



A rewards card that's
anything but ordinary.

Altitude Platinum.

200



200 years proudly supporting Australia

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An update to your Altitude Platinum account.

The Reserve Bank of Australia has introduced new regulations that impact credit cards issued by Australian banks, particularly bank-issued American Express Credit Cards. In response, Westpac reviewed its rewards credit cards and from **4 April 2018** there will be changes to the Altitude Platinum credit card account:

- we're introducing uncapped points - this means you can earn unlimited points on all eligible purchases.
- if you have chosen the Altitude Qantas rewards program on your card, a new Qantas Rewards Fee of \$50 will apply. This fee is payable each year on the anniversary of the first purchase or cash advance transaction made on your card account, for as long as you remain in the Altitude Qantas program.
- Westpac-issued American Express Cards will be closing so you will no longer be able to use your Altitude Platinum American Express® Card. You can continue to use your Altitude Platinum American Express Card to earn more points until 4 April 2018.


Welcome to a great way to earn rewards.

Congratulations on selecting the Westpac Altitude Platinum credit card. Your new Altitude Platinum credit card offers you a choice of two great rewards program - Altitude Rewards or Altitude Qantas.

Make the most of a range of complimentary insurance covers including for overseas travel, purchase security and extended warranty, in accordance with the policy.

You will also have access to programs offering exclusive privileges and benefits on travel, entertainment and shopping.

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

	Altitude Rewards	Altitude Qantas
	Per \$1 spent on eligible purchases.	
 <p>Altitude Platinum Visa Card</p>	1 Altitude Point ¹	0.5 Qantas Points ²
Points cap*	7,500 Altitude Points (From 4 April 2018, uncapped Altitude Points.)	3,750 Qantas Points (From 4 April 2018, uncapped Qantas Points.)

*A points cap per statement cycle applies. A statement cycle is the period from one statement date to the next. The statement date is the date your statement is issued. Bonus points do not count towards the points cap.

Platinum priority service line.

If you have any questions or any problems with your card, just call our dedicated Platinum cardholders line. It's available from anywhere in the world and is open 24 hours a day, 7 days a week.

Call **1300 859 100** toll-free from anywhere in Australia, or reverse charge **+61 2 9155 7722** from overseas.

Altitude Rewards.

Reward yourself with Altitude Points.

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

Premium brands and lifestyle products.

Choose from some of the best products from around the globe - from the smartphones to deluxe coffee machines, perfumes to Champagne, just take your pick.

Retail and travel gift cards.

Choose from Flight Centre, David Jones, Bunnings, Harvey Norman vouchers and more.

Travel.

Explore the world with Altitude Travel³. From flights to car hire, to luxury holiday packages, you could turn your Altitude Points into a trip to paradise.

Frequent Flyer points.

Flexibility to redeem your Altitude Points for Velocity Points, Malaysia Airlines Enrich Miles, Air New Zealand Airpoints Dollars™ or Asia Miles⁴.

Financial services.

Use your Altitude Points for annual card fee rebates or to invest in your future. With BT Super for Life, you can turn your points into Superannuation dollars⁵.

For more information, visit btsuperforlife.com.au or call **132 135** Monday to Friday, 8am-6:30pm (AEST).

Charities.

Redeem your Altitude Points to make a donation to some of your favourite charities, including Cancer Council Australia, Surf Lifesaving Australia and more⁶.

To view the full range of Altitude Rewards including major charities, visit altituderewards.com.au

Points Plus Pay.

If you see something you want, but don't have enough Altitude Points to pay for it, Points Plus Pay⁷ lets you use your Altitude Points and make up the difference with payment by some other means. Pay the remaining reward cost using your Altitude credit card and you'll also earn Altitude Points. So you could earn Altitude Points on the payment too!

Using Points Plus Pay requires a minimum of 3,000 Altitude Points. Certain rewards are excluded from Points Plus Pay.

For full details visit altituderewards.com.au

Delivered to your door.

When you redeem your Altitude Points, vouchers will usually be dispatched within 5 business days, and products within 10 business days. Delivery charges may apply⁸. You can use your Altitude Points to cover the delivery cost.

Stay up to date with the latest rewards.

Be in the know with monthly updates on rewards programs and travel offers. Just sign up to the eNewsletter at altituderewards.com.au

- Log into Altitude Rewards.
- Choose the 'Rewards Account' tab.
- Click 'Update Your Account Details'.
- Select 'Yes, I would like to receive Altitude eNewsletters'.

Altitude Qantas.

Reward yourself with Qantas Points.

If you've selected Altitude Qantas you can redeem your Qantas Points for Qantas flights or upgrades or a choice of rewards at the online Qantas Store. Plus complimentary Qantas Frequent Flyer membership if you're not yet a Qantas Frequent Flyer member. Please ensure you've provided us with your Qantas Frequent Flyer membership number and we'll do the rest.

If you haven't provided us with your Qantas Frequent Flyer membership number yet, please call us on **1300 859 100**.

How to maximise your Qantas Points earn.

Earn Qantas Points twice with Qantas Frequent Flyer Program partners. Earn Qantas Points once on your Altitude Platinum card and again with the partner by presenting your Qantas Frequent Flyer membership card. For a full list of participating Qantas Frequent Flyer program partners visit **qantas.com/frequentflyer**

Earning your Qantas Points.

Your Qantas Points will be automatically credited to your Qantas Frequent Flyer account each month on your statement date. Qantas Points credited will be shown on your monthly Altitude statement. You can also keep track of your Qantas Frequent Flyer account online. For more details on what you can do with your Qantas Points or for your Qantas Frequent Flyer account balance visit **qantas.com/frequentflyer** or call **13 11 31**.

Redeeming your Qantas Points.

Qantas Points can be redeemed for an extensive choice of rewards through the Qantas Frequent Flyer program⁹ including:

- Award Flights¹⁰ with Qantas and over 36 partner airlines and affiliates
- Flight Upgrade Award¹¹ on eligible Qantas domestic and international flights
- a range of merchandise and gift cards for the online Qantas Store¹².

What's more, if you don't have enough Qantas Points for redemption, you may be able to¹³:

- have a family member transfer points to you through a Family Transfer
- transfer points from a participating card or hotel reward program to your Qantas Frequent Flyer account
- use Points Plus Pay¹⁴.

How to redeem your Qantas Points.

Just visit qantas.com/frequentflyer or call **13 11 31**.

Complimentary insurance covers.

Enjoy a range of complimentary insurance covers in accordance with the Westpac Credit Cards Complimentary Insurance Policy.

Overseas travel insurance for persons up to and including 80 years of age¹⁵.

Provides cover for you, your spouse and certain dependent children for overseas trips up to 3 months, where you each satisfy the eligibility conditions set out in the policy including pre-paid travel costs using your Altitude Platinum card prior to leaving Australia. Cover as set out in the policy includes:

- unlimited cover for specified unexpected cancellation travel arrangements and other unexpected expenses
- unlimited cover for certain medical and hospital expenses you incur overseas subject to the policy
- up to \$15,000 per person cover for accidental loss or damage to certain personal goods
- rental vehicle excess cover up to \$5,000 in respect of loss or damage to rental vehicle.

Purchase security insurance¹⁵.

Provides 3 months cover for many new personal goods purchased on your Altitude Platinum card in accordance with the policy against loss, theft and accidental damage once you have taken possession of the goods.

Extended warranty insurance¹⁵.

Provides you an extension of up to 12 months in addition to the standard manufacturer's Australian warranty on certain new personal goods purchased on your Altitude Platinum card in accordance with the policy.

Transit accident insurance¹⁵.

Pay for your trip before you leave using your Altitude Platinum card and we'll cover you up to \$250,000 if you or eligible family members suffer serious injury or death while riding as a passenger on certain forms of transportation while travelling overseas, where you have purchased the tickets using your Altitude Platinum card.

For claims or general enquiries, call Allianz Global Assistance on **1800 091 710**.

Platinum concierge²⁰.

Your own personal assistant is available 24/7 worldwide to help you with anything from emergency travel assistance to purchasing show tickets, hotel and restaurant reservations, car hire and more.

Call **1300 859 100**.

Exclusive privileges.

As an Altitude Platinum cardholder, you can gain automatic membership to these exceptional programs and exclusive offers.

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**

Visa Platinum.

If there is an event or concert happening near you, we can often get you up close and personal with front-section seats, or backstage to meet your favourite artists.

Even for some sold out shows, the best seats in the house can be reserved for you. It is all possible with Visa Platinum. Visa Front Line Access, an exclusive service 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. It's simple, it's easy and it's all done by visiting **visaplatinum.com.au** and registering for Visa Front Line Access.

Contactless technology – a faster way to pay.



Your new Altitude Platinum 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, 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).

As well as the convenience of not having to always carry cash, you'll also be adding to your points balance every time you use your card to buy everyday items.

The Visa Zero Liability policy protects you against any unauthorised purchase transactions completed over the phone, online or in stores, provided you have complied with the terms of the policy. Visit **westpac.com.au** for details.

To find out more about participating merchants and how it works, simply visit **westpac.com.au/contactless**

Even more benefits with contactless technology.

Pay with your phone¹⁷.

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



To learn more, visit
westpac.com.au/mobilewallets

Available on



SAMSUNG
pay

Added security with Westpac CardShield.TM

Your Altitude Platinum card are equipped with CardShield, a suite of security features that help guard you against fraudulent activity when making purchases with your card, including online.

Online transaction security guarantee – you're not liable for the amount of any unauthorised online transaction on your card if you notify us of the transaction before the due date shown on the card account statement. So if you notice any irregularities, please notify us immediately.

Chip technology – your Visa card features an embedded microchip, paving the way for increased credit card security.

Getting the most from your card.

Up to 45 days interest-free on purchases.

You could enjoy up to 45 days interest-free on your card purchases when your closing balance (including the balance transfer amount or other promotional amount) is paid in full by the statement due date each month.

ATM withdrawals and your PIN.

Use your Altitude Platinum Visa card to get a cash advance from ATMs around the world using your Personal Identification Number (PIN) (Fees may apply).

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. You can change your PIN anytime at any Westpac ATM (available at most ATMs) or branch.

Please note, to change your PIN at a Westpac ATM, You must know your current PIN.

Know your PIN.

Merchants in Australia and some overseas countries will request a PIN for credit card purchases in-store, so we strongly recommend you memorise your PIN.

Additional cardholder.

Request an additional Altitude Platinum card linked to your account, for your partner or family member aged 16 or over, at no extra cost. Every time they use their Altitude Platinum card on purchases, you could earn points. All transactions using the additional credit card will be the responsibility of the primary cardholder.

Visit **westpac.com.au** for an application form and details. All points remain the benefit of the primary cardholder.

Changing your credit limit.

If you need to change your credit limit, simply call us on **1300 859 100**. Credit limit increase applications are subject to Westpac's lending criteria.

Credit card repayment protection.

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 certain circumstances¹⁶. For more information call **1300 369 989** or visit **westpac.com.au**

One card banking.

For extra convenience, you can link your Altitude Platinum credit card to your Westpac transaction account by calling us on **1300 859 100**.

You can then access your transaction account using your credit card by pressing 'cheque' or 'savings'.

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, call us on **1300 859 100** or download the application form from **westpac.com.au**

Westpac SmartPlan™.

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

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 time¹⁸
- no change to your credit limit
- track your progress in Westpac Live.

There are two types of SmartPlans.

1. Individual Large Purchase SmartPlan.

Turn an individual large purchase of \$500 or more (completed within the last 30 days) into a Large Purchase SmartPlan to help manage your credit card repayments.

2. Credit Card Balance SmartPlan.

Turn any of your outstanding purchase, cash advance or Promotional Plan¹⁹ (e.g. Balance Transfer) balances of \$200 or more into a SmartPlan.

To learn more, visit westpac.com.au/smartplan

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. To register, call **1300 655 505**.

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. To register, call **132 032**.

24 hour Platinum service.

Get assistance on queries about your card whenever you need it. Simply call **1300 859 100** toll free from anywhere in Australia, or reverse charges to **+61 2 9155 7722** from overseas.

Your payment options.

Choose from a range of payment options that suit you:

- **Online, Mobile or Telephone Banking** – Transfer funds from Westpac accounts
- **ATMs** – Transfer funds from a linked Westpac account
- **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** – The most convenient way to make your repayments – automatically from most transaction accounts. See page 13 for details.

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 within two working days.

- While in Australia, call **1300 859 100**.
- While overseas, call **+61 2 9155 7722** (reverse charge).

You also have access to an Emergency Cash Advance – subject to your available credit limit and to your credit card account being in good standing.

Things you should know:

1. The earning and redemption of Altitude Points is subject to the Westpac Altitude Rewards Terms and Conditions. Altitude Points are not earned on cash advances. See your credit card Conditions of Use for what we regard as cash. You do not receive points if your card account is in arrears for 2 consecutive card statement cycles. You are not entitled to points in other circumstances – see the Westpac Altitude Rewards Terms and Conditions.
2. The earning of Qantas Points is subject to the Westpac Altitude Rewards Terms and Conditions. You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points. Membership and Qantas Points are subject to the terms and conditions of the Qantas Frequent Flyer program. A joining fee usually applies. For more information on the Qantas Frequent Flyer program visit qantas.com/frequentflyer. Qantas Points are not earned on cash advances and balance transfers. You do not receive Qantas Points if your card account is in arrears for 2 consecutive statement cycles. You are not entitled to Qantas Points in other circumstances – see the Westpac Altitude Rewards Terms and Conditions.
3. Altitude Travel gives you access to most major domestic and international airline operations within and from Australia and their connecting partner airlines. In certain circumstances seats may not be available on the airline or flight of your choice at the time you wish to travel. Terms and conditions apply. For details call Altitude Travel on 1300 887 820.
4. You must be a member of the relevant frequent flyer program to redeem Altitude Points for frequent flyer points. You must redeem a minimum of 3,000 points with additional increments in multiples of 500 at a time for Qantas Points. For Air New Zealand and Air points only, you may redeem a minimum of 2,880 points with additional increments in multiples of 480 at a time. Award flights are subject to capacity controls and availability is limited. Some flights may not have any Award seats available. The Altitude Rewards Terms and Conditions and the terms and conditions of the relevant frequent flyer program apply. A joining fee may also apply.
5. This information has been prepared without taking account of your objectives, financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness, having regard to your objectives, financial situation and needs. BT Funds Management Limited ABN 63 002 916 458 will be the trustee and the issuer of interests in BT Super for Life. A Product Disclosure Statement (PDS) is available by visiting btsuperforlife.com.au. You should obtain and consider the PDS before deciding whether to acquire, continue to hold or dispose of interests in BT Super for Life. An investment in BT Super for Life is not an investment in, deposit with or any other liability of Westpac Banking Corporation ABN 33 007 457 141 (the Bank) or any other company in the Westpac Group. It is subject to investment risk, including possible delays in repayment of withdrawal proceeds and loss of income and principal invested. The Bank is not the issuer of BT Super for Life. Neither the Bank nor any other company in the Westpac Group stands behind or otherwise guarantees the capital value or investment performance of BT Super for Life.
6. Refer to the Altitude Rewards website at altituderewards.com.au for a list of current charities and relevant minimum points requirements for donations.
7. Points Plus Pay cannot be used to redeem Altitude Platinum credit card annual card fee rebates or other bank related products, Holden Rebate Vouchers, Qantas Points or frequent flyer points. Terms and conditions apply.
8. Our delivery charges can either be debited to your Altitude Platinum card account or if you prefer you can nominate to use your points to cover delivery charges. You will be notified before dispatch of your redemption if excess delivery charges apply because of your geographical location.
9. 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 membership fee. Excludes Jetstar, Qantas Holidays, Qantas branded non-airfare products and any Qantas products and services not purchased directly from Qantas.

10. Qantas and Partner Classic Award seats are subject to capacity controls and availability is strictly limited particularly at peak times such as school and public holidays. Some flights may not have any Classic Award seats available. For Classic Award flights, taxes, fees, and carrier charges are payable in addition to the points required, are subject to change and are quoted at the time of booking. Classic Award flights must be booked at least 24 hours before scheduled departure and other advance booking requirements may apply. For more information see qantas.com/classicawards.
11. Flight Upgrade Awards are subject to capacity controls and availability (which is limited). Flight Upgrade Awards are not available on Classic Awards or on international airfares booked in E, N, O, P, Q and X class (which includes some Qantas Any Seat Awards and some international Red e-Deal fares). You must have an eligible paid and confirmed ticket on a Qantas operated service (with a QF flight number on your ticket).
12. Store products are for delivery in Australia and New Zealand only (and different products are available in each delivery location). Redemption of Qantas Points for items through the online store is subject to Terms and Conditions (including the Store Terms of Use and voucher Terms and Conditions). See Qantas.com/store for further details. The range of Awards and Qantas Points required are subject to change and products are available while stocks last.
13. Terms and conditions apply when taking advantage of these options, for more information refer to qantas.com/frequentflyer or call 13 11 31.
14. Points Plus Pay allows you to choose the number of Qantas Points you redeem above a specified minimum level and pay for the remainder of the fare with an approved payment card (including VISA and Mastercard) to obtain your Award. The minimum number of Qantas Points required starts from 5,000 Qantas Points per booking and is subject to change.
15. AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631, of 74 High Street, Toowong, QLD 4066 (trading as Allianz Global Assistance) under a binder from the underwriter, Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708, has issued an insurance group policy to Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (Westpac), of 275 Kent Street, Sydney, NSW 2000 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 Insurances, 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
16. Credit Card Repayment Protection is issued by Westpac General Insurance Limited ABN 99 003 719 319 AFSL 233728 (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 AFSL and Australian credit licence 233714 (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 document. 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 PDS by calling 1300 369 989 or visiting westpac.com.au You should consider the PDS before making any decision in relation to Credit Card Repayment Protection insurance.
17. Read the appropriate mobile wallets Terms and Conditions at westpac.com.au/mobilewallets before making a decision and consider if it is right for you. To use the mobile 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.

18. 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.
19. 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.
20. Concierge services are subject to the Westpac Rewards Credit Cards Concierge Service Terms and Conditions, available at westpac.com.au/personal-banking/credit-cards/reward/altitude-platinum.

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Contact us.

Platinum Priority Service Line.

1300 859 100 (from Australia)
+61 2 9155 7722 (from overseas)

- Telephone Banking.
- Altitude Rewards Centre or visit altituderewards.com.au
- Altitude Qantas visit qantasfrequentflyer.com.au
- Altitude Travel Service.
- Platinum Concierge.
- BT Financial Services or visit btsuperforlife.com.au

Online Banking.

1300 655 505 or visit westpac.com.au

Credit Card Repayment Protection Insurance.

1300 369 989

Westpac Credit Cards Complimentary Insurance.

Allianz Global Assistance
1800 091 710

Visa Entertainment.

visaentertainment.com.au

Visa Global Customer Assistance.

+1 303 967 1090 (from outside Australia)

200



200 years proudly supporting Australia

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