase transactions in 24 hours Note: Merchants or other providers of facilities may impose additional limits for transactions	AUD 10,000 or foreign currency equivalent
Maximum aggregate credits during any 12 month period	AUD 100,000

Load and reload fees.

Loading your card for the first time	
<ul style="list-style-type: none">When load is made through BPAY or Transfer Funds	FREE
<ul style="list-style-type: none">When load or reload is made at a Westpac branch or through Westpac Live Online Banking	FREE
Reloading your card	FREE
When load or reload is made via BPAY from another financial institution	Your financial institution may charge a transaction fee

How we apply foreign exchange rates.

Whenever you load your card with foreign currency, we will use our foreign exchange rates that are prevailing at the time that the funds are applied to your card. These may be different from the rate quoted the first time you loaded your card.

You will find our | test rates and a handy conversion calculator online at westpac.com.au/globalcurrencycard

When you...	We will use...	Notes
Load and reload your card in AUD using Online Banking via Transfer Funds.	Deposit to AUD wallet. No foreign exchange fees apply.	Loads will appear instantly.
Load and reload your card via BPAY.	Deposit to AUD wallet. No foreign exchange fees apply.	Can take up to 3 business days after you made your BPAY payment.
Load and reload your card in a Westpac branch.	The Westpac foreign exchange rates that are current at the time you transfer your funds.	The teller will quote you the rate before loading your card.
Load and reload your card in AUD via another Australian financial institution's internet banking.	Deposit to AUD wallet. No foreign exchange fees apply.	Reloads can take up to 1 business day after you have transferred your funds.
Move funds between your currency wallets.	The Westpac foreign exchange rates that are current at the time you transfer your funds.	We will quote you the rate on the website before you confirm our transfer.
Use your card to transact in an Unavailable Currency.	The applicable Visa foreign exchange rate plus a 3% Westpac Foreign Exchange Fee.	We will use AUD to complete the transaction. If you do not have sufficient AUD balance, we will use currency that is loaded on your card to complete the transaction.
Close your card.	The Westpac foreign exchange rates that are current at the time of your card closure.	If there are outstanding transactions or disputes, closure may not happen on the day you request it, and our rates could change in the meantime.

Beyond shopping.

Using ATMs.

You can check your card balance and withdraw cash from ATMs around the world.

You will pay no fee for balance enquiries or withdrawals³ when you use:

- Westpac Group ATMs in Australia (Westpac, St.George, Bank of Melbourne and BankSA branded ATMs).
- Westpac's Global Alliance Partners' ATMs around the world. (You will find a full list of these partners at [westpac.com.au/globalcurrencycard](https://www.westpac.com.au/globalcurrencycard) or with the Global ATM Finder on the Westpac Live Online Banking app).

If you use a non-Westpac Group ATM in Australia and non-Global Alliance ATM overseas, fees will be applied as set out in the Product Disclosure Statement⁴.

Card renewal.

Once your card expires, you can no longer use your card for purchases or cash withdrawals. You can renew your card 60 days prior to the card expiry date or up to 6 months after the card expiry date.

When your card expires, you have two options:

Option A: Renew your card in 2 easy steps – sign into gcc.westpac.com.au and select “Order New Card”. Should you choose to renew your spare card as well as your primary card, each card needs to be ordered separately. Your Available Balance will be automatically linked to your new cards.

Option B: Transfer funds from your card – sign in to gcc.westpac.com.au, transfer all your foreign currencies into your Australian Dollar wallet at the applicable exchange rate and request the Available Balance to be transferred to your nominated Australian bank account. Your funds will be transferred within 10 business days.

If your card gets lost or stolen.

Please call us immediately if your Global Currency Card is lost, stolen or likely to be misused; or if you suspect someone else may have discovered your PIN or password.

- Within Australia: 1300 797 470 (local call cost)
- Outside Australia: +61 2 9374 7102 (standard call charges apply)

Your card will have to be blocked to prevent any unauthorised use, but you can continue using your spare card to access your same balances and currencies.

Emergency cash may be sent to you as a last resort, if you need it. Fees will apply for this service as stated in the Product Disclosure Statement.

Your complimentary spare card.

Your spare card is linked to the same card (and foreign currency wallet) balances as your primary card, but has a separate card number and PIN.

So if your primary card is ever lost, damaged or stolen you can simply call us to cancel it and carry on using the spare card in its place.

It gives you the assurance that you won't be left in the lurch if something happens to your primary card. However, if you do happen to lose both your cards we can help you access emergency funds. Fees and charges will apply to emergency funds.

Things you should know: Information is current as at 17 September 2016. Terms and Conditions, fees and charges apply. You should read the Westpac Global Currency Card Product Disclosure Statement before making a decision and consider whether this product is appropriate for you. This information does not take into account your personal objectives, financial situation or needs and you should consider its appropriateness having regard to these factors before deciding to acquire this product. You must be 16 years or older and have an Australian residential address to be eligible for this product. Westpac Banking Corporation ABN 33 007 457 141, AFSL and Australian credit licence 233714 ("Westpac"), is the distributor of this product. Rev Australia Pty Ltd ACN 117 378 953 AFSL 401610 manages the Westpac Global Currency Card product for Cuscal Limited ACN 087 822 455 AFSL 244116, an authorised deposit-taking institution and a member of Visa International. Cuscal Limited is the issuer of the product only, and does not take deposits from you. Westpac is not responsible for and does not guarantee this product or card or your ability to access any prepaid value or the use of this product or card. Amounts held on a Global Currency Card do not represent a deposit with, or any other liability of Westpac.

Read the Westpac Online Banking terms and conditions at westpac.com.au before making a decision and consider whether the product is appropriate for you. Internet connection is needed to access Westpac Online Banking, and the Westpac Global Currency Card app. Normal mobile data charges apply. We support Apple iPhone iOS 6 and above and Android™ 2.3 and above.

1. Foreign Exchange Fee: A 3% Westpac Foreign Exchange Fee applies to overseas transactions in a currency other than a Supported Currency.

2. Visa Zero Liability Policy: Covers Australian and New Zealand issued cards and does not apply to ATM transactions, transactions not processed by Visa, or certain commercial card transactions. Cardholders should notify their issuer promptly of any unauthorised Visa use. Please consult the card issuer for additional details.

3. Global ATM Alliance: No ATM withdrawal fee at over 50,000 ATMs globally via Global ATM Alliance partners. Other fees and charges may be payable.

4. ATM surcharges: In addition to Westpac's ATM transaction fees, some banks may apply a surcharge to withdrawals from their ATMs. This should be drawn to your attention before you proceed with your transaction. This surcharge amount will be added to your withdrawal amount.

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We're here to help.

Online.

westpac.com.au/globalcurrencycard

Customer Assistance.

Within Australia:

1300 797 470 (local call cost)

Outside Australia:

+61 2 9374 7102 (standard call charges apply)



see ya

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até logo

hasta luego

auf wiedersehen

au revoir

ciao

Need to contact us?

Within Australia:

1300 797 470 (local call cost)

Overseas:

+61 2 9374 7102

(standard call charges apply)

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