

# It's high-time you were rewarded.

Altitude Credit Card.



200 years proudly supporting Australia

## Contents.

Information is bliss
Two cards, one account3
Altitude Rewards4
Altitude Qantas
Contactless technology - a faster way to pay10
Even more benefits with contactless technology11
More reasons to go contactless11
Getting the most out of your cards12
Westpac CardShield™ for heightened security15
Exclusive privileges15
Day-to-day service16
Know your payment options17
Lost or stolen cards? What to do17

## Information is bliss.

#### Discover what your cards are capable of.

Here's to you for choosing Westpac Altitude credit cards. Your new cards offer a choice of two outstanding rewards programs – Altitude Rewards or Altitude Qantas.

This booklet is full of need-to-know information about your cards, so it's a good idea to keep it handy.

### Two cards, one account.

Get used to the convenience and rewards that come with two cards linked to one account.

- An Altitude Visa Card for worldwide acceptance.
- An Altitude American Express® Card for maximum earning power.

	Altitude Rewards	Altitude Qantas
	Per \$1 spent on eligible purchases.	
Westpac Altitude	1 Altitude Point <sup>1</sup>	0.5 Qantas Points²
Visa Card		
	2 Altitude Points	1 Qantas Point
Westpac Altitude American Express <sup>®</sup> Card		
Points cap-per statement cycle	5,000 Altitude Points	2,500 Qantas Points

Bonus points do not count towards the points cap.

A statement cycle is the period from one statement date to the next. The statement date is the date your statement is issued. Because both cards are linked to the one account, you have:

- The same variable cash advance and purchase rate on both cards
- The same interest-free period on purchases for both cards when you pay the full closing balance (including any balance transfer or promotional amount) by your statement due date
- One monthly payment
- One credit limit
- One annual fee covering both cards
- One combined monthly statement.

## 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.

Visit **altituderewards.com.au** for more information.

#### Altitude Travel.

Altitude Travel<sup>3</sup> is a fully licenced travel agency staffed by our qualified, friendly consultants. Get access to most major domestic and international airlines within and from Australia, as well as their connecting partner airlines.

For all the details on booking availability and conditions, call Altitude Travel on **1300 887 820** or visit **altituderewards.com.au** 



#### **Redeeming Altitude Points.**

Whether it's entertainment, electronics or travel, you can redeem your Altitude Points from a selection of rewards, including some of the world's best brands.

#### Premium brands and lifestyle products.

From smartphones to deluxe coffee machines, perfumes to champagne, choose from only the best.

#### Retail and travel gift cards.

Take your pick from Flight Centre, David Jones, Westfield, Bunnings, Harvey Norman and more.

#### Travel.

Explore the world with Altitude Travel<sup>3</sup>. From flights to car hire, to luxury holiday packages, you could turn your Altitude Points into a dream trip.

#### Frequent flyer points.

Have the flexibility to redeem your Altitude Points for Velocity Points, Malaysia Airlines Enrich Award Points, Singapore Airlines KrisFlyer Miles, Air New Zealand Airpoints Dollars<sup>™</sup> or Asia Miles<sup>4</sup>.

#### Velocity Auto-Redemption.

Velocity Auto-Redemption<sup>5</sup> automatically converts your Altitude Points to Velocity Frequent Flyer Points. It's free to opt-in and once set up, your entire accumulated Altitude Points balance will be transferred across to your nominated Velocity Account on your set up date, each month.

#### 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 dollars<sup>6</sup>.

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

#### Charities.

Redeem your Altitude Points to donate to various charities, like Cancer Council Australia, Surf Life Saving Australia and more<sup>7</sup>.

Visit **altituderewards.com.au** to view a list of current charities.

#### Pay with Points.

The Pay with Points<sup>9</sup> option gives you almost unlimited choice on how you could use your points.

Choose any card purchase you've made in the last 90 days (excluding BPAY<sup>®</sup>) and redeem your Altitude Points for a statement credit to that transaction value. For more information, visit **altituderewards.com.au/paywithpoints** 

#### Points Plus Pay.

If you see something you want, but don't have enough Altitude Points – Points Plus Pay<sup>8</sup> lets you use the points you have, then make up the difference through a credit or debit payment.

If you pay the remaining cost using your Altitude Visa credit card, you'll also earn Altitude Points. So you could earn points on the payment too.

Using Points Plus Pay requires a minimum of 3,000 Altitude Points.

For full details visit altituderewards.com.au

#### Delivered to your door.

It doesn't take long for your goods to arrive. Vouchers will usually be dispatched within 5 business days and products within 10 business days<sup>10</sup>.

#### 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 choose Altitude Qantas, the sky's the limit. That's because you can redeem your Qantas Points for Qantas flights, upgrades or a choice of great products from the online Qantas Store.

You'll also get complimentary Qantas Frequent Flyer membership, if you're not already a member. Make sure you've given us your membership number, so you can start earning points.

#### Max your points earning power.

Earn Qantas Points twice with Qantas Frequent Flyer Program Partners. First you'll earn points with purchases on your Altitude cards. Then if the purchase was made at a participating partner, present your Qantas Frequent Flyer membership card to earn points again.

For a full list of participating Qantas Frequent Flyer Program Partners visit **qantas.com/frequentflyer** 

#### Earning your Qantas Points.

Your Qantas Points will be transferred to your Qantas Frequent Flyer account each month on your statement date. Qantas Points credit will be shown on your monthly Altitude statement. You can also keep track of your Qantas Frequent Flyer account online.

For more on what you can do with your Qantas Points or 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 program<sup>11</sup> like:

- Award Flights<sup>12</sup> with Qantas and over 36 partner airlines and affiliates
- Flight Upgrade Awards<sup>13</sup> on eligible Qantas domestic and international flights
- A range of merchandise and gift cards from the online Qantas Store<sup>14</sup>.



What's more, if you don't have enough Qantas Points to redeem rewards, you could be able to<sup>15</sup>:

- 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 Pay<sup>16</sup>.

Want to know how to redeem your Qantas Points? Just visit qantas.com/frequentflyer or call 13 11 31.

## Contactless technology – a faster way to pay.







Your new Altitude cards come complete with the latest contactless technology, giving you the freedom to be on your way faster.

For purchases of under \$100 at participating merchants, you don't need to swipe or insert your card, or even enter a PIN. Just hold your card against the terminal and once the purchase is approved, you're done. Of course you can still swipe or insert your card then enter your PIN if you choose.

To find some of the stores and brands that accept tap payments simply visit **westpac.com.au/contactless** 

## Even more benefits with contactless technology.

#### Pay with your phone<sup>20</sup>.

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 find out more, visit westpac.com.au/mobilewallets

## More reasons to go contactless.

#### Safety first.

- All transactions are processed through the reliable and secure Westpac, Visa and American Express networks.
- Your card never has to leave your hand, so you're always in control. What's more, you won't be billed twice, even if you accidentally tap your card against the terminal more than once.
- Visa's Zero Liability policy protects you against unauthorised purchases (completed over the phone, online or in store). This is in line with the product's terms and conditions. This protection doesn't apply to ATM transactions, transactions not processed by Visa or certain commercial card transactions.
- American Express fraud protection guarantee means you won't be held liable for fraudulent charges made on your American Express card, as long as you take reasonable care with your Account details and let us know right away if you see a charge you don't recognise. Visit westpac.com.au for details.

#### Where can I use contactless technology?

You can use your new Altitude cards at participating merchants wherever you see the contactless symbol.

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

## Getting the most out of your cards.

#### Up to 45 days interest free on purchases.

This applies when your closing balance (including the balance transfer amount or other promotional amount) is paid in full by the due date each month.

#### ATM withdrawals and your PIN.

Use your Altitude Visa card to get a cash advance from ATMs around the world, when you enter your Personal Identification Number (PIN).

To choose a first-time PIN, register for Westpac Live online banking, so you can start using your card straight away.

If you want to change your PIN you can do so by signing in to Westpac Live, even if you've forgotten it. You can also change it at most Westpac ATMs or by visiting a branch.

Remember, to change your PIN at a Westpac ATM, you'll need to know your current one. What's more, you can't use your Altitude American Express card for ATM cash withdrawals.

#### Know your PIN.

Merchants in Australia and some overseas countries will request a PIN for credit card purchases in store, so we recommend memorising yours.

#### Additional cardholder at no extra cost.

You can request additional Altitude cards for a partner or family member 16 years or older to be linked to your account at no extra cost<sup>17</sup>. If they use their Altitude card on purchases, you could earn points. That's because all points earned will go to the primary cardholder. For an application form and details visit **westpac.com.au** 

#### Changing your credit limit.

If you need an increase<sup>18</sup> or decrease in your credit limit, just call us on **1300 651 089**. 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 or aren't able to work in certain circumstances, which may include contracting a sickness or disease<sup>19</sup>. For more call **1300 369 989** or visit **westpac.com.au** 

#### One card banking.

For extra convenience, you can link your Altitude credit cards to your Westpac transaction accounts. Then you can access these accounts using your credit card by pressing 'cheque' or 'savings'. To get started call us on **1300 651 089**.

## Never forget a payment, use free Card Autopay.

This is a free service that automatically pays a set amount from a specified account to your credit card each month. Choose to either pay the full balance or a part of it.

Set up Card Autopay today. Just 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 time<sup>21</sup>.
- 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 Plan<sup>22</sup> (e.g. Balance Transfer) balances of \$200 or more into a SmartPlan.

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

#### Credit savvy.

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

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

- Always aim to pay off more than your monthly minimum amount, because this isn't 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 cause even the most responsible cardholder to experience temporary financial difficulty. If you find yourself in this position, just call us on **1300 651 089**.

## Westpac CardShield<sup>™</sup> for heightened security.

Your Altitude cards are equipped with CardShield, a suite of security features that help guard you against fraudulent activity when making purchases with your cards, even online. This means you can:

#### Buy anything you like, on any website.

Your card's online transaction security guarantee means that you're not liable for the amount of any online transaction made without your knowledge or approval. This is provided you tell us about transactions like these before the due date shown on the card account statement.

#### Rest easy with 24/7 fraud protection.

This monitors every transaction for irregular activity. If a suspicious transaction is noticed, our fraud specialists will call you to verify it.

#### Access Westpac's Added Online Security.

Get extra security when you shop at participating online retailers with Verified by Visa, Mastercard® SecureCode<sup>™</sup> and American Express SafeKey® – all through the Westpac Added Online Security service.

## Exclusive privileges.

Making you feel special is our specialty, so as an Altitude cardholder, you can gain automatic membership to these amazing programs.

#### Visa Entertainment.

Jump the queue with pre-sale tickets to concerts, musicals and sporting events, plus enjoy exclusive member promotions and more. Sign up today for free at **visaentertainment.com.au** 

#### American Express Connect.

Not only does your Altitude American Express card earn you more points for every dollar spent on purchases every day, you can also register at amexconnect.com.au to unlock all of the benefits, offers and special experiences available to you as an American Express card member. These include:

- Amex Offers a collection of offers and savings handpicked from our trusted partners.
- American Express Invites Access pre-sale tickets, reserved seating and gain entry into the American Express Invites Lounge, at some of the hottest acts in town.
- Global Dining Program enjoy special offers for dining experiences worldwide.

### Day-to-day service.

#### Westpac Live online banking.

Manage your account, view your transactions, transfer funds between Westpac accounts, pay bills by BPAY® and print your last seven years of statements for free – 24 hours a day. Sound good? Register for Westpac Live today.

#### Self Service Telephone Banking - available 24/7.

Banker assisted Telephone Banking is available 8am to 8pm, 7 days a week. Use your card account to pay bills, check your account or transaction details, transfer funds between Westpac accounts, and request a statement. To register call **132 032**.

#### Cardholder support.

For assistance and advice regarding your cards, just call **1300 651 089** 8am to 8pm, 7 days a week – from anywhere within Australia, or **+61 2 9374 7082** when overseas.

## Know your payment options.



Online, Mobile or Telephone Banking. Transfer funds from Westpac accounts.

#### ATM.

Transfer funds from a linked Westpac account.



#### BPAY<sup>®</sup>.

Make BPAY payments to your Westpac credit card account through Telephone or Internet Banking.



#### Mail.

Post your statement slip and cheque to: Cards, GPO Box 4220, Sydney NSW 2001.



#### In person.

Unperson. Just drop in to any Westpac branch.



#### Card Autopay.

Make your repayments automatically from most transaction accounts. Now that's convenient.

### Lost or stolen cards? What to do.

If your cards are lost or stolen, please notify us immediately. Call 1300 651 089 anytime, so we can stop all transactions on your account. We'll aim to get you a replacement within two working days.

If you're calling about a lost or stolen card from overseas, call the International Operator to book a reverse charge call to +61 2 9155 7700. Remember, calls made from mobiles or hotel rooms may attract additional charges not covered by the reverse charge service.

#### Things you should know:

- The earning and redemption of Altitude Points is subject to the Westpac Altitude Rewards and Altitude Qantas 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 and Altitude Qantas Terms and Conditions.
- 2. The earning of Qantas Points is subject to the Westpac Altitude Rewards and Altitude Qantas Terms and Conditions. You must be a member of the Qantas Forents and conditions. You must be a member of the 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 Qantas Rewards Terms and Conditions.
- 3. Altitude Travel is operated by Pinpoint Travel Group Pty Ltd ABN 70 003 745 999. Altitude Travel gives you access to most major domestic and international airline operations within and from Australia and their connecting partner airlines. Offers are subject to availability at time of booking and are subject to change at any time without notice. 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 offer validity dates, full itineray details, conditions and all other enquiries, call Altitude Travel on 1300 887 820.
- 4. You must be a member of the participating Frequent Flyer program to redeem Altitude Points for frequent flyer points. You must redeem a minimum of 3,000 Altitude points with additional increments in multiples of 500 Altitude points at a time to redeem for selected participating frequent flyer points. For Air New Zealand Air points only, you must redeem a minimum of 2,700 points with additional increments in multiples of 540 points at a time. Award flights are subject to capacity controls and availability is limited. Some flights may not have any Award seats available. Terms and conditions of the relevant frequent flyer program apply.
- Set up Velocity Auto-Redemption via altituderewards.com.au or by calling 1300 887 820. 5 Once set up, each month your entire accumulated Altitude Points balance will be transferred to your nominated Velocity Frequent Flyer Account on your credit card statement date. All transfer of points will occur on your statement date. A minimum of 2 Altitude Points is required before points can be transferred. You will receive 1 Velocity Point for every 2 Altitude Points. Please allow 3 business days for the processing of the transfers. You must be a Velocity member to redeem Altitude Points for Velocity Points and your name, as it appears on your Velocity Account, must match the primary cardholder's name on your Altitude Rewards account. Velocity Auto-Redemption is a variation to the Altitude Rewards Terms and Conditions and allows you to automatically convert your Altitude Points to Velocity Points for less than 3,000 Altitude Points. The redemption of Altitude Points is otherwise subject to the Altitude Rewards Terms and Conditions. You will not receive points if your card account is in arrears for 2 consecutive statement cycles and in other circumstances. Once Altitude Points have been transferred, they are governed by the Velocity Membership Terms and Conditions and cannot be reversed. To earn and redeem Velocity Points, you must be a Velocity member. Velocity membership and Velocity Points earn and redemption are subject to the Member Terms and Conditions, available at velocityfrequentflyer.com, as amended from time to time.
- This information has been prepared without taking account of your objectives, financial 6 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. Contributions can only be made to an eligible BT Super for Life - Savings account. An eligible BT Super for Life - Savings account is an account that is held by a person who is either under 65 or Between 65 and 74 inclusive and meets the work test. Contributions cannot be made to a Retirement or a Transition to Retirement account. Contributions will be transferred to the selected BT Super for Life account within 8 working days.
- 7. Refer to the Altitude Rewards website at altituderewards.com.au for a list of current charities and relevant minimum points requirements for donations.
- Points Plus Pay cannot be used to redeem Altitude credit card Annual Card Fee rebates or other bank related products, Holden Rebate Vouchers, Qantas Points or frequent flyer points. Terms and conditions apply.
- 9. Pay with Points allows you to redeem your Altitude Points online for statement credits to your Altitude credit card account to the value of any card purchases (excluding BPAY transactions) that you have made in the last 90 days. The statement credit will not contribute to your minimum monthly payment nor necessarily pay off the specific purchase you select. The statement credit will be applied to your card account in accordance with your card's Conditions of Use. When you redeem points for a statement credit, points will be deducted immediately from your Altitude Rewards account. You should allow up to 7 business days for the statement credit to be credited to your

card account. If you do not have sufficient points for a statement credit to the value of an entire transaction, you have the option of redeeming your entire points balance for a statement credit of a lesser value, provided you have sufficient points for at least a \$0.01 statement credit. As each customer's circumstances may vary, we recommend you seek independent advice regarding the tax treatment, if any, resulting from your redemption. "Registered to BPAY Pty Ltd ABN 69 079 137 518

- 10. Our delivery charges can either be debited to your Altitude 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.
- 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.
- 12. 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.
- 13. 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).
- 14. 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.
- Terms and conditions apply when taking advantage of these options, for more information refer to gantas.com/frequentflyer or call 13 11 31.
- 16. 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, Mastercard or American Express) to obtain your Award. The minimum number of Qantas Points required starts from 5,000 Qantas Points per booking and is subject to change.
- 17. An additional card can be issued to anyone you nominate over the age of 16 years. They will also earn points on eligible purchases but only you can claim a reward.
- 18. Altitude credit limit increase applications are subject to the Bank's normal lending criteria.
- 19. 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 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. BPAY® is a registered trademark of BPAY Pty Ltd ABN 69 079 137 518.
- 20. 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 and 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.
- 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. 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.

American Express<sup>®</sup> is a registered trademark of American Express. Android, Android Pay, the Android Logo, Google Play and the Google Play are trademarks of Google Inc. Samsung and Samsung Pay are trademarks or registered trademarks of Samsung Electronics Co., Ltd. Mastercard<sup>®</sup> and the Mastercard brand mark are registered trademarks, and PayPass is a trademark of Mastercard International Incorporated. This card is issued and administered by Westpac Banking Corporation © 2017. Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

#### Contact us.



General information. westpac.com.au



**Card enquiries.** 1300 651 089 (from Australia) +61 2 9155 7700 (from overseas)



**Telephone banking.** 132 032

Online banking. 1300 655 505 or visit westpac.com.au

Altitude Rewards Centre. 1300 887 820 or visit altituderewards.com.au

**Gantas Frequent Flyer.** 13 11 31 or visit gantasfrequentflyer.com.au

Visa Entertainment. visaentertainment.com.au

American Express Connect. amexconnect.com.au/westpac

Visa Global Customer Assistance. +1 303 967 1090 (from overseas)



200 years proudly supporting Australia