



55 Day Visa Card

enjoy our  
**everyday**  
credit card

more of a good thing  
*Proudly supported by Westpac*



# Welcome to our 55 Day Visa Card

Thank you for choosing the 55 Day Visa Card. It's a great card, designed to be used every day. It has the exceptional CardShield™ suite of security features, making it a suitable daily companion. It's also accepted around the world, and it comes with its own exclusive members' program.

You'll also enjoy up to 55 days interest free on your purchases. This booklet tells you important information about your card, so keep it safe for future reference.

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# Your 55 Day Visa Card features

## Up to 55 days interest free on purchases

Enjoy up to 55 days interest free on all credit purchases. Just pay off the closing balance in full by the statement due date each month and you'll pay no interest on your purchases.

## No annual fee when you spend \$10,000 p.a.

Your annual fee is not only waived for the first year, but also for each year in which you make credit purchases of \$10,000 or more on your 55 Day Visa Card. So putting your groceries on your 55 Day Visa Card each week could help save your annual fee each year.

## Worldwide acceptance

Your 55 Day Visa Card is accepted at over 500,000 outlets in Australia and over 35 million locations worldwide.

## One card banking

For extra convenience, you can link your 55 Day Visa Card to your Westpac transaction account by calling us on **1300 651 089**. You can then access this account using your credit card and pressing 'cheque' or 'savings', so you only need one Westpac card in your wallet!



Discover the many ways your new 55 Day Visa Card can help you every day.

## Westpac CardShield™

Your 55 Day Visa Card is equipped with CardShield™, a suite of security features that help guard you against fraudulent activity when making purchases with your card, even online, including:

- **Online transaction security guarantee** – you're not liable for the amount of any unauthorised online transaction on your card if you notify us of that transaction before the due date shown on the card account statement. So if you notice any irregularities, please notify us immediately.
- **24/7 Falcon™ protection** – this monitors every purchase transaction, then alerts Westpac's fraud specialists who'll contact you to verify payments if any suspicious activity occurs.
- **Chip technology** – your card features an embedded microchip, paving the way for increased credit card security.

Protected by

**CARDSHIELD™**

## Never forget a payment, use Card Autopay

If you find yourself struggling to remember to pay your credit card on time, you can have greater peace of mind with Card Autopay. It's a free service that automatically pays a nominated amount to your card monthly from funds in your specified account. You can choose to pay the full balance, a percentage of the balance or a set amount.

To apply for Card Autopay, simply download the application form online or call **1300 651 089** and we'll send you a form to complete and return. Autopay can also be set up immediately by calling **1300 651 089** if you have an existing Westpac account.

# Making the most of your 55 Day Visa Card

## **ATM withdrawals and your PIN**

Use your 55 Day Visa Card to get a cash advance from ATMs around the world using your Personal Identification Number (PIN). If you can't remember your PIN, or need a new one, just call us on **1300 651 089** and we'll send you one immediately. If you want to change your PIN, just visit your local Westpac branch with identification.

## **Credit Card Repayment Protection<sup>1</sup>**

This optional insurance (available to eligible cardholders) helps cover your credit card repayments if you lose your job, contract a sickness or disease, or sustain an injury and aren't able to work. For more information, call **1300 369 989** or visit [westpac.com.au](http://westpac.com.au)

## **Additional Cardholder at no extra cost**

Get an additional card for your partner or family member over the age of 16 years, linked to your account at no extra cost. Visit [westpac.com.au](http://westpac.com.au) for an application form and more details.

## **Disputed purchases**

If you do not recognise a transaction on your statement, call us immediately on **1300 651 089** and we'll investigate it for you.

## **Changing your credit limit<sup>2</sup>**

To apply for an increase or decrease in your credit limit, simply call us on **1300 651 089**.

## Credit savvy

Westpac's lending policies and guidelines are designed to ensure we lend responsibly. Before accepting this card and the credit limit, please make sure you're comfortable with the terms of your contract including your credit limit and meeting the repayments that will be required. If your circumstances have recently changed or are likely to change, or you think you wouldn't be able to afford the repayments, you shouldn't accept the credit card at this time or you should seek to reduce the credit limit when you activate the card.

To manage your credit card just remember these two simple rules:

- Always aim to pay off more than your monthly minimum amount as making minimum payments is not an effective way to manage your credit card debt.
- Make sure your credit limit is realistic. Call us on **1300 651 089** if you want to reduce your credit limit, and it'll be effective immediately.

There can be reasons, such as job loss or illness, which can mean that even the most responsible borrower might get into temporary financial difficulty.

**If you find yourself in this position, call us on 1300 651 089.**

# Contactless technology – a faster way to pay



payWave

Your new 55 Day Visa Card comes equipped with the latest in contactless technology, giving you the freedom to be on the move faster. You don't need to swipe or insert your card, enter a PIN or sign; you simply hold your card against the contactless terminal and once the purchase is approved, you're on your way. Of course you can still swipe or insert your card at the terminal, you'll just have to enter your PIN or sign (if this option is available).

## The benefits of contactless technology:

- **Speed** – there is no need to enter your PIN or sign for everyday purchases of under \$100 at participating merchants. So it's ideal for places when you're in a hurry, like at supermarkets, petrol stations, newsagents, fast food restaurants and more.
- **Convenience** – it's like having exact change every time, so you don't always have to carry cash as well as your card, making contactless technology ideal for small purchases where you see the contactless symbol.
- **Security** – to pay for a purchase, simply hold your card against the terminal – the card never leaves your hand. Plus, the transaction is processed through the secure Westpac and Visa networks.

## How does it work?

Using your 55 Day Visa Card with the added feature of contactless technology is simple.

1. Where you see the contactless symbol, let the merchant know you'd like to pay using your contactless 55 Day Visa Card and if you'd like a receipt for the transaction.
2. When the transaction amount is shown on the terminal, hold your card against the contactless symbol.
3. The terminal will indicate once your transaction is approved. Collect your receipt if you asked for one, and you're done!

## Is it safe?

- All contactless transactions are processed through the reliable and secure Westpac and Visa networks.
- With contactless technology your card needs to be within 4cm of the contactless terminal for more than half a second and the merchant must have first entered the transaction amount into the terminal.
- Your card never has to leave your hand, so you know you're always in control.
- You'll not be billed twice, even if you accidentally tap your card against the terminal more than once.
- The Visa Zero Liability policy protects you against any unauthorised purchase transactions, including contactless transactions, provided you have complied with the terms of the policy. Visit [westpac.com.au](https://westpac.com.au) for details.

## Where can I use contactless technology?

You can use your new 55 Day Visa Card at participating merchants wherever you see the contactless symbol.

To find out more about participating merchants, simply visit [westpac.com.au/contactless](https://westpac.com.au/contactless)

# Exclusive members' program

As a 55 Day cardholder, you can join an exclusive members' program – Visa Entertainment.

**Visa**Entertainment

Experience another side to your Visa card with Visa Entertainment. Access ticket pre-sales to concerts, musicals and sporting events, exclusive member promotions and more. Sign up today for free at [visaentertainment.com.au](https://visaentertainment.com.au)

# Day-to-day service

## Telephone Banking

Check your account or transaction details, transfer funds between Westpac accounts or request a statement: Self Service Telephone Banking available 24 hours a day, 7 days a week. Banker assisted Telephone Banking available 8am to 8pm, 7 days a week. To register, call **132 032**.

## Online Banking

Manage your account, view your transactions, pay bills by BPAY<sup>®</sup>, print your last seven years' statements free and transfer funds between Westpac accounts – 24 hours a day. To register, call **1300 655 505**.

## Customer service

For assistance or advice, call us on **130 651 089** (8am to 8pm, 7 days a week) from anywhere in Australia, or **+61 2 9374 7082**, if you are calling from overseas.

# Your payment options

- Telephone or Online Banking. Transfer funds from Westpac accounts.
- ATMs. Transfer funds from a linked Westpac account.
- BPAY<sup>®</sup>. Make BPAY<sup>®</sup> payments to your Westpac credit card account through Telephone or Online Banking.
- Mail. Post your statement slip and cheque to Cards, GPO Box 4220, Sydney NSW 2001.
- In person. Just drop in to any Westpac branch.
- Card Autopay. The most convenient way to make your repayments – automatically from most transaction accounts.

# Lost or stolen cards

If your cards are lost or stolen, please notify us immediately so we can stop all transactions on your account. We'll aim to get you a replacement within two working days. Courier costs apply for overseas delivery.

While in Australia, call **1300 651 089** (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 to **+61 3 6345 1058**. Please note that calls made from mobile phones or hotel rooms may attract additional charges, not covered by the reverse charge service.

While overseas, you can also request an emergency cash advance of up to \$500.<sup>3</sup>

**Things you should know:** Information in this brochure is current as at 20 September 2013. Fees and charges are payable. Terms and conditions available on request. These may be varied, or new terms and conditions introduced in the future. For more information, call our Card Customer Service call centre on 1300 651 089, drop in at a branch or visit [westpac.com.au](http://westpac.com.au)

1. Credit Card Repayment Protection is issued by Westpac General Insurance Limited ABN 99 003 719 319 (WGIL) and Westpac Life Insurance Services Limited ABN 31 003 149 157 (WLIS) each of which is liable for separate risks under the terms of the policy. This insurance product is distributed by Westpac Banking Corporation ABN 33 007 457 141 (the Bank). The policy is optional and is subject to conditions, limits and exclusions on cover, which are explained in the policy wording. The policy is not an investment in or deposit with the Bank. No Westpac Group company (other than the Bank as policy distributor and WGIL and WLIS as the product issuers) has any liability in connection with the policy or this information. The Bank does not guarantee payments under the policy. The information in this brochure is factual only. It does not constitute financial product advice. Before acting on this information you should seek independent financial and taxation advice to determine its appropriateness to your objectives, financial situation and needs. You can obtain a copy of the Product Disclosure Statement (PDS) by calling 1300 369 989 or visiting [westpac.com.au](http://westpac.com.au) You should consider the PDS before making any decision in relation to Credit Card Repayment Protection.
2. Credit limit increase applications are subject to the Bank's normal lending criteria.
3. Subject to your available credit limit and to your credit card account being in good standing.

BPAY<sup>®</sup> is a registered trademark of BPAY Pty Ltd ABN 69 079 187 518. Visa is a registered trademark of Visa Worldwide PTE Limited.

# Contact us

General Information  
[westpac.com.au](http://westpac.com.au)

Card Enquiries  
**1300 651 089**

Telephone Banking  
**132 032**

Online Banking  
**1300 655 505**  
[westpac.com.au](http://westpac.com.au)

Visa Entertainment  
[visaentertainment.com.au](http://visaentertainment.com.au)

Visa Global Customer Assistance  
**+1 303 967 1090** (from outside Australia)

