

# Westpac Lite Card.



200



200 years proudly supporting Australia

# Get to know your Westpac Lite Card.

Thanks for choosing our Westpac Lite Card – the purchase only card that is what it is. A low monthly card fee, no foreign transaction fees and no missed payment fees.

What's more, you'll enjoy up to 45 days interest free on all your purchases<sup>1</sup>.

This booklet tells you important information about your card, so keep it safe for future reference.

## In this brochure:

Get you know your Westpac Lite Card.	2
Westpac Lite Card, it is what it is.	3
Meet the faster way to pay.	5
Tap & Go with ease.	6
Make the most of your Westpac Lite Card.	7
Day to day service.	9
Your payment options.	10
Lost or stolen cards.	10

# Westpac Lite Card. It is what it is.

## **Low purchase rate.**

Enjoy our lowest rate on all your card purchases.

## **Fewer fees.**

To keep things simple, the Westpac Lite Card is lite on fees like no missed payment fees. Plus, you can make overseas purchases without paying a foreign transaction fee.

## **Monthly card fee.**

Pay your card fee on a month to month basis, rather than as an annual fee.

## **Up to 45 days interest free on purchases<sup>1</sup>.**

Enjoy up to 45 days interest free on all credit purchases. Simply pay off the outstanding balance in full by the due date each month and you'll pay no interest on your purchases.

Tip: Remember, you must pay the monthly card fee each month, even if you don't make any purchases, to access the interest free days.

## **Westpac's Fraud Money Back Guarantee.**

Our Westpac Fraud Money Back Guarantee ensures that customers will be reimbursed for any unauthorised transactions provided that the customer has not contributed to the loss and contacted Westpac promptly. Refer to your card's conditions of use for full details, including when a customer will be liable.

## Westpac CardShield™.

CardShield™ is a suite of security features that help guard you against fraudulent activity when making purchases with your card, even online, including:

- **Online transaction security guarantee** – you're not liable for the amount of any unauthorised online transaction on your card if you notify us of that transaction before the due date shown on the card account statement. If you notice any irregularities, please notify us immediately.
- **Our 24/7 fraud protection system** – monitors every card transaction, then alerts Westpac's fraud specialists who may contact you to verify transactions if any suspicious activity occurs.
- **Chip technology** – your card features an embedded microchip, paving the way for increased credit card security.

Protected by

**CARDSHIELD™**



# Meet the faster way to pay.



Paying with speed is easy. Your Westpac Lite Card comes with the latest contactless technology, giving you the freedom to be on the move faster. Just hold your card against the contactless terminal, then once the transaction is approved, you're on your way.

Yes - you can still swipe or insert your card as usual, you'll just have to enter your PIN or sign (if this option is available).

## The benefits of contactless technology:

- **Speed** - simply tap or hold your card against the contactless terminal for purchases under \$100 at participating merchants. It's ideal when you're in a hurry, like at supermarkets, petrol stations and more.
- **Convenience** - it's like having exact change every time, making contactless technology perfect for small buys where you see the contactless symbol.
- **Security** - when paying, you'll hold the card against the terminal so it never leaves your hand. Plus, the transaction is processed through the secure Westpac and Visa networks.

## How does it work?

Using your Westpac Lite Card is simple.

1. When you see the contactless symbol, let the merchant know you'd like to pay using your contactless Westpac Lite Card and if you'd like a receipt.
2. When the transaction amount is shown on the terminal, hold your card against the contactless symbol.
3. The terminal will indicate once your transaction is approved. Collect your receipt if you asked for one, and you're done!

## Make paying with your phone easy.

Check out your choices of Mobile Wallets<sup>2</sup> designed for you to pay with your compatible Android phone and smart watch where contactless payments are accepted.



Find out more [westpac.com.au/mobilewallets](https://westpac.com.au/mobilewallets)

## Tap & Go with ease.

### Is contactless technology safe?

- All contactless transactions are processed through the reliable and secure Westpac and Visa networks.
- With contactless technology your card needs to be within 4cm of the contactless terminal for more than half a second and the merchant must have first entered the transaction amount into the terminal.
- Your card never has to leave your hand, so you're always in control.
- You'll not be billed twice, even if you accidentally tap your card against the terminal more than once.
- Visa's Zero Liability policy protects you against unauthorised purchase transactions (completed over the phone, online or in store) in accordance with the product terms and conditions. The protection does not apply to ATM transactions, transactions not processed by Visa or certain commercial card transactions.

### Where can I use it?

You can use your new Westpac Lite Card at participating merchants wherever you see the Visa logo and the contactless symbol.

To find out more, simply visit [westpac.com.au/contactless](https://westpac.com.au/contactless)

# Make the most of your Westpac Lite Card.

## **Worldwide acceptance.**

Your Westpac Lite Card is accepted at over 500,000 outlets in Australia and over 35 million locations worldwide.

## **Westpac SmartPlan™.**

SmartPlan is a handy tool, available in Westpac Live, that helps you manage your credit card balance by structuring your repayments into a number of regular monthly instalments.

It's ideal for those big-ticket items like unplanned expenses or emergencies.

SmartPlan Benefits:

- Track your progress in Westpac Live
- Cancel your plan any time - with no cancellation fees<sup>3</sup>
- No change to your credit limit - it's all within your existing limit

To learn more, visit [westpac.com.au/smartplan](https://westpac.com.au/smartplan)

## **Credit Card Repayment Protection<sup>4</sup>.**

This optional insurance (available to eligible cardholders) helps cover your credit card repayments if you lose your job, contract a sickness or disease, or sustain an injury and aren't able to work.

For more information call **1300 369 989** or visit [westpac.com.au](https://westpac.com.au)

## **Be credit savvy.**

Westpac's lending policies and guidelines are designed to ensure we lend responsibly. Before accepting this card and the credit limit, please make sure you're comfortable with the terms of your contract, including your credit limit and meeting the repayments that will be required.

If your circumstances have recently changed or are likely to change, or you think you wouldn't be able to afford the repayments, you shouldn't accept the credit card at this time or you should seek to reduce the credit limit when you activate the card.

To manage your credit card just remember these two simple rules:

- Always aim to pay off more than your monthly minimum amount, as making minimum payments is not an effective way to manage your credit card debt.
- Make sure your credit limit is realistic. Call us on **1300 651 089** if you want to reduce your credit limit, and it'll be effective immediately.

There can be reasons, such as job loss or illness, which can mean that even the most responsible borrower might get into temporary financial difficulty. If you find yourself in this position, just call us on **1300 651 089**.

## **Additional cardholder.**

Get an additional card for your partner or family member aged 16 years or older, linked to your account at no extra cost. Visit **westpac.com.au** for an application form and more details.

## **Changing your credit limit<sup>5</sup>.**

To apply for an increase or decrease in your credit limit, simply call us on **1300 651 089**.

## **Never forget a payment, use free Card Autopay.**

If you find yourself struggling to remember to pay your credit card on time, you can have greater peace of mind with Card Autopay. It's a free service that automatically pays a nominated amount to your card monthly from funds in your specified account. You can choose to pay the full balance, a percentage of the balance or a set amount.

To apply for Card Autopay, simply download the application form online or call us on **1300 651 089** and we'll send you out a form to fill in and return. Card Autopay can also be set up immediately by calling **1300 651 089** if you have an existing Westpac account.

## **Day to day service.**

### **Telephone Banking.**

Check your account or transaction details, transfer funds\* into your Westpac Lite Card account or request a statement: Self Service Telephone Banking available 24 hours a day, 7 days a week. Banker assisted Telephone Banking available 8am to 8pm, 7 days a week. To register, call **132 032**.

### **Online Banking.**

Manage your account, view your transactions, pay bills by BPAY®, print your last 7 years' statements free and transfer funds\* into your Westpac Lite account - 24 hours a day. To register, call 1300 655 505.

### **Customer service.**

For assistance or advice, call us on **1300 651 089** (8am to 8pm, 7 days a week) from anywhere in Australia, or **+61 2 9155 7700**, if you are calling from overseas.

\*Cash Advance transactions aren't available on the Westpac Lite Card, you can only transfer funds to the Westpac Lite Card.

## Your payment options.

- **Telephone or Online Banking** – Transfer funds\* from Westpac accounts.
- **ATMs** – Transfer funds\* from a linked Westpac account.
- **BPAY®** – Make BPAY® payments to your Westpac credit card account through Telephone or Online Banking.
- **Mail** – Post your statement slip and cheque to Cards, GPO Box 4220, Sydney NSW 2001.
- **In person** – Just drop in to any Westpac branch.
- **Card Autopay** – The most convenient way to make your repayments – automatically from most transaction accounts.

## Lost or stolen cards.

If your cards are lost or stolen, we'll aim to get you a replacement within 2 working days. Courier costs apply for overseas delivery.

While in Australia, call **1300 130 961** (24 hours a day, 7 days a week).

If you are calling about a lost or stolen card from overseas, call the International Operator to book a reverse charge call to **+61 2 9155 7700**. Please note that calls made from mobile phones or hotel rooms may attract additional charges, not covered by the reverse charge service.

\*Cash Advance transactions aren't available on the Westpac Lite Card, you can only transfer funds to the Westpac Lite Card.

**Things you need to know:** Information in this brochure is current as at 30 June 2017. Fees and charges are payable. Terms and conditions available on request. These may be varied, or new terms and conditions introduced in the future. For more information, call our Card Customer Service call centre on 1300 651 089, drop in at a branch or visit [westpac.com.au](http://westpac.com.au)

1. Up to 45 interest free days when you pay the closing balance (including monthly fee) by the statement due date each month. Remember you must pay the monthly fee each month, even if you don't make any purchases, to access the interest free days.
2. Read the appropriate mobile wallets Terms and Conditions [westpac.com.au/personal-banking/mobile-wallets/terms-and-conditions/samsung-pay](http://westpac.com.au/personal-banking/mobile-wallets/terms-and-conditions/samsung-pay) before making a decision and consider if it is right for you. To use the mobile wallets you will need to use a have an eligible card [westpac.com.au/mobilewallets](http://westpac.com.au/mobilewallets), and a compatible device [westpac.com.au/mobilewallets](http://westpac.com.au/mobilewallets) with a supported operating system. Internet connection may be needed to make payments using Android Pay or Samsung Pay and normal mobile data charges apply.
3. SmartPlan cancellation takes up to 2 Business Days. Any SmartPlan Remaining Balance will revert to the variable interest rate for your balance type or special offer rate as applicable.
4. Credit Card Repayment Protection is issued by Westpac General Insurance Limited ABN 99 003 719 319 (who issues the unfit for work cover and the job loss cover) and Westpac Life Insurance Services Limited ABN 31 003 149 157 (who issues the death cover). Westpac Banking Corporation ABN 33 007 457 141 arranges the insurance, but does not guarantee the insurance. This information does not take into account your personal circumstances. The insurance is optional. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement, to see if this insurance is right for you. Call 132 032 or visit [westpac.com.au](http://westpac.com.au).
5. Credit limit increase applications are subject to the Bank's normal lending criteria.

Android, Android Pay, the Android Logo, Google Play and the Google Play are trademarks of Google Inc.

Samsung and Samsung Pay are trademarks or registered trademarks of Samsung Electronics Co., Ltd.

BPAY<sup>®</sup> is a registered trademark of BPAY<sup>®</sup> Pty Ltd ABN 69 079 187 518.

Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

## Contact us.



### **General Information**

westpac.com.au



### **Card Enquiries**

1300 651 089



### **Telephone Banking**

132 032



### **Online Banking**

1300 130 961

westpac.com.au

### **Visa Global Customer Assistance**

+1 303 967 1090 (from outside Australia)