



# Westpac Lite Card.

Here to help with an easy to use  
everyday transaction card.



**200 years**  
proudly supporting Australia

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# Welcome to your Westpac Lite Card.

Thank you for choosing the Westpac Lite Card – the “purchase-only” card that is what it is.

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

## Your Westpac Lite Card features.

### **Low purchase rate.**

Enjoy our lowest rate on all your card purchases.

### **Fewer fees.**

To keep things simple, the Westpac Lite Card is light on fees, including that there are 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 credit purchases when you pay off the outstanding balance in full by the due date each month.

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

## Contactless technology – a faster way to pay.



Your Westpac Lite Card comes with contactless technology, giving you a convenient way to pay. Simply hold your card against the contactless terminal, then once the transaction is approved, you're on your way.

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

### The benefits of contactless technology:

- **Speed** – there is no need to enter your PIN or sign for everyday purchases of under \$100 at participating merchants. Ideal for places when you're in a hurry, like at supermarkets, petrol stations, newsagents, fast food restaurants and more.
- **Convenience** – you don't always have to carry cash as well as your card, making contactless technology ideal for small purchases where you see the contactless symbol.
- **Security** – to pay, simply hold your card against the terminal – the card never leaves your hand. Plus, the transaction is processed through the secure Westpac and Mastercard® networks.

## How does it work?

1. Where you see the contactless symbol, let the merchant know you'd like to pay using your contactless Westpac Lite Card and whether you'd like a receipt.
2. When the transaction amount is shown on the terminal for the transaction, 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!

## Is it safe?

- All contactless transactions are processed through the reliable and secure Westpac and Mastercard® networks.
- With contactless technology your card needs to be within 4 cm 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 know you're always in control.
- Accidentally tapping your card against the terminal more than once won't cause you to be billed more than once.
- Whether you use your Mastercard on the phone, in the store, online, with your mobile device, or at the ATM, Mastercard Zero Liability helps protect you from fraud. If you believe your account has been used without your authorisation, you're protected.

## Where can I use contactless technology?

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



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

## Pay with your phone<sup>2</sup>.

Westpac offers a choice of Mobile Wallets, which allow you to pay for purchases with your compatible phone or smart watch, anywhere contactless payments are accepted.



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

### Available on:



**SAMSUNG**  
**pay**



## Making the most of your Westpac Lite Card.

### Exclusive members' program.

Unlock a huge range of exclusive Mastercard® cardholder shopping and lifestyle privileges, social events, hotel offers and car rental discounts. Find out more at [priceless.com](https://priceless.com)

### Westpac SmartPlan™.

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

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

SmartPlan benefits:

- Track your progress in Westpac Live Online Banking
- 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)

## **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 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<sup>4</sup>.**

You can apply for 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](http://westpac.com.au) for an application form and more details.

## **Disputed purchases.**

If you do not recognise a transaction on your statement, call us immediately on 1300 651 089 and we'll investigate it for you.

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

To request an increase or decrease to your credit limit, simply call us on 1300 651 089. Credit limit increase applications are subject to Westpac's lending criteria.

## **Never forget a payment, use 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\* between Westpac accounts 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\* between Westpac accounts - 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.

\* Registered to BPAY Pty Ltd ABN 69 079 137 518.

\* 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** – A convenient way to make your repayments – automatically from most transaction accounts.

## Lost or stolen cards.

If your card is lost or stolen, please notify us immediately so we can stop all transactions on your account.

- While in Australia, call 1300 651 089.
- While overseas, call +61 2 9155 7700 (reverse charges)
- Lines are open 24 hours a day, 7 days a week.

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

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**Things you should know:** Things you need to know: Information in this brochure is current as at 1 March 2019. Fees, charges and credit criteria apply. 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 before making a decision and consider if it is right for you. To use the mobile wallets you will need to have an eligible card with a supported operating system. Internet connection may be needed to make payments using Android Pay, Samsung Pay, Fitbit Pay or Garmin 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. Additional credit card(s) can be issued on the primary cardholder's credit card account to any nominated person 16 years or over. All transactions using the additional credit card will be the responsibility of the primary cardholder.
5. Credit limit increase applications are subject to the Bank's normal lending criteria.

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BPAY® is a registered trademark of BPAY® Pty Ltd ABN 69 079 187 518.

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

## We're here to help.



### **General information**

westpac.com.au

### **Online Banking**

westpac.com.au



### **Card enquiries**

1300 651 089

### **Telephone Banking**

132 032

### **Online Banking**

1300 655 505

### **Mastercard Global Service™**

1800 120 113 (from Australia)

+1 636 722 7111 (outside Australia)



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