



Important information for Westpac customers

Effective **15 October 2021**, the Westpac PayWear Card is being removed from sale and the following changes will be made to Westpac PayWear Terms & Conditions:

Section	Effect of change
Front Cover	Under the heading Westpac PayWear. Terms and Conditions insert: (No longer available for sale)
Effective Date	The Effective date is changed from "1 June 2020" to "15 October 2021"
First two paragraphs on page 2	The first two paragraphs at the top of page 2 are deleted and replaced with the following: "By adding your Westpac PayWear Card to your Westpac everyday bank account in Westpac Online Banking you agree that these terms and conditions that apply to your use of Westpac PayWear Card. You can obtain a copy of these terms and conditions from westpac.com.au These terms and conditions apply in addition to the account terms and conditions associated with your Westpac everyday bank account and existing Westpac Debit Mastercard, including the Westpac Debit Mastercard Terms and Conditions for Personal Customers ("Product Terms"), and your use of Westpac Online Banking which can be accessed at westpac.com.au. Where these terms and conditions are inconsistent with the Product Terms, these terms and conditions apply in respect of your use of Westpac PayWear Card"
1. Verification	Clause 1 is deleted and replaced with the following: "For your security Westpac may require you to be verified if you have not been previously verified"
2. Eligibility for Westpac PayWear	Clause 2 is deleted and replaced with the following: "2. Use of your Westpac PayWear Card. You may continue using your Westpac PayWear Card whilst you have a Westpac everyday bank account that can be linked to a Westpac Debit Mastercard. To be able to use your Westpac PayWear Card you must be registered to use Westpac Online Banking. You may continue to use your Westpac PayWear Card until it expires. A new Westpac PayWear Card will not be automatically issued upon expiry of your current one. However, if your current Westpac PayWear Card is lost, stolen, damaged or expires you may request a replacement."
3. Contactless transactions and cash withdrawals	The last sentence of clause 3 is deleted and replaced with the following: "You cannot use your Westpac PayWear Card to make Cashless Cash transactions."
4. Selecting and activating Westpac PayWear	Clause 4 is deleted and replaced with the following: "4. Activating your Westpac PayWear Card You can activate and set a PIN for your Westpac PayWear Card in Westpac Online Banking"
5. Fees and charges associated with Westpac PayWear	Clause 5 is deleted and replaced with the following: "5. Fees and charges associated with your Westpac PayWear Card. The Product Terms describe the fees and charges that apply to your use of your Westpac PayWear Card. We do not charge you any additional fees for adding or using your Westpac PayWear Card. Westpac Online Banking fees and charges also apply when you use your Westpac PayWear Card."
6. Lost or Stolen Westpac PayWear & Liability for unauthorised transactions.	<ul style="list-style-type: none"> The references to "Westpac PayWear" in clause 6 are deleted and replaced with "Westpac PayWear Card" The word "card" in the first sentence of clause 6 is replaced with the words "Westpac PayWear Card." The second and third last sentences of clause 6 are deleted and replaced with: "We'll issue a replacement Westpac PayWear Card to you. If you do not tell us your Westpac PayWear Card has been lost, stolen or misused you may be liable for any unauthorised use."
7. Changes to these conditions and communication	Replace the word "conditions" wherever it appears in clause 7 with "terms and conditions"
9. Definitions	<ul style="list-style-type: none"> The definition of "card" and "PayWear Card" is deleted. In the definition of "PayWear Cardholder" the words "PayWear Card" are replaced with "Westpac PayWear Card" In the definition of "PIN" the word "card" is replaced with "Westpac PayWear Card" The definition of "Westpac PayWear" is deleted and replaced with the following: "Westpac PayWear Card" means the Westpac Debit Mastercard in the form of a chip that can be removed from its PayWear Cardholder, issued to you by Westpac for use on your linked Westpac everyday bank account. Handycard access is not permitted for use with your Westpac PayWear Card."