# Westpac Altitude Terms & Conditions

**Altitude Rewards Altitude Qantas and Altitude Velocity.**

Effective as at 30 September 2026

## We're here to help

If you have any questions about the Altitude program:

- Access your Altitude Rewards Account via Online Banking or the Westpac App
- Call the Altitude Rewards Centre on 1300 887 820

For any questions relating to Frequent Flyer Points please contact your Frequent Flyer Program.

For questions relating to your Card Account please call the number on the back of your Card.

### Accessibility support.

If you are deaf, hard of hearing, or have speech/communication difficulty, you can message us within the Westpac App or communicate with us using the National Relay Service www.accesshub.gov.au/about-the-nrs.

If English is not your preferred language, contact us and we can arrange a language interpreter.

Visit www.westpac.com.au/web-accessibility for further information on the accessible features on our products, services and accessible collateral for people with disability, who are neurodivergent or where English is not your preferred language.

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# 1. When these Terms and Conditions apply

You are treated as having agreed to be bound by these Terms and Conditions when you activate your Altitude Card or you or an Additional Cardholder first make a transaction.

These Terms and Conditions govern:

- earning Points on your Altitude Card issued by Westpac; and
- redeeming Altitude Points for a reward.

Frequent Flyer Points redemptions are covered by the terms and conditions of the applicable Frequent Flyer Program. For more details please contact your Frequent Flyer Program.

The use and operation of your Card is also subject to separate Terms and Conditions which were provided by Westpac. You can contact Westpac to request an additional copy at any time.

# 2. Selecting and switching between Altitude programs

When you apply for your Altitude Card you will choose one of the following rewards programs to apply to your Card Account:

- Altitude Rewards (to earn Altitude Points);
- Altitude Qantas (to earn Qantas Frequent Flyer Points); or
- Altitude Velocity (to earn Velocity Frequent Flyer Points).

You may request to switch between rewards programs that are available to your Card Account. Once processed, you will stop earning Points in the previous program and Points earned prior to the switch will not be converted to Points in the new rewards program.

Fees apply for each rewards program and will be disclosed in your Card Account's Financial Table.

# 3. Earning Points

## 3.1 How do you earn Points?

You earn Points for each transaction on your Card Account unless the transaction is ineligible for a reason set out in Clause 3.2. Points will be deducted when a transaction is refunded or reversed. Points are awarded or deducted based on the earn rate applicable on the day a transaction is processed.

## 3.2 When will you not earn Points?

You will not earn Points on:

- all fees and interest charges;
- Cash Advances;
- Balance Transfers;
- purchases that are declined on your PartPay Card;
- transactions made using bill payment services such as BPAY® or Post Billpay; or
- Government Related Payments.

You will also not earn Points (and cannot redeem Altitude Points) if:

- you have not paid the Minimum Payment Due in full and on time;
- your Card is blocked or cancelled or your Card Account is blocked or closed;
- there is fraud on your Card Account;
- your Card has been reported as lost or stolen;
- your Card is used for business related purposes; or
- you do not comply with any of your important obligations under the Terms and Conditions of your Card Account (including making sure you do not exceed your authorised credit limit).

We may adjust your Points balance by the amount of any Points awarded in any of the above circumstances.

Notwithstanding the above, we may allow you to redeem some or all of your Points at our discretion.



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## 3.3 Earning Frequent Flyer Points on the Altitude Qantas and Altitude Velocity Programs.

When you choose the Altitude Qantas or Altitude Velocity Program, the Points you earn under Clauses 3.1 and 3.2 are credited to your Frequent Flyer Program. For this to happen you must:

- be a member of the associated Frequent Flyer Program;
- advise us of your valid Frequent Flyer membership number; and
- ensure the first and last name of your Frequent Flyer membership matches the first and last name we have on record for you.

When we don't have your Frequent Flyer membership number or your full name doesn't match, the Points will be shown on your statement as 'earned' but not 'transferred'. If you correct the issue within four (4) months of opting-in to the relevant rewards program the Points previously earned will be transferred. Otherwise they will be forfeited.

Membership of a Frequent Flyer Program is subject to the terms and conditions of that program and fees may apply.

## 3.4 How many Points will you earn?

Points are calculated on the Australian 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 at the time points are awarded.

A cap may apply to the number of Points that you can earn in any statement period.

To find out how many Points you earn per dollar, when you will receive Points, the Points cap that may apply to your Card Account and how to earn Bonus Points please visit **westpac.com.au/ccrewards** or call us on 1300 887 820.

# 4. Redeeming Altitude Points for a reward

## 4.1 What are the rewards?

Information on the rewards available and how many Altitude Points are needed to redeem the rewards can viewed on your Altitude Rewards Account which can be accessed via Online Banking or the Westpac App. Alternatively, you can contact the Altitude Rewards Centre using the number shown at the front of this document.

All rewards are subject to availability and substitutions may be necessary. We will only substitute rewards where they are comparable. Please ensure you read the specific conditions set by the reward provider before redeeming. If there is any inconsistency between the specific conditions and these Westpac Altitude Terms and Conditions, the specific conditions set by the reward provider will apply.

## 4.2 How do you redeem your Altitude Points for a reward?

You can redeem your Altitude Points via your Altitude Rewards Account which can be accessed via Online Banking or the Westpac App. Alternatively, you can contact the Altitude Rewards Centre on 1300 887 820.

To redeem your Altitude Points you must:

- be the Account Holder (Additional Cardholders cannot redeem rewards);
- have a balance of at least 3,000 Points unless we advise you otherwise; and
- have enough Points in your balance at the time of your claim.

Your Altitude Points can be combined with Altitude Points earned on another eligible Altitude Card Account when the account is in your name. You cannot combine your Altitude Points with Altitude Points earned on an account in someone else's name.

Unless we specifically advise you otherwise, you cannot cancel or change a reward claim once your redemption is processed, nor can you exchange or return a reward to obtain a re-credit of Altitude Points because you change your mind.

We are not responsible if you cannot redeem your Altitude Points for a reward for reasons beyond our control.

If your Card Account is closed, or you switch into a rewards program other than Altitude Rewards, it may affect the way that you redeem Altitude Points and/or the rewards available for redemption. For example, you may need to redeem your Altitude Points through the Altitude Rewards Centre rather than via Online Banking.

## 4.3 Delivery of Rewards.

Neither we nor our agents are responsible if a reward is lost, stolen or damaged after it has been dispatched for reasons beyond our reasonable control.

## 4.4 Pay with Points.

We may allow you from time to time to use the 'Pay with Points' feature to redeem Altitude Points and receive a credit (cashback) to your account shortly after making an eligible purchase. This credit amount is applied to your credit balance and will appear on your statement as a separate transaction.

We will provide information about how Pay with Points works in the Westpac App and/or our website, including:

- any restrictions on the value and types of transactions that you can apply Pay with Points to;
- your 'Rewards Available', which is the dollar amount of credit/cashback you could redeem if you use Pay with Points on your next eligible purchase; and
- any minimum value of Rewards Available that you need before you are eligible to use Pay with Points.

Your Rewards Available figure is based on your current balance and our current conversion rate, which we may change from time to time.

Any credits you receive through using Pay with Points do not count as payments to your account for the purposes of your payment obligations under your credit contract.

Clause 8 provides that Altitude Points are not property or money, and have no cash value. By displaying an amount of Rewards Available to you in the Westpac App, we do not intend to suggest or imply anything contrary to Clause 8.

# 5. Frequent Flyer Programs

Westpac is not responsible for any Frequent Flyer Program in any way. If changes are made to a Frequent Flyer Program or it is discontinued, we will not be responsible for the impact this may have on Points earned through use of your Card.

We make no express or implied warranty or representation in connection with Frequent Flyer Points and are not liable for any loss you suffer arising in connection with them, including loss suffered due to a Frequent Flyer Program ceasing its operations.

# 6. Managing your Points

## 6.1 How long do you have to use your Points?

Altitude Points do not expire while your Card Account is open and you remain enrolled in Altitude Rewards. If your Card Account is closed, you must use your Points within 90 days.

Altitude Points expire upon the death of the Account Holder. However, if we are notified within six months of the Account Holder's death, we will convert the remaining Altitude Points to a statement credit to the Card Account. We will use the rate that applies to an 'Altitude Card Fee rebate' at that time, which is available by contacting the Altitude Rewards Centre.

For details regarding Frequent Flyer Point expiry please contact your Frequent Flyer Program.

## 6.2 How can you keep track of your Points balance?

You may check your Altitude Points balance at any time on your Altitude Rewards Account which can be accessed via Online Banking, the Westpac App or by contacting the Altitude Rewards Centre.

To check your Frequent Flyer Points balance please contact your Frequent Flyer Program.

If your Altitude Card is issued by Westpac, your Card statement will show for the period covered:

- your Altitude Points balance, including Altitude Points earned and redeemed; and
- any Frequent Flyer Points earned and credited to your Frequent Flyer Account.

## 6.3 What should you do if you have questions relating to the Points information?

If you have any questions relating to the Points information displayed on your Card statement, please contact the Altitude Rewards Centre. If you believe you are missing Points you must contact us within six months of the date of the relevant Purchase. You may be required to send copies of the relevant sale receipts or the Card statement showing the Purchase. Before you do this, please check your Card statement and Points record carefully. We may adjust your total Points balance if Points have been incorrectly credited or debited for any reason.

## 7. Communicating with each other

We will send communications in connection with the Altitude program to the postal or email address that we have on record. You must tell us if you change your postal or email address. For Altitude Cards issued by Westpac we may also send communications through Westpac Online Banking.

Details of how you can contact us are included at the front of this document.

## 8. Points themselves do not have monetary value

Points are not property or money, cannot be transferred to another person and have no cash value. Altitude Points can only be used to redeem rewards as outlined in Clause 4. Frequent Flyer Points will only be transferred to your Frequent Flyer Account as outlined in Clause 3.3.

## 9. Changes to these Terms and Conditions and Altitude

We may change these Terms and Conditions and other aspects of the Altitude program at any time. For example, we may:

- change the way you earn Points, or the amount of Points you earn on your Altitude Card issued by Westpac;
- introduce fees or vary fees we have introduced on your Altitude Card issued by Westpac;
- change the way you redeem Altitude Points, or the amount of Altitude Points required to redeem for a reward;
- change the rewards that are available through Altitude Rewards and the specific conditions on which those rewards are made available.

We will provide at least 30 days prior notice of changes, unless:

- 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 a Frequent Flyer Program;
- we reasonably consider the change to be non-material; or
- the change is beneficial to you.

## 10. Termination

We may terminate the Altitude program at any time but will give you 90 days notice unless it is impractical to do so. We will provide you with a pro-rata refund of any fees you paid for participating in the terminated reward program for the current membership year.

## 11. Right of assignment

We may assign our rights under these Terms and Conditions to someone else. You may not assign your rights under these Terms and Conditions to another person.

# 12. Meaning of Important Words

| Term | Meaning |
|---|---|
| **Account Holder** | The person who opens the Card Account with us. |
| **Altitude** | The rewards programs operated by us on these Terms and Conditions comprising Altitude Rewards, Altitude Qantas and Altitude Velocity. |
| **Altitude Card or Card** | A Westpac branded Altitude credit card, including a PartPay Card that is linked to a Westpac branded Altitude credit card, issued by Westpac (or, in relation to Points redemption, any card issued by American Express prior to 24 February 2021). |
| **Card Account** | Means the credit card account linked to your Altitude Card. For the avoidance of doubt, if you have a PartPay Card linked to your Altitude Card, your PartPay Card will also form part of the Card Account. |

| Term | Meaning |
| --- | --- |
| **Cash Advance** | A transaction where you:<br>• withdraw cash;<br>• pay for items we consider to be equivalent to cash (for example, foreign currency, traveller's cheques, money orders or stored value cards);<br>• transfer funds to another account or stored value card (for example, a bank account, trading account or prepaid card) except where this is done as a Balance Transfer;<br>• pay bills over the counter or through a third party (other than BPAY);<br>• pay a Merchant that provides gambling services and products, including merchants that sell lottery tickets;<br>or anything else we treat as being a Cash Advance.<br>We classify transactions using information provided to us by the card scheme (Visa or Mastercard®), which tells us about the main type of business conducted by the Merchant. All transactions with Merchants, especially those whose main business is listed above, may be treated as Cash Advances. |

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| Term | Meaning |
|---|---|
| **Frequent Flyer** or **Frequent Flyer Program** | A program provided by an airline through which Frequent Flyer Points earned can be redeemed for flights and/or other rewards. |
| **Government Related Payment** | A Purchase from or payment to a local, state or federal government or government related agency, including to the Australian Tax Office, Australia Post or to motor vehicle registries. We classify transactions using information provided to us by the card scheme (Visa or Mastercard), which tells us the main type of business conducted by the Merchant. We will treat any transaction that the card scheme tells us is government related as a Government Related Payment. |
| **Point** | A rewards Point that has been earned under either the Altitude Rewards, Altitude Qantas or Altitude Velocity programs. |
| **Westpac** | Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714. |
| **we** or **us** | Altitude Rewards Pty Ltd (ACN 099 127 376), a wholly owned subsidiary of Westpac Banking Corporation, in connection with the earning and redeeming of Altitude Points; or<br><br>Westpac Banking Corporation, in connection with the earning of Frequent Flyer Points. |
| **You** | The Account Holder. |

Unless they are defined above, terms which have a defined meaning in the Card Account Terms and Conditions will have the same meaning in these Westpac Altitude Terms and Conditions. Where there is a reference to a document, the reference will also apply to any variation or replacement of that document.

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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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