

Westpac Extras.

Terms and Conditions.

Effective as at 5 March 2018.

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200 years proudly supporting Australia

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1. Westpac Extras offers.

Westpac will analyse the recent card purchasing history of eligible customers to ascertain the types of products and services you like to buy and will, from time to time, communicate to selected customers offers from third party retailers (each an **Offer**). Offers may be sent via email or made available on the Westpac Live website. You are auto enrolled into the Westpac Extras program if you hold an Eligible Credit Card and have not previously opted out of Westpac Marketing emails and/or Online Banking Invitations.

Each Offer is subject to its own terms and conditions (the **Offer Terms and Conditions**). The Offer Terms and Conditions will set out the participating retailer locations, the minimum spending requirement, the period during which the Offer is available and any other conditions or restrictions that apply to the Offer. To accept an Offer you must make a purchase which complies with the Offer Terms and Conditions using an Eligible Credit Card at the participating retailer (each an **Eligible Purchase**). When you make an Eligible Purchase you will receive a statement credit to the value outlined in the relevant Offer (**Statement Credit**).

Offers are not transferrable, refundable and/or able to be exchanged or redeemed for cash or credit and can only be accepted by customers who have received the particular Offer from Westpac. Additional cardholders are eligible to accept an Offer that has been received by the primary cardholder. Any Statement Credits received as a result of an additional cardholder accepting an Offer will be credited to the primary cardholder's account.

2. Eligible Cards.

Most Westpac branded consumer credit cards and all Altitude Business credit cards (each an **Eligible Credit Card**) can be used to make an Eligible Purchase by a customer who has received an Offer.

The following Westpac branded cards are not eligible to accept the Offers:

- American Express® Westpac Altitude Platinum Card;
- American Express® Westpac Altitude Black Card;
- Westpac BusinessChoice credit cards;
- Westpac corporate credit cards; and
- Westpac business or consumer debit cards.

Purchases made using an online payment platform such as PayPal are not eligible (even where an Eligible Credit Card is linked to that online payment platform).

3. Statement Credit.

A Statement Credit will be made to the card account which was used to make the Eligible Purchase.

A Statement Credit will generally be paid to the card account within 7 days after the date on which the Eligible Purchase is processed or up to 30 days if any redeemed offers are disputed. In certain circumstances, it is possible that a public holiday, a dispute with a third party retailer or technology issues may result in a delay in paying a Statement Credit. Westpac accepts no responsibility for any loss suffered as a result of any delay in paying Statement Credits.

Statement Credits are not redeemable as cash or any other payment form. If you withdraw the amount of a Statement Credit as a cash advance using your credit card you will incur interest in accordance with your credit card contract at the variable cash advance interest rate then applicable to your card account. You will also incur any cash advance fees then applicable to your card account.

You are not eligible to receive Statement Credits if your card credit card account is in default under your credit card contract or if your card has been cancelled or suspended.

You are still eligible to receive a Statement Credit if your Eligible Credit Card is being re-issued as a result of having been lost, stolen or damaged. However, there may be a delay in processing Statement Credits to such accounts.

4. Non-Availability of Offers.

A third-party retailer that is named in an Offer may be unable to process a purchase you make because of a fault or issue that retailer is experiencing (such as a fault or issue with that retailer's payment system). Westpac will accept no liability if you are unable to accept an Offer as a result of such a fault or issue with a third party. Furthermore, Westpac cannot be liable for the accuracy or completeness of any claims made by third party retailers in an Offer concerning their products or services.

5. Reversal of Statement Credit.

Westpac may reverse any Statement Credits paid to your card account in the event that the Eligible Purchase is returned or cancelled or because the retailer disputes the purchase.

6. Fraud, gaming and tampering.

Westpac may, in its absolute discretion, suspend or cancel the Westpac Extras program if any fraud, gaming or tampering of the Westpac Extras program results in, or is likely to result in, any loss or damage to Westpac.

Westpac may, in its absolute discretion, disqualify any individual suspected of engaging in any fraud, gaming or tampering behaviour from receiving the Offers.

Westpac may, in its absolute discretion, reverse any Statement Credit paid to a card account in the event Westpac suspects fraud, gaming or tampering behaviour.

7. Privacy.

In order to formulate Offers for eligible customers, Westpac will analyse your credit card transaction history. This process may involve the use of third party service providers who will be provided with transaction history data on an anonymised basis. Those service providers will use that information to identify appropriate Offers, which will then be made available to particular categories of customers. For further information on how Westpac manages your personal information, please see the Westpac Privacy Policy available at westpac.com.au/privacy.

8. Your existing Credit Card Contract.

These terms and conditions do not alter any terms of your existing Credit Card contract. You must continue to make the minimum payment reflected on your monthly credit card account statement. A Statement Credit will not contribute to any minimum monthly payment applicable to your card account.

9. Amendments to these Terms and Conditions.

We can make changes to these terms and conditions at any time. Where we do so we will make the updated terms and conditions available at westpac.com.au/extras.

Contact us.

Over the phone:

Please call us from anywhere in Australia on 132 032.

Over the internet:

Go to westpac.com.au, scroll down to 'Contact Us' at the bottom of the page, then click Feedback and complaints.

If you prefer to mail, fax or email:

Mail: Westpac Customer Experience,
Reply Paid 5265, Sydney NSW 2001

E-mail: westpaccustomerexperience@westpac.com.au

If you are in a branch: You can tell us in person.

What if I'm still not satisfied?

If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with by us, you can contact the Financial Ombudsman Service Australia.

The Financial Ombudsman Service Australia helps individuals and small business customers resolve problems and disputes with their bank.

Financial Ombudsman Service Australia.

Address: GPO Box 3
Melbourne VIC 3001

Phone: 1800 367 287

Fax: 03 9613 6399

E-mail: info@fos.org.au

Website: www.fos.org.au

These Terms and Conditions apply to the Westpac Extras program. They were last updated on 5 March 2018.

Westpac may withdraw the Westpac Extras program at any time in its absolute discretion. If the Westpac Extras program is withdrawn Westpac will stop making the Offers referred to above.



For the latest version visit
westpac.com.au/extras

For more information:



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westpac.com.au



Drop into branch

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