



Consumer Credit Cards

# Useful information about your Westpac credit card

**To ensure you get the most out of your credit card, we've put together this booklet which answers some frequently asked questions for Westpac credit card customers.**

**Keep it handy as it also contains useful phone numbers to call if you ever have an issue with your account.**

# Getting to know your credit card.

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# The basics.

## Balance transfers

A balance transfer lets you transfer the balance from another credit or store card to your Westpac credit card.

Here are a few things to remember:

- As a new card customer, if you request a balance transfer on your credit card application form, it won't be processed until you activate your card. You can activate your card by either making a transaction or calling us.
- As an existing customer, you can request a balance transfer at any time by completing a balance transfer form, which is available at [westpac.com.au](http://westpac.com.au), from any Westpac branch, or Cards Customer Service.
- The variable purchase rate applies to balances transferred unless a special promotion rate applies.
- If you receive a special balance transfer offer, you need to respond on the form provided or quote the special promotion code to be eligible for that special offer. Special balance transfer offers aren't valid for transfers from other Westpac credit cards. Any other exclusions are detailed in the special promotion material.
- Once we receive your application, it is generally processed within 10 days.
- The minimum you can transfer is \$200.00 and the maximum you can transfer is up to 95% of the available limit on the credit card to which you are making the transfer. Within these limits, we will transfer the amount requested.
- Balance transfers don't have interest-free days. The amount transferred attracts interest at the rate applying to purchases, from the time they are debited to your Westpac credit card, unless a special promotion applies.
- At the end of any special promotion period, any remaining balance transfer amounts will attract the rate applying to purchases then applicable to your Westpac credit card. Purchase interest rates are variable.

## Statements

Credit card statements are issued monthly by mail, at the end of your statement period. If you'd like to change the date on which you receive your statement, please call Cards Customer Service.

If you're registered for Westpac Online Banking, you can also choose to receive your statements electronically through Westpac Online Banking.

## Changing your credit limit

Westpac is committed to being a responsible lender. The lending criteria and process which we apply to assessing requests for increases in credit card limits, are designed to help us satisfy ourselves that the cardholder can afford the increase. Any credit limit increase application is subject to lending criteria.

To request an increase to the limit on your credit card, you can apply:

- Online through Westpac Online Banking
- Over the phone by calling Cards Customer Service (See Contact Us section for details.)

You may also want to decrease your credit limit to help reduce your potential exposure to debt. Call Cards Customer Service and we'll do it immediately. Please note that some types of credit cards have minimum credit limits.

### **Card autopay**

With Card Autopay, you can automatically pay a set balance, minimum payment or full balance of your credit card each month from a nominated account. Card Autopay will only make deductions when you have a debit balance on your credit card account.

To apply for Card Autopay, you need to complete a written application form which is available online at [westpac.com.au](http://westpac.com.au), at any Westpac branch, or by calling Cards Customer Service.

### **Interest**

All Westpac Credit Cards (apart from our no annual fee cards) offer an interest-free period on purchases of up to 45 or 55 days, depending on your type of credit card, as long as you have paid off the closing balance of the last statement by the payment due date.

The interest-free period only applies to purchases and not cash advances. After the interest free period, interest is only charged to your account if you do not pay off the closing balance of your last statement by the payment due date, or if you use your credit card for a cash advance or balance transfer. Interest on cash advances is calculated from the date the transaction is made.

If you have a card with an interest free period but are paying interest during the period, you need to pay off all outstanding transactions, charges and fees in order for the interest-free period to be available on new credit card purchases for the next period. This is called a payout figure. To obtain a payout figure, simply call Cards Customer Service.

### **Interest charges**

Interest is charged on:

- Cash advances
- Balance Transfer amounts
- Fees related to cash advances
- Interest on cash advances and cash advance fees
- Purchases (subject to interest free period conditions)
- Fees related to purchases, and
- Interest on purchases and purchase fees.

Details of this are set out in your Cards Conditions of Use, which may be updated from time to time. For another copy, please go to [westpac.com.au](http://westpac.com.au) or to any Westpac branch.

Information on current purchase and cash advance interest rates and fees applicable to your card is obtainable at [westpac.com.au](http://westpac.com.au) or from any Westpac branch.

# Fees.

There are different types of fees that you may incur on your Westpac credit card.

## Overlimit fee

The overlimit fee applies to credit card accounts opened before 4 June 2012. An overlimit fee may be debited to your account if you exceed your credit limit during a statement cycle. It is debited to your account, on or after the day(s) your credit limit is exceeded. This fee may also be charged if your account is over limit at the commencement of a statement cycle.

Here are a few steps you can take to try to avoid overlimit fees:

- If you're registered for Online Banking or Telephone Banking, check your balance regularly.
- If you're close to your limit, reduce your balance by making a payment to your credit card account, before making further transactions on the card.
- Consider applying for a limit increase on your credit card.

## Missed payment fee

A missed payment fee may be debited to your account if the minimum monthly payment on your credit card isn't received by the statement's due date. Here are a few steps you can take to try and avoid missed payment fees:

- Once you receive your credit card statement, note the due date on it and schedule a funds transfer to your credit card for the due date.
- If you are paying by post or electronically from another bank, allow a few business days for your payment to reach us.
- Set up an automatic payment option on your account.

Please note that a minimum monthly repayment is required every month, unless otherwise indicated on your credit card statement.

## Cash advance fee

A cash withdrawal or funds transfer on your credit card is a cash advance.

You can use your credit card for a cash advance at any bank, ATM or branch that accepts your card but you will incur a fee if you do. The cash advance fee is calculated as 2% of the value of the cash advance transaction, subject to the following:

- Where your account has a negative (debit) balance after the transaction is completed, a minimum charge of \$2.50 and a maximum charge of \$150.00 will apply.
- Where your account has a positive (credit) balance after the transaction is completed, a charge of \$2.50 will apply.

These charges will appear on your credit card statement directly below the relevant cash advance transaction.

Before you use your credit card for a cash advance, remember that there is no interest free period on cash advances and a higher interest rate may apply to cash advances than to purchases. Cash advances are subject to your available credit limit and your account being in good standing.

# What if...

## **Your card is lost or stolen?**

1. Contact Cards Customer Service immediately or visit a branch.
2. We will then block your (and any additional cardholder's) existing card.
3. A replacement card will be issued to you (and any additional cardholder) with a new card number and expiry date.\* Your PIN will remain the same.
4. If you have any recurring payments, please ensure you contact your service provider to update your credit card details.

## **Your card is damaged?**

1. Contact Cards Customer Service immediately or visit a branch.
2. A replacement card will be issued to you (and any additional cardholder) with the same card number.\* The expiry date of your card may change. Your PIN will remain the same.

\* courier cost may be charged to your card if overseas delivery is required.

## **Your card has expired?**

1. For a smooth transition, a replacement card will be issued to you (and any additional cardholder) before your current card's expiry date. Your PIN will remain the same.
2. Upon receipt, sign the back of your new card immediately.
3. To activate your new card, please follow the instructions detailed in the letter provided with your new card.
4. Once you have activated your new card, please cut up your old card into several pieces and dispose of it securely, or return it to us.

## **You want to close your credit card account?**

1. Contact Cards Customer Service immediately or visit a branch.
2. If you have any recurring payments, please ensure you contact your service provider to cancel them from your credit card account.
3. Continue to make at least the minimum repayment each month until the card balance is paid in full.
4. Please cut up your card into several pieces and dispose of it securely, or return it to us.

# Credit card fraud.

At Westpac, we use the Falcon™ fraud detection system to monitor your spending so we can detect any unusual spending patterns and prevent others from attempting to use your credit card. There are however, steps you can take that will help us keep your credit card even safer.

## **Tips for minimising fraud**

- Make sure we have your correct contact details so we can get in touch with you quickly.
- Inform us of any overseas travel and provide us with your overseas contact number.

## **If you suspect fraud**

- If you suspect fraudulent activity on your credit card, call our Cards Customer Service team immediately and we will block your (and any additional cardholder's) card straight away.
- If we suspect fraudulent activity on your credit card, we will call you as soon as possible to confirm any irregularities. If we cannot reach you, we may block your (and any additional cardholder's) card to protect your account and issue you with a new card



# Credit card disputes.

Although at Westpac we do everything we can to prevent it, sometimes problems arise with credit card transactions. If this happens, we'll do our best to resolve the matter on your behalf.

## Reporting disputed transactions

1. Check your transactions regularly and review your monthly statements.
2. Ask any additional cardholder if they made the purchase and check your diary as it may be helpful.
3. We recommend you attempt to contact the merchant directly to clarify the transaction as soon as you have identified it. If the merchant is uncontactable, or if you cannot come to an agreement with the merchant within a few days of your initial contact, you should call our Cards Customer Service team as soon as possible to lodge a dispute.
4. If you raise your dispute to Westpac after 90 days from the transaction date, Westpac may not be able to assist due to timeframes set by American Express, MasterCard® and Visa.
5. We will send you a confirmation letter that may need to be signed and returned to us within 15 days to proceed with the dispute.
6. Continue to make appropriate payments as shown on your credit card statement until the dispute is resolved.

## How we handle disputes

- In order to resolve any disputes, we will attempt to retrieve the transaction voucher (eg. receipt) from the merchant. This could take up to 45 days.
- Once we receive this transaction voucher, we will forward it to you for your verification. You have 15 days to respond to proceed with the dispute.
- If the dispute is resolved in your favour, the disputed amount will be credited to your account, and you will not be liable for any additional charges (fees and interest).

For further information regarding the disputes process, go to [westpac.com.au](http://westpac.com.au) or visit a branch.

# Contact us.

## Managing your card 24/7

Online Banking: .....	westpac.com.au
	1300 655 505
Telephone Banking.....	132 032
Card Activation Line.....	1300 308 930

## Cards Customer Service

Platinum and Platinum Plus cards .....	1300 859 100
Ignite card.....	1800 080 000
All other cards .....	1300 651 089
Overseas.....	+61 3 6345 1058

## Write to us

Cards Customer Service  
Westpac Banking Corporation  
GPO Box 18  
Sydney NSW 2001

## Any feedback?

We're always open to suggestions that could help us assist our customers better in the future. That's why your feedback is important to us. If you have any concerns, compliments or any other comments in regard to a particular Westpac experience, we'd like to know. You can either visit your local branch, phone us on 1300 651 089 or visit [westpac.com.au](http://westpac.com.au)





# Questions? Details?

We're here when you need us:

Call 1300 651 089

Ask at your local branch

Visit [westpac.com.au](http://westpac.com.au)

**Things you should know:** Information is current as at March 2012. Fees and charges apply to Westpac credit cards. Full details of all terms and conditions are available on request. Westpac Banking Corporation is the issuer of the Telephone Banking and Online Banking services. MasterCard® is a registered trademark of MasterCard International Incorporated.

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