



Thank you for choosing us as your credit card provider.

This notice amends the **Westpac Credit Cards Terms and Conditions** with effective date of **31 March 2021** and should be read in conjunction with that document. Particulars of the upcoming changes are set out below.

The following amendments are effective from **3 November 2021**:

- The names of the following fees will change (if the fee is applicable to your Card Account), to find out more visit westpac.com.au/simplerfees

Current fee name	Updated fee name
Annual fee	Card fee
Missed payment charge	Missed payment fee
Cash advance fee (Branch/Online/ATM)	Cash advance fee

- In the section headed **Recurring Payments** at clause 3.3, insert the following sentence after the first sentence: 'If a Merchant is using Tokenised Credentials your Card details may be automatically updated (for example, if your Card is reissued or replaced). In those circumstances, reissuing or replacing a card may not stop recurring payments with that merchant.'
- In the section headed **Meaning of important terms** on page 35, insert the following definition for **Tokenised Credentials**: The unique number created in some circumstances by the card scheme (Mastercard or Visa) which represents your Card number and may be used by a Merchant to process payments.
- In the section headed **Interest Free Period** at clause 5.2, replace the first paragraph with '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. 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.'
- In the section headed **Interest Free Period** at clause 5.2, replace the first sentence in the second paragraph to '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 on your statement.'
- Under the heading **Calculation and application of interest charges** at clause 5.3, add the words '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'.
- In the section headed **Our right to cancel a Card or block the Card Account** at clause 9.2, insert the following:
If your account has a positive (credit) balance when it is closed by you or us, we may:
 - transfer that amount to another account in your name that you hold with us; and/or
 - attempt to contact you to return the amount.If we have given you notice and you have not contacted us to seek return of the amount and it is less than \$10, we may transfer those funds to a charitable organisation or association.
- In the section headed **Meaning of important terms** under the definition of **Cash Advance** on page 34, following the wording of 'foreign currency' on the second bullet point insert the words 'including cryptocurrency'.

The following amendment is effective from **21 November 2021**:

- The current Cash Advance Fee is changing from \$2.50 or 2% of the transaction (whichever is higher) up to a maximum of \$150, to 3% of the transaction.

In all other respects the booklet remains unaltered.