



Westpac Low Rate Card.

Helping you get more out
of your everyday spend.



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Welcome to your Westpac Low Rate Mastercard®.

Thank you for choosing the Low Rate card. You can now enjoy our lowest rate on all your card purchases.

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

Your Low Rate card features.

Low interest rate.

Having a Low Rate card means you'll now pay our lowest rate on all your card purchases, which means it's ideal for your everyday buys.

Up to 55 days interest free on 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.

Westpac CardShield™.

Your Low Rate card is equipped with CardShield™, 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. 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.

Making the most of your Low Rate card.

SmartPlan¹ 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 instalments¹.

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 fees¹
- 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 Rate 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 651 089 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.

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, call us on 1300 651 089.

Additional cardholder².

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 for an application form and more details.

Changing your credit limit³.

To apply for 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 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. Autopay can also be set up immediately by calling 1300 651 089 if you have an existing Westpac account.

Exclusive members' programs.

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)

Pay with your phone⁴.

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 learn more, visit
westpac.com.au/mobilewallets

Available on:



Contactless technology - a faster way to pay.



Your new Low Rate card comes with contactless technology, giving you a convenient way to pay. Simply hold your card against the contactless terminal and once the purchase is approved, you're on your way. Of course 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** – it's like having exact change every time, so 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** – when paying, 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 Rate card and if 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 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 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.

Instant Digital Card⁵.

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

Mastercard® Zero Liability⁶.

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 new Low Rate card at participating merchants wherever you see the Mastercard logo and the contactless symbol.

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

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 help 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.

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.

Lost or stolen cards.

If your cards are lost or stolen, we'll aim to get you a replacement within 2 working days of you requesting one. Courier costs apply for overseas delivery. While you wait for your replacement card, you can instantly access a **Digital Card** via Mobile Banking.

- While in Australia, call 1300 651 089
- From overseas, call +61 2 9155 7700 (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 \$500⁷.

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Things you should know: Information in this brochure is current as at 1 March 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 651 089, drop in at a branch or visit westpac.com.au

1. 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.
2. 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.
3. Credit limit increase applications are subject to the Bank's normal lending criteria.
4. Read the terms and conditions before making a decision and consider if it is right for you. To use these methods of payment you will need to use a compatible device with a supported operating system. Internet connection may be needed to make purchases using Google Pay or Samsung Pay and normal mobile data charges apply.
5. 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.
6. 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.
7. Subject to your available credit limit and to your credit card account being in good standing.

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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)

