

The Westpac Credit Card Terms and Conditions dated 7 November 2022 will apply up to and including 16 April 2023.

From 17 April 2023, the updated Westpac Credit Card Terms and Conditions (including the changes set out in the Notice of Change below) will be effective.

Notice of Change: Important information for credit card customers

We're making some changes to your Westpac Credit Card Terms and Conditions (formerly known as Conditions of Use) (your **Credit Card Terms**) to incorporate a new product feature that is available (on an opt in/application basis) to existing eligible credit card holders. This new feature is called PartPay. Once opted in, PartPay will allow customers to use their PartPay Card to pay for eligible purchases in four fortnightly repayments using their existing credit card limit.

The changes will come into effect on 17th April 2023, and a copy of the amended Credit Card Terms will be available on our website at westpac.com.au/credit-card-terms-and-conditions and in branches. If you aren't able to access the Credit Card Terms, call us on **1300 651 089** and we'll send you a copy.

It's important that you read the Credit Card Terms for full details of the changes.

Column B below contains a reference to the applicable provisions in your Credit Card Terms that will change and column A below contains the change or the whole provision as changed.



Column A Changes to your Credit Card Terms	Column B Clause reference
<p>These Terms and Conditions, together with your Financial Table, set out the terms of your Credit Card Contract. It is important that you read all of the terms of your Credit Card Contract. However, set out below are some of the key terms that you should be aware of before agreeing to enter into the Credit Card Contract:</p> <ul style="list-style-type: none"> • As set out in our Privacy Policy and Privacy Statement, we may collect information about you and about your use of the Card Account, and disclose such information to third parties (this may include suppliers and service providers, credit reporting bodies and government agencies). This means that third parties may hold and use personal information about you. • You must use your Card Account primarily for personal and household expenses. This means that we may cancel your Card if we believe that you are using your Card Account mainly for business purposes. See Clause 3.1 for further details. • We may decline to authorise a transaction without prior warning to you for various reasons, including if your Card Account is in arrears, the transaction would cause you to exceed your credit limit or we believe the transaction may involve fraud or illegality. See Clause 3.5. • You must promptly tell us if your contact details change. If you don't provide up to date contact information, this may impact your rights under the Credit Card Contract. See Clause 4.2. • In certain circumstances, you may be liable for unauthorised use of any Card issued on your Card Account. See Clauses 2.1 and 8.1 for circumstances where you may be liable. 	<p>Important Information</p>

Column A Changes to your Credit Card Terms	Column B Clause reference
<ul style="list-style-type: none"> • We may cancel your Card or block your Card Account in certain circumstances without giving notice. Examples of where this may occur are if we suspect fraud or need to take action to prevent losses or you are in default under your Credit Card Contract. See Clause 9.2 for further details of when we can do this. • If you are in default (which is described in Clause 9.3), we may require you to immediately repay the entire balance of your Card Account and you may be liable for reasonable enforcement expenses if we take enforcement proceedings to recover amounts owing to us. See Clause 9.3. • If your Card Account is closed or your Card is cancelled, you must destroy any physical Card you have received. You will be liable for recurring payments and transactions debited to your account prior to the Card Account being closed. Even if your Card is cancelled or the Card Account is blocked, you still need to comply with your obligations under the Credit Card Contract, including any payment obligations. See Clause 9.4 for further details. • We may use your funds held in one account to repay amounts owing to us on another account. See Clause 10.1. • We may vary your Credit Card Contract without your consent and, in some cases, without prior notice. See Clause 10.3 for details of the changes we can make and how we can make them. 	<p>Important Information</p>

Column A Changes to your Credit Card Terms	Column B Clause reference
<p>The following paragraph will be added to the Clause referenced in Column B:</p> <p>If we agree to issue you a PartPay Card, the PartPay Terms will be incorporated into your Credit Card Contract between you and us and take effect after you accept the terms in your Mobile Banking App (or accept the terms using any other method we make available) and we have made your PartPay Card available to you in your Mobile Banking App.</p>	<p>1.3</p>
<p>The first three paragraphs of the Clause referenced in Column B will be amended to state the following:</p> <p>When a Card (other than a PartPay Card) is issued we will also provide you with a personal identification number ('PIN') or instructions on how to generate a PIN. When a PartPay Card is issued, the PIN for the card will be the same as the PIN on your linked Card. If we issue a PartPay Card to an Additional Cardholder then the PIN on their card will be the same as the PIN on their linked Additional Card. If you or an Additional Cardholder later change your linked Card PIN then the PIN for your PartPay Card will not automatically change. If you or an Additional Cardholder would like the same PIN for both Cards then you or the Additional Cardholder will need to separately change the PIN on the PartPay Card.</p> <p>Your PIN is used to securely identify yourself and approve transactions.</p> <p>You must sign your Card (other than a PartPay Card) as soon as you receive it and keep it with you or in a safe place at all times. You do not need to sign a PartPay Card as it is a digital card.</p>	<p>2.1</p>

Column A Changes to your Credit Card Terms	Column B Clause reference
<p>You can ask for a Card (other than a PartPay Card) to be issued to another person aged 16 years or over. That card is referred to as an Additional Card and that person is referred to as the Additional Cardholder. Where these Terms and Conditions refer to obligations relating to 'your Card', those obligations will also apply to the Additional Card (for example PIN security). You must ensure the Additional Cardholder acts in line with your obligations under your Credit Card Contract because you remain responsible for all aspects of the Card Account including:</p> <ul style="list-style-type: none"> • any usage by the Additional Cardholder; and • any breach of your Credit Card Contract caused by the Additional Cardholder. <p>By nominating an Additional Cardholder, You authorise the Additional Cardholder to act on your behalf to request a replacement card where the Additional Cardholder's existing card is lost, damaged or stolen, except where the card has been cancelled by You.</p> <p>An Additional Cardholder will have access to the Card Account but will not be able to change the credit limit, close the account, or ask for a replacement Card after it has been cancelled by you. Additional Cards are not available on Westpac Student Visa Accounts.</p> <p>You do not need to ask for a PartPay Card to be issued to an Additional Cardholder. For details on how an Additional Cardholder can use a PartPay Card see Clause 3.3 of the PartPay Terms</p>	<p>2.3</p>

Column A Changes to your Credit Card Terms	Column B Clause reference
<p>You can use your Card (other than a PartPay Card) to make a Purchase or a Cash Advance or carry out a Balance Transfer from another Credit Card. Where your Card has been linked to a Westpac deposit account, you can use the Card to make purchases or withdraw cash from the linked account at eftpos terminals and ATMs by selecting the cheque or savings account options.</p> <p>You can only use a PartPay Card to make eligible Purchases. See the PartPay Terms for more details.</p> <p>All Cards must be used mainly for personal or household expenses.</p> <p>If we believe your Card is being used mainly for business related expenses, we may transfer you to another product or cancel your Card. Your Card must not be used for any illegal purpose or in a way that would breach international sanctions.</p> <p>Cash Advances are not permitted on the Westpac Lite Card or on a PartPay Card. However, if you do attempt to make a Cash Advance, there may be circumstances where we are unable to block it. If this happens on a Westpac Lite Card then the transaction will be treated as a Purchase and you must still repay the resulting balance. If this happens on a PartPay Card then the transaction will be treated as a PartPay Purchase and you must repay the amount in accordance with Clause 5.1 of the PartPay Terms.</p>	<p>3.1</p>
<p>Bullet point two of the Clause referenced in Column B will be amended to say the following:</p> <ul style="list-style-type: none"> • holding your mobile device (if your Card is enrolled in a digital wallet), or physical Card in front of a contactless payment device 	<p>3.5</p>

Column A Changes to your Credit Card Terms	Column B Clause reference				
<p>The second paragraph of the Clause referenced in Column B will be amended to delete the “or” after “your Card Account” and to include the words “or the PartPay Terms (if applicable)” after the reference to “, these Terms and Conditions”.</p>	4.1				
<p>An interest free period may apply to the Purchase Balance on your card. Please refer to the Financial Table attached to your letter of offer or visit us online at westpac.com.au to see whether an interest free period may apply.</p> <p>If your card comes with an interest free period on the Purchase Balance, you won't incur interest on the Purchase Balance during the interest free period if you meet the conditions set out below.</p> <p>If your new Card Account has interest free days, you will automatically have an interest free period up to and including the first payment due date on your statement.</p> <p>Whether the interest free period will continue to apply will depend on whether you have paid the relevant amount outlined in the table below.</p> <table border="1" data-bbox="109 1306 712 1852"> <tbody> <tr> <td data-bbox="109 1306 324 1579"> <p>If you do not have a Balance Transfer, a Smart Plan or a PartPay Card</p> </td> <td data-bbox="324 1306 712 1579"> <p>The interest free period will continue to apply as long as you pay the closing balance shown on your statement by the due date each month</p> </td> </tr> <tr> <td data-bbox="109 1579 324 1852"> <p>If you do have a Balance Transfer, a SmartPlan or a PartPay Card</p> </td> <td data-bbox="324 1579 712 1852"> <p>The interest free period will continue to apply as long as you pay the Monthly Payment Balance shown on your statement by the due date each month.</p> </td> </tr> </tbody> </table>	<p>If you do not have a Balance Transfer, a Smart Plan or a PartPay Card</p>	<p>The interest free period will continue to apply as long as you pay the closing balance shown on your statement by the due date each month</p>	<p>If you do have a Balance Transfer, a SmartPlan or a PartPay Card</p>	<p>The interest free period will continue to apply as long as you pay the Monthly Payment Balance shown on your statement by the due date each month.</p>	5.2
<p>If you do not have a Balance Transfer, a Smart Plan or a PartPay Card</p>	<p>The interest free period will continue to apply as long as you pay the closing balance shown on your statement by the due date each month</p>				
<p>If you do have a Balance Transfer, a SmartPlan or a PartPay Card</p>	<p>The interest free period will continue to apply as long as you pay the Monthly Payment Balance shown on your statement by the due date each month.</p>				

Column A Changes to your Credit Card Terms	Column B Clause reference
---	------------------------------

	<p>Your Monthly Payment Balance is calculated so that you do not need to pay off your entire Balance Transfer or SmartPlan Balance to enjoy your interest free period.</p> <p>Your Monthly Payment Balance is calculated so that you do not need to pay off your PartPay Balance at all to enjoy your interest free period.</p> <p>If you set up a SmartPlan after we have sent you a statement, the amount you need to pay that month to maintain your interest free period will be the Monthly Payment Balance shown on your statement minus the amount you transfer onto the new SmartPlan.</p>
--	--

5.2

Your interest free period will end on your due date if the relevant amount outlined in the table above (as applicable) is not paid in full. This means you will incur interest on any new Purchases and your outstanding Purchase Balance (regardless of when particular Purchases were made).

A new interest free period will start the next time you pay your closing balance or Monthly Payment Balance (as applicable) in full by the due date.

You may see interest charges on your next statement even after paying the closing balance or Monthly Payment Balance in full by the due date. This usually happens where you did not pay the previous closing balance or Monthly Payment Balance in full by the due date (the new interest charges are for the period between your last statement and when you paid the closing balance or Monthly Payment Balance).

Column A Changes to your Credit Card Terms	Column B Clause reference
<p>Unless you satisfy the interest free period conditions set out in Clause 5.2, you must pay interest on all amounts outstanding on the Card Account (other than on amounts outstanding on your PartPay Balance).</p> <p>Interest charges are applied at the end of each statement period, but are calculated daily based on the amounts outstanding on the Card Account (excluding amounts outstanding on your PartPay Balance) at the end of each day.</p> <p>Your Card Account balance is divided into 'balance categories' and this determines the Annual Percentage Rate that applies and when interest begins to be charged.</p> <ul style="list-style-type: none"> • Table 1 shows what is included in each balance category and which Annual Percentage Rate applies to each balance category. • Table 2 shows when interest begins to be charged on different parts of your balance. <p>On each day the outstanding balances for each category are multiplied by the applicable Annual Percentage Rate(s) divided by 365. The total amount of interest due is calculated by adding together all of the daily values across each day of the statement period.</p>	<p>5.3</p>

Column A
Changes to your Credit Card Terms

Column B
Clause reference

Table 1

5.3

Balance category	Items included in balance category	Annual Percentage Rate that applies
Purchase Balance	Purchases and interest charged on your Purchase Balance All Fees except Cash Advance Fees, Balance Transfer Fees and SmartPlan Fees Missed PartPay Payment	Purchase Rate
Cash Advance Balance	Cash Advances, Cash Advance Fees and interest charged on your Cash Advance Balance	Cash Advance Rate
Balance Transfer Balance(s)	Balance Transfers, Balance Transfer Fees and interest charged on your Balance Transfer Balance	Balance Transfer Rate(s)
SmartPlan Balance(s)	SmartPlans, SmartPlan Fees and interest charged on your SmartPlan Balance	SmartPlan Rate(s)

Column A Changes to your Credit Card Terms	Column B Clause reference
---	--

Table 1

Balance category	Items included in balance category	Annual Percentage Rate that applies
PartPay Balance	PartPay Purchases Foreign Transaction Fees	0.00%
Other Balance	Any other amounts	As separately disclosed to or agreed with you

5.3

Table 2

Item	Interest Charged from
Purchases and Cash Advances	The day you make the Cash Advance or Purchase (subject to any interest free period described in Clause 5.2)
Interest charges, annual Fees and monthly Fees	The day after the interest charge or Fee is applied to the Card Account
All other Fees	The day the Fee is applied to the Card Account
Balance Transfers	The day the Balance Transfer is transferred to the Card Account*
Missed PartPay Payments	The day the Missed PartPay Payment is included in your Purchase Balance***
SmartPlans	The day the SmartPlan is activated**
Any other amounts	As separately disclosed to or agreed with you

Column A Changes to your Credit Card Terms	Column B Clause reference
<p>*At the expiry of the promotional period applicable to a Balance Transfer, the remaining balance will become part of the Purchase Balance or Cash Balance in line with the terms of the promotional offer.</p> <p>**If any SmartPlan Balance remains outstanding at the end of the SmartPlan term it will be transferred back to your Purchase Balance, Cash Advance Balance or Balance Transfer Balance (depending on where the balance was prior to being on a SmartPlan) and will have interest applied accordingly.</p> <p>***See your PartPay Terms for details on when a Missed PartPay Payment is included in your Purchase Balance.</p>	5.3
<p>The Clause referenced in Column B will be amended to include the words “(other than a PartPay Purchase”) after the words “If you make a Purchase” and to include the following sentence at the end of the Clause “In the case of a PartPay Balance payment we may also adjust a PartPay Payment Schedule.”</p>	5.4
<p>The second paragraph of the Clause referenced in Column B will be amended to state the following: “Account credits such as refunds, reversals, cashback and overpayments in prior months, do not count towards the Minimum Payment Due. PartPay Balance payments credited to your Card Account between your statement date and the due date for that statement, will count towards the Minimum Payment Due.”</p>	6.1
<p>The Clause referenced in Column B will be amended to include the words “(other than PartPay Balance payments”) before the word “must be made in Australia Dollars” and to include the following sentence at the end of the first paragraph “See the PartPay Terms for details on how you can make a PartPay Balance payment.”</p>	6.2

Column A Changes to your Credit Card Terms	Column B Clause reference
<p>The second paragraph of the Clause referenced in Column B will be amended to state the following:</p> <p>“in order of the Annual Percentage Rate they attract, from highest to lowest. If the same Annual Percentage Rate applies to more than one amount, we apply the payment to those amounts in the following order:</p> <ul style="list-style-type: none"> • Interest charges • Fees • Transactions (such as Cash Advances, Purchases or Missed PartPay Payments)” <p>and the following sentence will be included at the end of the Clause:</p> <p>“If you have a PartPay Card see your PartPay Terms.”</p>	6.3
<p>A SmartPlan helps you split an eligible large Purchase and part or all of your credit card balance (excluding your PartPay Balance) into manageable instalments. When you set up a SmartPlan your Card Account balance will be split into:</p> <ul style="list-style-type: none"> • a SmartPlan Balance – this will include all of your active SmartPlans • your Main Account Balance, which is made up of any remaining amounts <p>Setting up a SmartPlan does not change the credit limit of your Card Account or your obligation to keep your total balance within your credit limit as detailed in Clause 3.6.</p>	7.1
<p>The Clause referenced in Column B will be amended to include the words “on your statement” after the words “by the due date”.</p>	7.4

Column A Changes to your Credit Card Terms	Column B Clause reference
<p>Setting up a SmartPlan will affect your Autopay. If you have set up Autopay to pay a fixed dollar amount or a fixed percentage of your balance you will need to update your preference before you can request a SmartPlan. If you have a PartPay Card, it will not affect your Autopay for that card as that arrangement only applies to your PartPay Payments.</p> <p>To set up a SmartPlan you must change your Autopay instruction to either pay the:</p> <ul style="list-style-type: none"> • Monthly Payment Balance - to retain interest free periods; or • Monthly Payment - to meet your minimum payment requirements on your Main Account Balance and pay your SmartPlan instalment. <p>If you already have Autopay set to one of these options the amounts collected will be automatically adjusted to include any SmartPlan instalments.</p> <p>Regardless of any changes due to you setting up a SmartPlan, Autopay will always collect at least the Minimum Payment Due.</p>	<p>7.5</p>

Column A Changes to your Credit Card Terms	Column B Clause reference
<p>When you have a SmartPlan we will adjust the order in which payments are applied to your Card Account. Payments will be applied in the following order:</p> <ol style="list-style-type: none"> 1. To the SmartPlan instalment(s) shown on your most recent statement* 2. To your Main Account Balance (excluding your PartPay Balance) in the order as described in Clause 6.3 3. To any outstanding SmartPlan Balance(s)* 4. To your PartPay Balance in accordance with Clause 6 of your PartPay Terms. <p>By setting up a SmartPlan, you are asking us to apply payments in this way. In some circumstances, this means you might pay more interest than if you did not have a SmartPlan. You can cancel your SmartPlan at any time via Online Banking.</p>	7.6
<p>The second paragraph of the Clause referenced in Column B will be amended as follows:</p> <p>We may cancel a SmartPlan if:</p> <ul style="list-style-type: none"> • You fail to pay your SmartPlan instalment by the due date shown on your statement; or • You make an arrangement with us to pay less than the Monthly Payment; or • You do not comply with your obligations under these Terms and Conditions. <p>We will notify you if we cancel a SmartPlan.</p>	7.8
<p>The Clause referenced in Column B will be amended to include the following words at the end of the Clause “To cancel a PartPay Card please see your PartPay Terms.”</p>	9.1

Column A Changes to your Credit Card Terms	Column B Clause reference
<p>The first bullet point in the Clause referenced in Column B will be amended to state the following: “You are in default if:</p> <ul style="list-style-type: none"> • You don’t make the required payments when due (for the avoidance of doubt you will not be in default if you do not pay a PartPay Payment by its PartPay Payment Date);” 	<p>9.3</p>
<p>The Clause referenced in Column B has been amended to include the words “ (other than a PartPay Card)” after the reference to “When the Card Account has been closed or a Card” and to include the following sentence at the end of the Clause:</p> <p>“Please see the PartPay Terms for details on what you must do when your PartPay Card is cancelled.”</p>	<p>9.4</p>

Column A Changes to your Credit Card Terms	Column B Clause reference
<p>The definitions that will be amended are as follows:</p> <p>Card, or Credit Card – Any credit card (whether in plastic or digital form) issued by us to you or to an Additional Cardholder which can be used to access credit on your Card Account, and includes, for the avoidance of doubt, any PartPay Card.</p> <p>Monthly Payment – The amount you must pay each month if you want to keep your SmartPlans active. Calculated as the Minimum Payment Due on Main Account Balance plus any SmartPlan instalments shown on a statement.</p> <p>Monthly Payment Balance – The amount you must pay to retain an interest free period. Calculated as the Main Account Balance minus the Balance Transfer Balance and the PartPay Balance plus any SmartPlan instalments shown on a statement.</p> <p>Purchase – All payments you make using your Card (other than a PartPay Card) that are not Cash Advances or Balance Transfers.</p> <p>We have also added the following new definitions:</p> <p>Missed PartPay Payment – Has the meaning given to that term in Clause 4 of the PartPay Terms.</p> <p>PartPay Purchase – An ‘eligible Purchase’ (as defined in the PartPay Terms) made using your PartPay Card.</p> <p>PartPay Terms – The Westpac document with PartPay Card Terms and Conditions in its title.</p> <p>PartPay Payment – Has the meaning given to it in the PartPay Terms.</p>	<p>11</p>

Westpac Altitude Terms and Conditions

If you have a Westpac Altitude Credit Card, we are also making some minor changes to the Westpac Altitude Terms and Conditions, with effect from April 2023.

The Westpac Altitude Terms and Conditions will be updated so that the definitions of 'Altitude Card or Card' and 'Card Account' will include a PartPay Card that is linked to a Westpac branded Altitude credit card. Also you will not earn Points on purchases that are declined on your PartPay Card.

The updated Westpac Altitude Terms and Conditions are available on our website from 17 April 2023, at westpac.com.au/altitude-terms-and-conditions

Westpac Credit Cards Complimentary Insurance Terms

We are also making some minor changes to the Westpac Credit Cards Complimentary Insurance Terms, with effect from 28 February 2023.

The Westpac Credit Cards Complimentary Insurance Terms will be updated so that the definitions of 'Level 1 Card', 'Level 2 Card' and 'card' will include a linked PartPay Card.

The updated Westpac Credit Cards Complimentary Insurance Terms are available on our website from 17 April 2023, at westpac.com.au/credit-cards-complimentary-insurance

