

Important Information.

Westpac is varying the Credit Card Terms and Conditions (formerly known as the Conditions of Use) and the Altitude Rewards Terms and Conditions 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).



Westpac Altitude Terms and Conditions:

Changes relevant to the Altitude Rewards, Altitude Qantas and Altitude Velocity programs:

- You will not earn points and cannot redeem points if you have not paid the Minimum Payment Due for your Card Account in full and on time (see Clause 3.2).
- You will no longer receive 30 days prior notice of changes to your terms and conditions where:
 - a change is necessitated by an immediate need to restore or maintain the security of our systems or of individual accounts; or
 - a change is necessitated by changes in law, an official directive or the guidelines or requirements of a regulator; or
 - a change is necessitated by changes to the Frequent Flyer Program; or
 - the change is beneficial to you (see Clause 9).

Changes relevant to the Altitude Rewards Program:

- Your Points will now be calculated on the dollar value of eligible transactions posted to your Card Account, rounded down to the nearest whole dollar. Only whole points will be awarded and fractions of points will be discarded (see Clause 3.4).
- If you close your Card Account you must now use your Altitude Points within 90 days (see Clause 6.1).

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

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

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

