

Westpac Altitude Black Mastercard®

An even more rewarding experience.



We're here to help

Altitude Black card
Priority Service line, 24/7:

 Toll-free anywhere in Australia
1300 651 999

Reverse charge when overseas
+61 2 9155 7711

 altitudeblack.com.au

Accessibility support.

If you are deaf, hard of hearing, or have speech/communication difficulty, you can message us within the Westpac App or communicate with us using the [National Relay Service](#).

If English is not your preferred language, contact us and a banker can arrange a language interpreter.

Visit [Westpac Access and Inclusion](#) for further information on our more accessible products and services for people with disability, who are neurodivergent or where English is not your preferred language.

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Welcome to a great way to earn rewards

Altitude Black Mastercard is Westpac's most rewarding card, offering a choice of three great rewards programs – Altitude Rewards, Altitude Qantas and Altitude Velocity – giving you our highest level of rewards, premium travel and lifestyle service. Enjoy:

- Westpac Altitude Black card's great points earning potential
- dedicated Westpac Altitude Black card travel services and privileges
- a range of complimentary insurance covers
- your Personal Concierge to help organise special occasions⁴

We take the time to help you make the most of yours

More than managing the everyday, Westpac Altitude Black card offers a range of premium services to help you do more with your time.

Westpac Altitude Black card Priority Service line.

Wherever you are and whatever the time of day, if you have any queries relating to your card, the dedicated Westpac Altitude Black card Priority Service line will be ready to help.

- ☎ Call 1300 651 999 toll-free anywhere in Australia, +61 2 9155 7711 reverse charge when overseas.

Westpac Personal Concierge Service.⁴

Your Black Card Concierge⁴ is on-call 24/7 to handle almost any request, like restaurant bookings, ordering taxis and securing tickets to shows. You can even ask for suggestions on planning the perfect kid's party, choosing that special anniversary gift or the best place to practice your golf swing.

Exclusive to Westpac Altitude Black Rewards cardholders, the Personal Concierge Service means you can browse and book online hard-to-get tickets, last-minute tables at in-demand restaurants, special hotel deals and more. You can also call one of our Lifestyle Managers for personalised assistance, 24/7.

Whether you're after special offers, suggestions or reservations, the Concierge Service can help make it happen.

 westpac.tenconcierge.com

Altitude Rewards

If you've selected Altitude rewards, your spending is even more rewarding, thanks to our most generous points earning rate available today.

If you choose Altitude Rewards, you can redeem your Altitude Points on Pay with Points. Pay with Points gives you the flexibility and freedom to use your points on everyday items – from your morning coffee to your grocery shop. If they accept Mastercard, then they'll accept your Altitude Rewards Points.

Alternatively, you can also choose to redeem your Altitude Rewards Points for a wide collection of products and services, gift vouchers and travel.¹ What's more, your points won't expire as long as you stay an Altitude cardholder.¹

Altitude Rewards earn rate



Altitude Black Mastercard

How to earn Altitude Points	Altitude Points earn rate	
International spend For international purchases made in store and online	\$1 = 3 points	Once you spend \$10,000 in a statement cycle, you will earn 0.5 points per \$1 on further eligible purchases ¹
Everyday spend Most major Australian supermarkets, department stores, petrol stations, dining and utilities	\$1 = 2 points	
All other purchases⁵	\$1 = 1 points	

Exclusive, handpicked Westpac Altitude Black card premium rewards.

Westpac Altitude Black card opens the door to a selection of over 1,000 handpicked rewards and special offers, reserved just for cardholders. You'll find prestige items and services, like luxury goods, timepieces, the latest technology and your choice of several points transfer partners to transfer your Altitude Points to. For more information on redeeming Altitude Points go to the Altitude Rewards website which can be accessed via Westpac Online Banking or the Westpac App.

Airport Lounge Priority Pass.

With your Altitude Black Mastercard you'll receive 2 complimentary lounge visits within each 12 month period when you enrol for your complimentary Priority Pass membership⁷ valued in excess of \$99 (correct as at September 2024). You can also share the experience by extending one of your complimentary lounge visits to your additional cardholder or accompanying guest. Lounge usage in excess of two visits and all guest visits will incur an additional member/guest visit fee, which can be found on the Priority Pass website prioritypass.com/join-prioritypass, and will be charged to your Westpac Altitude Black card.

With Priority Pass membership, you'll have access to more than 1,200 participating airport lounges worldwide regardless of the class of travel or choice of airline. Plus when you download the free Priority Pass app you can benefit from a host of additional digital features including over 800 dining and shopping offers worldwide, airport navigation maps to help you find your nearest lounge and amenities and keep track of your membership. To enrol, visit prioritypass.com/westpacblack

Accessing your Altitude Rewards Account.

To access your Altitude Rewards Account online, you'll need to sign into Westpac Online Banking or the Westpac App. You can also call the Altitude Rewards Centre.

Desktop

1. Sign into Westpac Online Banking
2. Go to 'Rewards & Offers'
3. Go to 'Altitude Reward Points', select 'Redeem Points' and follow the prompts.

Mobile

1. Sign into the Westpac App
2. Search 'Rewards & Offers'
3. Look for 'Altitude Reward Points', tap 'Redeem Points' and follow the prompts.

To access your Altitude Rewards Account, you need to be registered for Online Banking. To register, go to westpac.com.au/register

Altitude Rewards Centre

1300 887 820

Monday–Friday, 8am–8pm AEST, excluding National Public Holidays.

westpac.com.au/altitudeblack

Altitude Qantas

If you've selected Altitude Qantas, you can use your Qantas Points on flights, accommodation, car hire, entertainment and more.

An annual \$75 Qantas Rewards Program Fee applies. Plus 1 bonus Qantas Point per \$1 spent on selected Qantas products and services in Australia.⁶

Altitude Qantas earn rate²



Altitude Qantas Black credit card

How to earn Qantas Points	Qantas Points earn rate	
International spend For international purchases made in store and online	\$1 = 1.2 points	Once you spend \$10,000 in a statement cycle, you will earn 0.25 points per \$1 on further eligible purchases ¹
Everyday spend Most major Australian supermarkets, department stores, petrol stations, dining and utilities	\$1 = 0.8 points	
All other purchases⁵	\$1 = 0.5 points	

Qantas Club Lounge passes.

Altitude Qantas invites you to enjoy two complimentary Qantas Lounge invitations each year⁸ – just register first, then make your first Altitude Qantas card spend on eligible selected Qantas products and services.

You can then use your Qantas Lounge invitations when you travel on your next Qantas Group eligible flight.

Once in the Qantas Club Lounge, you can grab a bite to eat, enjoy a drink with friends, stay connected or enjoy a coffee from our barista, at selected lounges.

Note: Lounge invitations will not be issued if you haven't registered prior to making your eligible spend with Qantas.

Qantas Classic Flight Rewards.

Spread your wings to numerous destinations worldwide. Your Qantas Points² can take you to over 1,300 destinations around the globe on eligible Qantas, Jetstar, and partner airline flights.⁹

  qantas.com/frequentflyer

Qantas Classic Plus Flight Rewards.

Classic Plus Flight Rewards provide you more choice of when and where you want to fly using your Qantas Points. They are available to every Qantas destination, and the amount of points you need to book this reward seat varies, fluctuating like a commercial fare.¹⁰

Classic Upgrade Rewards.

If you're flying on a Qantas marketed and operated flight, you could use your points to request a Classic Upgrade Reward for an upgrade to Premium Economy, Business or First.¹¹

Qantas Marketplace.

Earn or use points at Qantas Marketplace and choose from a great range of products, for delivery in Australia and New Zealand.¹²

Altitude Velocity

If you've selected Altitude Velocity, there are lots of ways to be rewarded.

You can redeem your Velocity Points³ for flights and upgrades, fuel, car hire or hotel stays, or a choice of rewards at the Velocity Rewards store.

An annual \$75 Velocity Rewards Program Fee applies.

Altitude Velocity Rewards³ earn rate



Altitude Black Velocity Mastercard

How to earn Velocity Points	Velocity Points earn rate	
International spend For international purchases made in store and online	\$1 = 1.2 points	Once you spend \$10,000 in a statement cycle, you will earn 0.25 points per \$1 on further eligible purchases ¹
Everyday spend Most major Australian supermarkets, department stores, petrol stations, dining and utilities	\$1 = 0.8 points	
All other purchases⁵	\$1 = 0.5 points	

Virgin Australia Lounge Passes.¹³

The architecturally designed Virgin Australia lounges are the perfect place to catch up on work, socialise or relax in comfort.

Altitude Velocity invites you to enjoy two complimentary Virgin Australia Domestic lounge passes each year. All you have to do is provide us with your Velocity Frequent Flyer number and make a direct spend at Virgin Australia each year from your card open date.

The Virgin Australia domestic lounge passes will then be available in your Velocity Frequent Flyer account within 10 business days, ready for you to enjoy the next time you travel domestically with Virgin Australia.

Economy X Seat Upgrade Vouchers.¹⁴

Altitude Velocity invites you to enjoy two complimentary Economy X Seat Upgrade Vouchers to use on selected domestic Virgin Australia operated flights.¹⁵ All you have to do is ensure you've provided us with your Velocity Frequent Flyer number and you've made a direct spend at Virgin Australia on your Altitude Black Mastercard. Vouchers will then be available in your Velocity Frequent Flyer account within 10 business days.¹⁴

To redeem your Economy X Seat Upgrade Voucher book an eligible domestic flight with Virgin Australia on your Altitude Black Mastercard. Once you have booked an eligible domestic flight with Virgin Australia, you will need to call the Virgin Australia Guest Contact Centre on 1300 038 373 to apply for your Economy X Seat Upgrade Voucher.

Virgin Australia Flight Upgrades.

All Velocity members can use Points to upgrade to the luxury of Business Class on Domestic and International Short Haul.¹⁵

Velocity Points for Cars & Hotels.

Redeem Points or use a combination of Points + Pay to book a Hertz, Europcar, Thrifty, SIXT or Dollar rental via **Virgin Australia**¹⁶ or use your Velocity Points to redeem your next hotel stay via **Virgin Australia Hotels** by Hopper.¹⁷

 velocityfrequentflyer.com

Complimentary insurance covers

Get Interstate Flight Inconvenience Insurance and Rental Vehicle Excess in Australia cover, up to 6 months' complimentary cover for international travel insurance, plus extended warranty, purchase protection for up to 4 months' and overseas transit accident insurance (terms, conditions, exclusions and eligibility criteria apply).¹⁸

International travel insurance.

Get up to 6 months' complimentary cover for International Travel Insurance when you meet the eligibility criteria as set out in the Credit Card Complimentary Insurance Policy including prepaying \$500 of your travel costs to your eligible card and holding a return overseas ticket before departing Australia, (see policy document for full eligibility criteria, terms, conditions, and exclusions).

Purchase protection insurance.

Get up to 4 months Purchase Protection Insurance on eligible purchases, as set out in the Credit Card Complimentary Insurance Policy (terms, conditions, exclusions and eligibility criteria apply).

Extended warranty insurance.

Up to 24 months extended warranty insurance cover (in addition to the manufacturer's expressed Australian warranty) on a range of personal items purchased using your Credit Card (terms, conditions, exclusions and eligibility criteria apply).

Overseas transit accident insurance.

Overseas Transit Accident insurance covers against specified accidental death or injury when sustained overseas while riding, boarding or alighting as a passenger in a plane, bus, train or shorthaul ferry when you have purchased the tickets for the entire trip using your Credit Card before you leave (terms, conditions, exclusions and eligibility criteria apply).

Rental vehicle excess insurance.

Rental Vehicle Excess Insurances covers the maximum total limit of up to the amount specified in your rental vehicle agreement or \$5,500, whichever is the lesser (terms, conditions, exclusions and eligibility criteria apply).

Interstate flight inconvenience insurance.

Interstate Flight Inconvenience Insurance covers against Cancellation, Flight Delay, Luggage, Luggage Delay and Funeral Expenses when you charge the entire cost of the return interstate flight to your eligible credit card (terms, conditions, exclusions and eligibility criteria apply).

Making the most of your Westpac Altitude Black card

Up to 45 days interest free on purchases.

You could enjoy up to 45 days interest free on your card purchases when your account (excluding the balance transfer amount) is paid in full by the statement due date each month.

ATM withdrawals and your PIN.

Use your Altitude Black Mastercard to get a cash advance from ATMs around the world using your Personal Identification Number (PIN). Note that cash advances do not attract interest-free days and attract the fees, charges, and cash advance interest rate set out in your Credit Card Contract.

If you can't remember your PIN, or need a new one, just call us and we'll send you one immediately.

Know your PIN.

Merchants in Australia and some overseas countries will request a PIN for credit card purchases in-store, so you must try to memorise your PIN.

Additional cardholder.

To build your points balance, apply for an additional Altitude Black Mastercard¹⁹ linked to your account, for your partner or family member aged 16 or over – at no extra cost. Every eligible purchase your additional cardholder makes means you'll be rewarded with more points for yourself.

Changing your credit limit.

To request an increase or decrease to your credit limit, simply call us or sign into Westpac Online Banking and request a credit limit change. Credit limit applications are subject to Westpac's lending criteria.

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.

Added security with Westpac CardShield.™

Altitude Black Mastercard is equipped with CardShield to help guard you against fraudulent activity online or in person.

Online transaction security guarantee.

If your Westpac account is compromised as a result of internet fraud, we guarantee to refund any missing funds, provided you've complied with our Online Banking Terms and Conditions.

Enhanced card accessibility features.

Our credit card designs include braille and notch features that are built into our cards. The credit card has a square accessibility notch cut out and has braille dots representing the letter C. These accessibility features aim to support customers to identify and orientate their cards when using them.

Westpac SmartPlan™

SmartPlan is a handy tool, available in Westpac Online Banking that helps you manage your credit card balance by structuring your repayments into a number of regular monthly instalments.²⁰

It's ideal for those big-ticket items like unplanned expenses, emergencies and balance transfers.

SmartPlan benefits:

- maintain interest-free days – on new purchases, if applicable
- cancel your plan any time²¹
- no change to your credit limit
- track your progress in Westpac Online Banking.

To learn more, visit:

 westpac.com.au/smartplan

Contactless technology

A faster way to pay.

Your Westpac Altitude Black card comes with contactless technology giving you a convenient way to pay. Simply hold your card against the contactless terminal to pay for purchases of \$100 or less at participating merchants. Once approved, you're on your way.



Pay with your phone.²²

Westpac offers a choice of Digital Wallets, which lets you to pay for purchases with your compatible Android phone or smart watch, anywhere contactless payments are accepted.

Available on:



 westpac.com.au/mobilewallets

Instant Digital Card.²³

A digital version of your card is available 24/7 in the Westpac App. Use it just like your physical card to shop online, pay bills, make in-app purchases and set up your recurring card payments, or even add it to your digital or wearable wallet to shop in-store. To learn more visit westpac.com.au/digitalcard

Day-to-day service

Westpac Online & Mobile Banking – your account online.

Manage your account, view your transactions, transfer funds between Westpac accounts, pay bills by BPAY®, and print your last seven years' statements for free – 24 hours a day.

Telephone Banking – available 24/7.

Use your card account to pay bills, check your account or transaction details, transfer funds between Westpac accounts or request a statement any time, day or night.

24-hour Black service.

Get help on queries about your card whenever you need it.

Your payment options.

Choose from a range of payment options that suit you:

- **Online, Mobile or Telephone Banking** – Transfer funds from Westpac accounts
- **BPAY** – Make BPAY payments to your Westpac credit card account
- **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** – A convenient way to make your repayments automatically from most transaction accounts.

Lost or stolen cards.

If your card is lost or stolen, please notify us immediately so we can stop all transactions on your account. We'll aim to get you a replacement card within two working days. While you wait for your replacement card, you can instantly access your **Digital Card** via Mobile Banking.

- While in Australia, call 1300 651 999.
- While overseas, call +61 2 9155 7711 (reverse charge) (24 hours a day, 7 days a week).

Things you should know:

Information current as of 1 August 2025. Fees, charges and credit criteria apply. Terms and conditions available on request.

1. The earning and redemption of Altitude Points is subject to the Westpac Altitude Terms and Conditions available at westpac.com.au/personal-banking/credit-cards. Eligible purchases do not include interest, fees and charges, cash or ATM cash advances, cash equivalent transactions, gambling transactions, a purchase from or payment to a local, state or federal government or government related agency, BPAY or similar transactions (such as Post Billpay), refunds and balance transfers debited to the card account.
2. Altitude Qantas. The earning and redemption of Qantas Points is subject to the Altitude Terms and Conditions. You need to be a member of the Qantas Frequent Flyer program to earn and redeem points in accordance with the terms and conditions of the Qantas Frequent Flyer program. You do not receive points if your card account is in arrears for 2 consecutive statement cycles and in other circumstances.
3. Altitude Velocity. The earning and redemption of Velocity Points is subject to the Altitude Terms and Conditions. You need to be a member of the Velocity Frequent Flyer program to earn and redeem points in accordance with the terms and conditions of the Velocity Frequent Flyer program. You do not receive points if your card account is in arrears for 2 consecutive statement cycles and in other circumstances.
4. Concierge Services are provided by a third party supplier. For further details including terms and conditions visit westpac.tenconciierge.com
5. If you choose to make any payment in any category using an intermediary service (such as Afterpay, PayPal or similar services), these transactions will be categorised as 'all other purchases'. We classify transactions using information provided to us by the card scheme (Visa or Mastercard), which tells us about the main type of business conducted by the Merchant.
6. Selected Qantas products and services are Qantas passenger flights with a QF flight number purchased directly from qantas.com; Qantas Frequent Flyer and Qantas Club membership joining and/or annual fees. For full Qantas Frequent Flyer Terms and Conditions, visit qantas.com/terms.
7. Priority Pass Membership: Complimentary Priority Pass membership is available to Westpac Altitude Black primary cardholders earning Altitude Points through the Altitude Rewards program. It requires enrolment though

prioritypass.com/westpacblack. The Primary Cardholder receives two complimentary lounge visits in any 12-month period, one of which may be used by an accompanying guest. Subsequent visits in the 12-month period incur an additional member/guest visit fee which can be found on the Priority Pass website **prioritypass.com/join-prioritypass**, which will be automatically charged to the primary cardholder's Westpac Altitude Black card. A Westpac Foreign Transaction Fee will apply to the conversion amount. Unused visits expire and cannot be carried forward to any subsequent year. Visit the Contact Us page on **prioritypass.com** for enquiries about the Priority Pass program. Subject to the Priority Pass Condition of Use **prioritypass.com/conditions-of-use**.

8. Qantas Club Complimentary Lounge Invitations. As a Westpac Altitude Qantas Black cardholder earning Qantas Points, you are eligible for two Qantas Club Complimentary Invitations within each 12-month period of your anniversary registration date when you register your Westpac Altitude Black card via **loungepass.altitudeblack.com.au** and use your card in Australia to purchase selected Qantas products and services. Selected Qantas products and services are the following items purchased directly from Qantas: Qantas passenger flights (with a QF flight number), Qantas Frequent Flyer and Qantas Club membership joining and annual fees. Excludes Jetstar, Qantas Holidays, Qantas branded non-airfare products and any Qantas products and services not purchased directly from Qantas.

The Qantas Club Complimentary Invitations will be made available within 14 business days of meeting eligible spend via the Qantas Complimentary Invitations Portal, provided you are not in breach of the Credit Card Terms and Conditions and your account remains open. Log in to the portal using your Qantas Frequent Flyer account to access your invitation, link it with an eligible Qantas flight booking, or to find out more information. To receive your Complimentary Invitations, you must have provided Westpac with your Qantas Frequent Flyer Number.

If you have not yet registered for your complimentary Qantas Frequent Flyer Membership, you may join at **qantas.com/joinffwestpac** Qantas Club Complimentary Invitations are provided courtesy of Westpac, and are valid for Qantas Club and Qantas operated International Business Lounges only (excluding Los Angeles Tom Bradley Airport lounge). Not valid in International First Class lounges, Chairman's Lounge, Qantas Domestic Business, Qantas oneworld® alliance airline, partner airline or associated lounges. Each invitation is valid for a single visit before the expiry date specified on the invitation, when travelling on a Qantas Group eligible flight. Qantas Club Complimentary Invitations must not be resold. Qantas reserves

the right to cancel invitations and disqualify future invitations that are in breach of this policy.

Access and use is subject to Qantas Club rules which are available at [qantas.com/qantasclub](https://www.qantas.com/qantasclub) Access may not be available if the applicable lounge is full or near capacity, at the full discretion of lounge staff. Access and use of Qantas Club lounges is subject to Qantas Club Complimentary Lounge Invitations terms and conditions.

9. Classic Flight Rewards are available on Qantas, Jetstar and partner airlines. Seats are subject to capacity controls, availability is limited, and some flights may not have any Classic Flight Rewards available. Taxes, fees and carrier charges are payable to Qantas (excluding any amounts payable to third parties at the airport) by an Accepted Payment Card in addition to the points required on Classic Flight Reward flights. Qantas Points required and taxes, fees and carrier charges are subject to change and quoted at the time of booking. For more information, visit [qantas.com/classicflightrewards](https://www.qantas.com/classicflightrewards).
10. Classic Plus Flight Rewards are available to all Qantas destinations across our domestic and international network. Reward seats are subject to availability. Taxes, fees and carrier charges are payable to Qantas (excluding any amounts payable to third parties at the airport) by an Accepted Payment Card or Qantas Points in addition to the points required on Classic Plus Flight Reward flights. Qantas Points required and taxes, fees and carrier charges are subject to change and quoted at the time of booking.
11. Classic Upgrade Rewards are available on Classic Flight Rewards in Economy and Premium Economy, Classic Plus Flight Rewards in Economy and Premium Economy and eligible paid and confirmed Qantas domestic and international flights, with a Qantas (QF) flight number on your ticket and from time to time on codeshare flights operated by another carrier that have a QF flight number on your ticket. Classic Upgrade Rewards are subject to capacity controls and availability is limited. Classic Upgrade Rewards are not available on international airfares booked in E, N, O, Q class which includes international Economy Sale fares. Conditions apply. Visit [qantas.com/classicupgraderewards](https://www.qantas.com/classicupgraderewards) for details.
12. You must be a Qantas Frequent Flyer member to earn and redeem Qantas Points. The redemption of Qantas Points for Rewards is subject to the Qantas Frequent Flyer Terms and Conditions, Qantas Marketplace Terms and Conditions, voucher Terms and Conditions and any other terms and conditions disclosed at the time of redemption. Delivery charges may apply on Qantas Marketplace orders. Visit marketplace.qantas.com/au for details.

13. Virgin Australia Lounge Passes: Two complimentary single entry Virgin Australia Domestic Lounge Passes are available to Westpac Altitude Black Mastercard cardholders earning Velocity Points through the Altitude Velocity rewards program. To be eligible, your card account must not be in arrears for more than two consecutive statement cycles in accordance with the Altitude Terms and Conditions, you must have provided Westpac with your Velocity Frequent Flyer number and you have made a direct spend with Virgin Australia every year on your Altitude Black Mastercard from your card open date. Virgin Australia Lounge Passes are valid for 12 months from date of issuance and will appear on your Velocity Frequent Flyer membership account within 10 business days of meeting eligible spend. Virgin Australia lounge is operated by Virgin Australia Airlines Pty Ltd in selected domestic airport locations available at virginaustralia.com/au/en/experience/at-the-airport/lounge/#locations and entry is subject to the Westpac Altitude Velocity Black Mastercard Lounge Pass Conditions and Virgin Australia lounge Terms and Conditions, available at experience.velocityfrequentflyer.com/partners-offers/credit-cards-banking-insurance/westpac and is subject to change from time to time. For more information visit westpac.com.au
14. Economy X Seat Upgrade Vouchers: Two complimentary Economy X Seat Upgrade Vouchers (for eligible domestic flights only) are available to Westpac Altitude Platinum Mastercard and Westpac Altitude Black Mastercard primary cardholders earning Velocity Points through the Altitude Velocity rewards program. To be eligible, your card account must not be in arrears for more than two consecutive statement cycles in accordance with the Altitude Terms and Conditions, you must have provided Westpac with your Velocity Frequent Flyer number and you have made a direct spend with Virgin Australia on your Altitude Platinum Mastercard or Altitude Black Mastercard every year from card open date. Economy X Seat Upgrade Vouchers are valid for 12 months from date of issuance and will appear on your Velocity Frequent Flyer membership account within 10 business days of meeting eligible spend. Economy X Seat Upgrades are available to other passengers travelling on the same itinerary with the primary cardholder. To redeem, book an eligible domestic flight on your Altitude Platinum Mastercard or Altitude Black Mastercard, then call the Virgin Australia Guest Contact Centre on 1300 038 373 at least 24 hours prior to your flight to apply your Economy X Seat Upgrade Vouchers. You can find out if your flight is eligible by calling Virgin Australia on 1300 038 373.

Voucher benefits cannot be carried forward to any subsequent year. Each Economy X Seat Upgrade Voucher can only be redeemed on an eligible non-stop Virgin Australia operated domestic Australian flight. The Economy

X Upgrade Voucher is valid per single flight sector only. The flight on which the Economy X Seat Upgrade Voucher is redeemed may be part of a multi-flight itinerary but the Economy X Seat Upgrade Voucher can be applied to only one flight sector. All Economy X Seat Upgrade Voucher redemptions are subject to availability and neither Virgin Australia nor Westpac guarantee that Economy X seats will be available on the flight you may wish to redeem on. Economy X seat availability may be limited to certain dates and/or flights and it may be more difficult to book seats around public holidays, school holidays or special events. All travel is subject to the Virgin Australia Fare Conditions and Virgin Australia Conditions of Carriage as amended from time to time. No Velocity Points or Status Credits will be awarded for Economy X Seat Upgrade Voucher redemptions.

Economy X Seat Upgrade Voucher redemption is subject to the Westpac Altitude Velocity Platinum Mastercard and Westpac Altitude Velocity Black Mastercard Economy X Seat Upgrade Voucher Conditions available at velocityfrequentflyer.com.au/partners-offers/credit-cards-banking-insurance/westpac All travel is subject to the Economy X standard Terms and Conditions available at virginaustralia.com/eu/en/experience/on-board-the-flight/seat-selection/eligibility/ For more information visit westpac.com.au.

15. All upgrades are subject to Premium Economy or Business Class Reward Seat availability and to an Upgrade Cancellation and Amendment Policy. View Flight Upgrades Using **Points Terms and Conditions**.
16. A redemption of Velocity Points on a car hire through CarTrawler, requires a minimum of 2,000 Velocity Points. The actual Velocity Points required will vary depending on the vehicle type, brand, rate type, time of booking and date for which the booking is made. Redemption levels are subject to change at the discretion of Velocity Frequent Flyer.

Velocity Members can use their Velocity Points to cover a partial payment, or the full payment of the car hire rate including taxes and surcharges. Any additional direct payments required at time of pick up, are not included. Velocity Membership **Terms and Conditions** apply.

17. Velocity members may redeem their Velocity Points to pay for hotel or accommodation stays. Velocity Points can cover a partial amount, or the full amount, of the hotel room rate (including taxes and surcharges). Additional or incidental costs, fees and charges, such as in-room charges, early check-in and late check-out cannot be paid with Velocity Points and must be paid directly to the hotel. Please ensure the passport or photo-id presented on check-in matches the guest's name on the booking. Prior to confirming

your booking, please review the cancellation policy related to the hotel and room type you have selected as they may vary from time to time. In some cases, the booking may be non-refundable or non-changeable. Velocity members may be entitled to a refund under the Australian Consumer Law in certain circumstances. If your booking qualifies for a refund, the total number of Velocity Points used for the booking can be refunded. The minimum Velocity Points required to redeem a hotel or accommodation stay via Hopper Hotels is 2,000 Velocity Points. The actual Velocity Points required vary depending on the hotel/accommodation, room type, rate type, time of booking and date for which the booking is made. Redemption levels are subject to change at the discretion of Velocity Frequent Flyer. Velocity Points cannot be earned on redemption bookings made with Velocity Points or the 'Points' component of a combination of 'Points + Pay' booking. **Velocity Membership Terms and Conditions** apply.

18. Complimentary insurance covers. AWP Australia Pty Ltd ABN 52 097 227 177 AFS Licence No. 245631, trading as Allianz Global Assistance (AGA), under a binder from the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz), has issued an insurance group policy to Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 which allows eligible persons to claim under it as third party beneficiaries. AGA is also authorised to handle and settle claims on behalf of Allianz. Access to the benefit of cover under the Policy Information Booklet is provided to eligible Westpac cardholders by operation of s48 of the *Insurance Contracts Act 1984* (Cth). If an eligible person wishes to claim any of these benefits, they will be bound by the eligibility criteria, terms, conditions, limits and exclusions contained in the insurance information booklet. Any advice on this insurance provided by AGA does not consider your objectives, financial situation or needs. Because of that, you should consider whether the advice is appropriate for you. Travel insurance is underwritten by Allianz. For more information, please refer to the Westpac Credit Cards Complimentary Insurance Policy Information Booklet available at **westpac.com.au/cc-comp-insurance**.
19. Additional Cardholder. Additional credit card(s) can be issued on the primary cardholder's credit card account to any nominated person 16 years or over. All transactions using the additional credit card will be the responsibility of the primary cardholder.
20. SmartPlan Promotion Plans must have a remaining term of at least 3 months, but where more than 36 months are remaining on a Promotion Plan, any SmartPlan will be capped at 36 months.

21. SmartPlan cancellation takes up to 2 Business Days. Any SmartPlan Remaining Balance will revert to the variable interest rate for your balance type or special offer rate as applicable.
22. Read the appropriate digital wallets Terms and Conditions at westpac.com.au/mobilewallets before making a decision and consider if it is right for you. To use the digital wallets you will need to use a have an eligible card, and a compatible device with a supported operating system. Internet connection may be needed to make payments using Android Pay or Samsung Pay and normal mobile data charges apply.
23. The Instant Digital Card is only available in the latest version of the Westpac Mobile Banking app. The terms and conditions applicable to your product also apply to the use of your digital card. Online Banking Terms & Conditions also apply. You may not always be able to access your digital card.

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This information does not take your personal objectives, circumstances or needs into account. Consider its appropriateness to these factors before acting on it.

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