



Westpac Low Fee Platinum Card.

Here to help with
complimentary services.



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Welcome to your Westpac Low Fee Platinum Mastercard®.

Thank you for choosing the Low Fee Platinum card.

In addition to the CardShield™ suite of security features, your Low Fee Platinum card also gives you the benefit of:

- A range of complimentary insurance covers.¹
- Up to 55 days interest free on your purchases.²
- Exclusive members' programs.

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

Credit Cards Priority Service Line.

If you have any questions or have any problems with your card, just call your dedicated cardholders' line.

Call toll free 1300 859 100 (from Australia).

Call +61 2 9374 7082 from anywhere in the world
24 hours a day, 7 days a week.

Your Low Fee Platinum card features.

Up to 55 days interest free on credit purchases.

You could enjoy up to 55 days interest free on your card purchases when your account (excluding the balance transfer amount) is paid in full by the statement due date each month.

No annual fee when you spend \$10,000 p.a.

Your annual fee is not only waived for the first year, but also for every year in which you make credit purchases of \$10,000 or more on your Low Fee Platinum card. So putting groceries on your Low Fee Platinum card each week could help save your annual fee each year.

Westpac CardShield™.

Your Low Fee Platinum card is also equipped with CardShield™, a suite of security features that help guard you against fraudulent activity when you use your card to make purchases, 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. So 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.



Complimentary insurance covers.¹

Use your Low Fee Platinum card to pay for travel, car rental or shopping and you may be covered by a range of complimentary insurance covers subject to meeting eligibility criteria.¹

Overseas travel insurance cover for persons up to and including 80 years of age.¹

Provides cover for you, your spouse and certain dependent children for overseas trips to most countries for up to six months, where you each satisfy the eligibility conditions set out in the Westpac Credit Cards Insurance Complimentary Insurance Policy including pre-paying \$500 of your travel costs using your Low Fee Platinum card prior to leaving Australia. You'll have the benefit of:

- Cover for cancellation of travel arrangements and other unexpected expenses as a result of a specified event such as a natural disaster or the financial collapse of an air carrier.
- Cover for certain medical and hospital expenses while overseas subject to a pre-existing condition exclusion, sub-limits and approval by the insurer of certain expenses.
- Up to \$20,000 per person (with a maximum of \$20,000 for a family) cover for loss or damage to certain personal items with sub-limits applying for certain items such as computers and subject to exclusions including for items left unattended in a public place. A report must be made within 24 hours.
- Rental vehicle excess cover up to \$5,500 upon meeting eligibility requirements, in respect of loss or damage to rental vehicle, subject to sub-limits and exclusions.
- Legal liability cover for certain insured events up to \$2,500,000 subject to conditions, exclusions and sub-limits. Only reasonable expenses will be covered under the policy and the insurer must give its prior agreement for these costs.

Purchase security insurance cover.¹

Provides four months cover against loss, theft or accidental damage for any new personal goods purchased anywhere in the world on your Low Fee Platinum card in accordance with the policy, once you have taken possession of the goods and subject to exclusions for certain items, conditions and sub-limits.

Extended warranty insurance cover.¹

Provides you an extension of up to 24 months in addition to the manufacturer's expressed Australian warranty on most new personal goods purchased on your Low Fee Platinum card in Australia, in accordance with the policy and subject to exclusions, conditions and sub-limits.

Transit accident insurance cover.¹

Pay for your trip before you leave using your Low Fee Platinum card and we'll cover up to \$500,000 (per family or person if an individual) in accordance with the policy and subject to sub-limits and exclusions, if you or eligible family members suffer serious injury or death while travelling outside Australia.

Rental Vehicle Excess Insurance cover in Australia.¹

We'll cover subject to meeting eligibility requirements in accordance with the policy, for any insurance excess or deductible up to \$5,500 which you become legally liable to pay in respect of a claim under the comprehensive insurance policy of the rental vehicle during the rental period.

As with all insurance policies, it is important to pay attention to the exclusions, sub-limits and conditions that apply. Eligibility criteria such as prepaying expenses for overseas travel insurance, apply for each area of cover listed above as does an excess for each claim. So make sure you read the Westpac Credit Cards Complimentary Insurance Policy.



For the latest version visit [westpac.com.au](https://www.westpac.com.au)

Making the most of your Low Fee Platinum card.

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.³

It's ideal 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 fee⁴
- No change to your credit limit, it's all within your existing limit



To learn more, visit westpac.com.au/smartplan

ATM withdrawals and your PIN.

Use your Low Fee Platinum card to get a cash advance from ATMs around the world using your Personal Identification Number (PIN). If you can't remember your PIN, or need a new one, just call us on 1300 859 100 and we'll send you one immediately. If you want to change your PIN, just visit your local Westpac branch with identification.

Please note that cash advances do not attract interest-free days and attract the fees, charges, and cash advance interest rate set out in your Credit Card Contract.

Additional cardholder.⁵

You can apply for an additional card for your partner or family member over the age of 16 years, linked to your account at no extra cost. Visit 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 859 100 and we'll investigate it for you.

Changing your credit limit.⁶

To apply for an increase or decrease to your credit limit, simply call us on 1300 859 100. Credit limit increase applications are subject to Westpac's lending criteria.

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 859 100 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 859 100.**

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 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 859 100 and we'll send you a form to complete and return. Autopay can also be set up immediately by calling 1300 859 100 if you have an existing Westpac account.

Contactless technology - a faster way to pay.



Your Low Fee Platinum card comes with contactless technology, giving you a convenient way to pay. For transactions under \$100, 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 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. It's 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 Low Fee Platinum card and whether you'd like a receipt for the transaction.
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!

Is it safe?

- All contactless transactions are processed through the reliable and secure Westpac and Mastercard® networks.
- With tap & go™ 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.

Mastercard Zero Liability.⁷

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 Low Fee Platinum card at participating merchants wherever you see the contactless symbol.



To find out more about participating merchants, simply visit westpac.com.au/contactless

Pay with your phone.⁸

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

Available on:



Instant Digital Card.⁹

A digital version of your card is available 24/7 in the Mobile Banking app. Use it just like your physical card to shop online, pay bills, make in-app purchases and set up your recurring card payments, or even add it to your mobile or wearable wallet to shop in-store. To learn more visit westpac.com.au/digitalcard

Exclusive privileges.

As a Low Fee Platinum cardholder, you gain automatic membership to exceptional programs and exclusive offers.¹⁰

Benefits with your Platinum Mastercard®.

When using your Low Fee Platinum card your purchases are protected against theft, damage or loss and you receive extended warranty of one year on the original manufacturers warranty.

For details of what is covered, please contact us on 1300 859 100.

Priceless® Cities

Unlock a range of unforgettable experiences in the cities where you live and travel, exclusive to Mastercard cardholders. Find out more at [priceless.com](https://www.priceless.com)

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.

24 hour customer service.

You can get assistance and advice about your card whenever you need it. Simply call 1300 859 100 toll free from anywhere in Australia, or reverse charges to +61 2 9374 7082 from anywhere overseas.

Lost or stolen cards.

If your card is lost or stolen, please notify us immediately so we can stop all transactions on your account. We'll aim to get you a replacement within two working days. Courier costs apply for overseas delivery.

- While in Australia, call 1300 859 100
- While overseas, call +61 2 9374 7082 (reverse charges)
- Lines are open 24 hours a day, 7 days a week.

While overseas, you can also request an emergency cash advance of up to \$500.¹¹

Your payment options.

- **Telephone or Online Banking**
Transfer funds from Westpac accounts.
- **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.

Things you should know: Information in this brochure is current as at 1 May 2020. 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 859 100, drop in at a branch or visit westpac.com.au

General advice in this brochure has been prepared without taking into account your objectives, financial situation or needs. Before acting on the advice, consider its appropriateness and any disclosure document when deciding whether to acquire or hold a product.

1. AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631, of 74 High Street, Toowong, QLD 4066 (trading as Allianz Global Assistance) under a binder from the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708, has issued an insurance group policy to Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (Westpac), of 275 Kent Street, Sydney, NSW 2000 which allows eligible Westpac account holders and cardholders to claim under it as third party beneficiaries. The terms, conditions, limits and exclusions of the group policy are set out in the Westpac Credit Cards Complimentary Insurances, which may be amended from time to time. Westpac does not guarantee the insurance policy. You can get a copy of the policy booklet by calling 1300 859 100 or download it from westpac.com.au
2. Up to 55 interest-free days applies to credit purchases only, where the account balance (including any balance transfer amount) is paid in full by the due date each month. Interest on cash advances is calculated from the date the transaction is debited to your card account.
3. SmartPlan requires monthly payments to be made for the term calculated and at the applicable interest rate when the SmartPlan is entered into. All payments made to your account will be applied first to any SmartPlan instalments, so debts accruing a higher interest rate may be left unpaid during the SmartPlan term. Your balance transfer must have a maximum of 36 months and a remaining term of at least 3 months to be eligible for a SmartPlan. See SmartPlan for more details. 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. Establishment fees apply on a Large Purchase SmartPlan.
4. SmartPlan cancellation takes up to 2 Business Days. Any SmartPlan Remaining Balance will revert to the variable annual interest rate for your balance type or special offer rate as applicable. Establishment fees apply on a Large Purchase SmartPlan. See Westpac SmartPlan Terms and Conditions available at westpac.com.au for more details. Online Banking Terms and Conditions apply.
5. 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.
6. Credit limit increase applications are subject to the Bank's normal lending criteria.
7. You will be not be held responsible for unauthorised transactions provided you have taken reasonable care to protect your card against loss or theft and promptly reported it to us. Other conditions and restrictions apply.
8. Read the appropriate mobile wallets Terms and Conditions at westpac.com.au/mobilewallets 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, and a compatible device with a supported operating system. Internet connection may be needed to make payments using Android Pay, Samsung Pay, Fitbit or Garmin Pay and normal mobile data charges apply.
9. The Instant Digital Card is only available in the latest version of the Westpac Mobile Banking app. The terms and conditions applicable to your product also apply to the use of your digital card. Online Banking Terms & Conditions also apply. You may not always be able to access your digital card.
10. While material relating to members' programs is published with permission, Westpac Banking Corporation accepts no responsibility for its accuracy or completeness.
11. Subject to your available credit limit and to your credit card account being in good standing.

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Google Pay and Google Play are trademarks of Google Inc. Samsung and Samsung Pay are trademarks or registered trademarks of Samsung Electronics Co., Ltd. Fitbit and the Fitbit logo are trademarks or registered trademarks of Fitbit, Inc. in the U.S. and other countries. Garmin, the Garmin logo, and the Garmin delta are trademarks of Garmin Ltd. or its subsidiaries and are registered in one or more countries, including the U.S. Garmin Pay is a trademark of Garmin Ltd or its subsidiaries.

We're here to help.



General information

westpac.com.au

Mastercard® Platinum

mastercard.com.au/platinum

Mastercard Priceless

priceless.com

Online Banking

westpac.com.au



Credit Cards Priority Service Line

1300 859 100

Telephone Banking

132 032

Online Banking

1300 655 505

Mastercard Global Service™

1800 120 113 (from Australia)

+1 636 722 7111 (outside Australia)



The information is prepared without knowing your personal financial circumstances. Before you act on this, please consider if it's right for you.

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