

Important Information.

Westpac is varying the Credit Card Terms and Conditions (formerly known as the Conditions of Use) to make them shorter and easier to understand.

The revised terms and conditions will take effect on 2 November 2020. As well as generally simplifying the language, Westpac is making the following variations:

Westpac Credit Card Terms and Conditions:

- We will not issue a monthly statement for the Card Account if it has a balance of \$10 or less and there has been no account activity during that statement period (see Clause 4.1).
- You will now be charged interest on Balance Transfer Fees and Balance Transfer Interest (see Table 1 of Clause 5.3).
- The SmartPlan Terms and Conditions are now part of the Westpac Credit Card Terms and Conditions (see Clause 7).
- You will need to notify us of any dispute about an amount charged to the Card Account within 30 days of the transaction date, and if we ask you for further information you must provide that information within 14 days (see Clause 8.1).

Access and download a copy of the refreshed terms and conditions via:

- **Westpac Credit Card Terms and Conditions:**
westpac.com.au/credit-card-tc

If you have any questions, we're here to help.
Call us on 1300 651 089.

