



55 Day Platinum Visa Card

enjoy the  
**platinum**  
experience

the in-crowd  
*Proudly supported by Westpac*



# Welcome to 55 Day Platinum

Thank you for choosing the 55 Day Platinum Visa Card.

In addition to the CardShield™ suite of security features, your 55 Day Platinum Visa Card also gives you the benefit of:

- a range of complimentary insurance covers<sup>1</sup>
- up to 55 days interest free on your purchases<sup>2</sup>
- exclusive members' programs
- and our Platinum Concierge Service, available to you 24 hours a day, 7 days a week.

This booklet tells you important information about your card, so keep it safe for future reference.

## Credit Cards Priority Service Line

If you have any questions or have any problems with your card, just call your dedicated cardholders' line.

Call toll free **1300 859 100** (from Australia).  
Call **+61 3 6345 1146** from anywhere in the world 24 hours a day, 7 days a week.

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Enjoy complimentary insurance cover and the flexibility of up to 55 days interest free.

# Your 55 Day Platinum Visa Card features

## Up to 55 days interest free on credit purchases

Enjoy up to 55 days interest free on all credit purchases. Just pay the closing balance in full by the statement due date each month.<sup>2</sup>

## Worldwide acceptance

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

## Your own Concierge

Your Platinum Concierge service is available 24 hours a day, 7 days a week from anywhere in the world. Concierge is your own personal assistant to help you live life to the fullest. Whether you need help finding the perfect party venue, or maybe tickets to your favourite game... it's all just a phone call away. Simply call 55 Day Platinum Concierge on 1300 859 100.

## Westpac CardShield™

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

- **Internet transaction security guarantee** – you're not liable for any loss from the amount of any internet transaction made using your card without your knowledge or consent, if we are notified of that transaction before the due date shown on your card account statement. So if you notice any irregularities, please notify us immediately.
- **24/7 Falcon™ protection** – this monitors purchase transactions, then alerts Westpac's fraud specialists who'll contact you to verify payments if any suspicious activity is detected.
- **Chip technology** – your card features an embedded microchip, paving the way for increased credit card security.

Protected by  
**CARDSHIELD™**



### **One card banking**

For extra convenience, you can link your 55 Day Platinum Visa Card to your Westpac transaction account by calling us on **1300 859 100**. 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!

# Complimentary insurance covers<sup>1</sup>

Use your 55 Day Platinum Visa Card to pay for travel, car rental or shopping and you're covered by a range of complimentary insurance covers in accordance with the policy.<sup>1</sup>

## **Overseas travel insurance cover for persons up to and including 80 years of age<sup>1</sup>**

Provides cover for you, your spouse and certain dependent children for overseas trips up to six months, where you each satisfy the eligibility conditions set out in the policy including pre-paid travel costs using your 55 Day Platinum Visa card prior to leaving Australia. You'll have the benefit of:

- Unlimited cover for certain unexpected cancellation travel arrangements and other unexpected expenses.
- Unlimited cover for certain medical and hospital expenses.
- Up to \$20,000 per person cover for loss or damage to certain personal items.
- Rental vehicle excess up to \$5,500, in respect of loss or damage to rental vehicle.
- Legal liability up to \$2,500,000.

## **Purchase security insurance cover<sup>1</sup>**

Provides four months cover against loss, theft or accidental damage for any new personal goods purchased anywhere in the world on your 55 Day Platinum Visa Card in accordance with the policy, once you have taken possession of the goods.

## **Extended warranty insurance cover<sup>1</sup>**

Provides you an extension of up to 24 months in addition to the manufacturer's expressed Australian warranty on most new personal goods purchased on your 55 Day Platinum Visa Card in Australia, in accordance with the policy.

## **Transit accident insurance cover<sup>1</sup>**

Pay for your trip before you leave using your 55 Day Platinum Visa card and we'll cover up to \$750,000 in accordance with the policy, if you or eligible family members suffer serious injury or death while travelling outside Australia.



### **Rental Vehicle Excess Insurance cover in Australia<sup>1</sup>**

We'll cover in accordance with the policy, for any insurance excess or deductible up to \$5,500 which you become legally liable to pay in respect of a claim under the comprehensive insurance policy of the rental vehicle during the rental period.

As with all insurance policies, it is important to pay attention to the exclusions and limitations that apply. So make sure you read the Westpac Credit Cards Complimentary Insurance Policy.

**For the latest version visit [westpac.com.au](https://www.westpac.com.au)**

# Making the most of 55 Day Platinum

## ATM withdrawals and your PIN

Use your 55 Day Platinum 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 859 100** 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>3</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. In the event of your death it will pay the total owing. For more information call **1300 369 989** or visit [westpac.com.au](http://westpac.com.au)

## Additional cardholder<sup>4</sup>

Get an additional card for your partner or family member linked to your account. 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 859 100** and we'll investigate it for you.

## Changing your credit limit<sup>5</sup>

To apply for an increase or decrease in your credit limit, simply call us on **1300 859 100**.

## 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 us on **1300 859 100** and we'll send you a form to complete and return. Autopay can also be set up immediately by calling **1300 859 100** if you have an existing Westpac account.



## 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 859 100** 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, just call us on 1300 859 100.**

# Contactless technology – a faster way to pay



payWave

Your new 55 Day Platinum Visa Card comes equipped with the latest in contactless technology, Visa payWave™, giving you the freedom to be on the move faster. You don't need to swipe or insert your cards, for everyday purchases of under \$100 at participating merchants – 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 may just have to enter your PIN or sign (where available).

## The benefits of contactless technology

- **Speed** – there is no need to swipe or insert your cards, 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 payWave 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 Platinum 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 Platinum 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!

# Even more benefits with contactless technology

## Is it safe?

- All contactless transactions are processed through the reliable and secure Westpac and Visa networks.
- With Visa payWave™ 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 policies protect 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 Platinum Visa Card at participating merchants wherever you see the Visa logo and contactless symbol.

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

# Exclusive Visa privileges

As a 55 Day Platinum Visa cardholder, you could gain automatic membership to Visa's exclusive members' programs.<sup>6</sup>

## Visa Platinum

It's the finer things in life that make being a Visa Platinum cardholder unique. You can enjoy gallery or exhibition openings, unique cultural events, even private dinners with celebrity chefs. You can travel in style with offers such as Airport Meet & Assist which makes business and personal travel easy. Plus we provide Visa Platinum members with global exclusive travel offers. All you need to do is plan your next trip.

Imagine having first choice of seats to some of the most sought-after events in Australia. No queuing, no waiting, no missing out, no disappointment. Visa Front Line Access enables you to reserve tickets to some of the biggest concerts, hottest shows and most exciting sports events, before pre-sales and before they go on sale to the general public. So you are always guaranteed seats for you and your friends. This service is exclusive to Visa Platinum cardholders. It's simple, it's easy and it's all done online.

## 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](http://visaentertainment.com.au)



# Day to day service

## Telephone Banking – available 24/7

Check your account and transaction details, transfer funds between Westpac accounts or request a statement any time, day or night. To register, call **132 032**.

## Online Banking – your account online

Manage your account, view your transactions, pay bills by BPAY®, print your last 7 years' statements free and transfer funds between Westpac accounts – 24 hours a day. To register, call **1300 655 505**.

## 24 hour customer service

Get assistance and advice about your card whenever you need it. Simply call **1300 859 100** toll free from anywhere in Australia, or reverse charges to **+61 3 6345 1146** from anywhere overseas.

# 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 859 100**
- While overseas, call **+61 3 6345 1146** (reverse charges).

While overseas, you can also request an emergency cash advance of up to \$500<sup>7</sup>.

# Your payment options

- **Telephone or Online Banking** – Transfer funds from Westpac accounts.
- **ATMs** – Transfer funds from a linked Westpac account.
- **BPAY** – Make BPAY 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.

## Things you should know

Information in this brochure is current as at 1 June 2015. 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 859 100, drop in at a branch or visit [westpac.com.au](http://westpac.com.au)

General advice in this brochure has been prepared without taking into account your objectives, financial situation or needs. Before acting on the advice, consider its appropriateness and any disclosure document when deciding whether to acquire or hold a product.

1. QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 has issued an insurance group policy to Westpac Banking Corporation ABN 33 007 457 141 which allows eligible Westpac account holders and cardholders to claim under it as third party beneficiaries. The terms, conditions, limits and exclusions, of the group policy, are set out in the Westpac Credit Cards Complimentary Insurance Policy, which may be amended from time to time. Westpac does not guarantee the insurance. You can get a copy of the policy booklet by calling 1300 859 100 or download it from [westpac.com.au](http://westpac.com.au).
2. Up to 55 interest-free days applies to credit purchases only, where the account balance (including any balance transfer amount) is paid in full by the due date each month. Interest on cash advances is calculated from the date the transaction is debited to your card account.
3. 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.
4. An additional card can be issued to anyone you nominate, provided they are over the age of 16 years.
5. Credit limit increase applications are subject to the Bank's normal lending criteria.
6. While material relating to members' programs is published with permission, Westpac Banking Corporation accepts no responsibility for its accuracy or completeness.
7. Subject to your available credit limit and to your credit card account being in good standing.

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# Contact us

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

Credit Cards Priority Service Line  
**1300 859 100**

Telephone Banking  
**132 032**

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

Visa Platinum  
[visaplatinum.com.au](http://visaplatinum.com.au)

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

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

