



Our Credit Card interest rates are increasing

This notice should be read in conjunction with (and serves as an update to) the 'Financial Table' which sets out the rates/fees and other charges that apply to your Westpac credit card.

What's increasing?

From 20 June 2024, the variable interest rate on purchases and the variable interest rate on cash advances will increase for Westpac credit cards set out in the table below.

Variable purchase interest rate.

	From 20 June 2024	Current
Altitude Black	20.99% p.a.	19.99% p.a.
Altitude Platinum	20.99% p.a.	19.99% p.a.
Low Fee	20.99% p.a.	19.74% p.a.
Low Rate	No change	13.74% p.a.

Variable interest rate on cash advances.

	From 20 June 2024	Current
Altitude Black	21.99% p.a.	21.49% p.a.
Altitude Platinum	21.99% p.a.	21.49% p.a.
Low Fee	21.99% p.a.	21.49% p.a.
Low Rate	21.99% p.a.	21.49% p.a.

What does this mean for you?

All other information set out in your Financial Table remains unchanged. The Financial Table, along with the Terms and Conditions (both sent with this notice), forms your Credit Card Contract with us. Activating your Card Account, or otherwise accepting the Credit Card Contract by any method we make available, indicates your agreement to the rates set out above.

If you don't agree to the credit card pricing changes that apply from 20 June 2024, don't activate your Card Account. If you choose not to activate your Card Account, your Credit Card Contract agreement will be cancelled.

We're here to help

☎ If you have any questions, please call us on 132 032,
Monday–Friday 8am–8pm AEST

🖥 westpac.com.au/credit-card-changes

Accessibility support.

At any time, you can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS). To use the NRS, you can register by scanning the QR Code or visiting accesshub.gov.au/about-the-nrs



Visit westpac.com.au/web-accessibility for further information on our accessible products and services for people with disability.

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Westpac acknowledges the traditional owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respects to Australia's First Peoples, and to their Elders, past and present.

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