

Important Information.

Westpac is varying the Earth Conditions of Use to make them shorter and easier to understand. Your simplified terms and conditions are set out in the Westpac Credit Card Terms and Conditions and the Westpac Earth Rewards Terms and Conditions. Both documents apply to your Card Account.

The revised terms and conditions will take effect on 2 November 2020. As well as generally simplifying the language, Westpac is making the following variations:

Westpac Credit Card Terms and Conditions:

- We will not issue a monthly statement for the Card Account if it has a balance of \$10 or less and there has been no account activity during that statement period (see Clause 4.1).
- You will now be charged interest on Balance Transfer Fees and Balance Transfer Interest (see Table 1 of Clause 5.3).
- The SmartPlan Terms and Conditions are now part of the Westpac Credit Card Terms and Conditions (see Clause 7).
- You will need to notify us of any dispute about an amount charged to the Card Account within 30 days of the transaction date, and if we ask you for further information you must provide that information within 14 days (see Clause 8.1).



Westpac Earth Rewards Terms and Conditions:

- You will not receive 30 days prior notice of changes to your terms and conditions where:
 - a change is necessitated by an immediate need to restore or maintain the security of our systems or of individual accounts; or
 - a change is necessitated by changes in law, an official directive or the guidelines or requirements of a regulator; or
 - a change is necessitated by changes to the Frequent Flyer Program; or
 - the change is beneficial to you (see Clause 9).
- Your Points will now be calculated on the dollar value of eligible transactions posted to your Card Account, rounded down to the nearest whole dollar. Only whole points will be awarded and fractions of points will be discarded (see Clause 3.4).

Access and download a copy of the refreshed terms and conditions via:

- **Westpac Credit Card Terms and Conditions:**
westpac.com.au/credit-card-tc
- **Westpac Earth Rewards Terms and Conditions:**
westpac.com.au/earth-rewards-tc

If you have any questions, we're here to help.
Call us on 1300 651 089.

