

Westpac PayWear.

Terms and Conditions.

Effective as at 4 December 2017.

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By adding your eligible card to your Westpac everyday bank account in Westpac Online Banking you agree to these terms and conditions that apply to your use of Westpac PayWear. You can obtain a copy of these conditions from [westpac.com.au](https://www.westpac.com.au).

These conditions apply in addition to the account terms and conditions associated with your Westpac everyday bank account and existing Westpac Debit Mastercard, including the Westpac Debit Mastercard Terms and Conditions for Personal Customers (“**Product Terms**”), and your use of Westpac Online Banking which can be accessed at [westpac.com.au](https://www.westpac.com.au). Where inconsistent with the Product Terms, these terms and conditions apply in respect of your use of Westpac PayWear. The information in this document is subject to change, and may be varied by us.

For more information:

[westpac.com.au](https://www.westpac.com.au)

132 032

visit any of our branches

GPO Box 3433, Sydney NSW 2001

Your Bank.

Westpac Banking Corporation, ABN 33 007 457 141
Australian Financial Services Licence Number 233714.
275 Kent Street, Sydney NSW 2000.

1. Verification.

For your security Westpac may require you to be verified when adding an eligible card to your Westpac everyday bank account. We may use the Scheme Provider to verify you on our behalf.

2. Eligibility for Westpac PayWear.

Personal customers only. Westpac PayWear is only available for customers with a Westpac everyday bank account that can be linked to a Westpac Debit Mastercard. To access Westpac PayWear you must be registered to use Westpac Online Banking.

3. Contactless transactions and cash withdrawals.

You can use your Westpac PayWear Card to make contactless transactions using the same contactless payment technology as your existing Westpac Debit Mastercard to purchase goods or services from merchants by holding your eligible card to the contactless terminal where you see the contactless symbol. In Australia, there is no need to sign or enter a PIN for purchases \$100 or less.

There is no maximum transaction amount for contactless purchases made using your Westpac PayWear Card. All contactless purchases made using your Westpac PayWear Card will be processed against the primary Westpac everyday bank account linked to your eligible card, in accordance with the Product Terms.

You will not be able to withdraw cash from the POS (point of sale) at merchants or at ATMs using your Westpac PayWear Card. Westpac PayWear does not support Cardless Cash.

4. Selecting and activating Westpac PayWear.

You can select and remove your linked eligible card in Westpac Online Banking only.

You will be required to activate and set a PIN for your PayWear Card in Westpac Online Banking.

5. Fees and charges associated with Westpac PayWear.

The Product Terms describe the fees and charges which continue to apply to your use of each eligible card. We do not charge you any additional fees for adding or using your eligible card. Westpac Online Banking fees and charges still apply.

Fees may apply for the PayWear Essentials range. Where fees are charged either by us or a third party supplier for the PayWear Essentials range these will be advertised. Fees will apply for the PayWear Designer range (sold separately, as advertised).

6. Lost or stolen Westpac PayWear & liability for unauthorised transactions.

The requirements about protecting your card (including the PayWear Cardholder) linked to your Westpac everyday bank account and liability for unauthorised transactions provisions in your Product Terms apply to your use of your Westpac PayWear Card to make contactless transactions.

Please keep the PayWear Cardholder secure so you have the PayWear Card number and expiry date available in case your Westpac PayWear is lost or stolen. You must immediately notify us if your Westpac PayWear Card or PIN is lost, stolen or misused, or you suspect that unauthorised transactions have been made on your account. If your Westpac PayWear Card is lost or stolen you should place a hold on or cancel your Westpac PayWear Card through Westpac Online Banking. We will issue a replacement or reissued Westpac PayWear Card to you.

7. Changes to these conditions and communication.

We may change these conditions at any time and will notify you in accordance with the Product Terms.

8. Definitions.

“ATM” means Automatic Teller Machine.

“card” and “PayWear Card” means the Westpac Debit Mastercard in the form of a chip that can be removed from its PayWear Cardholder, issued to you by Westpac for use on your linked Westpac everyday bank account. Westpac Debit Mastercard holders need to be at least 16 years of age and have an Australian residential address to be eligible for the card. Handycard access is not permitted for use with Westpac PayWear.

“Cardless Cash” is a feature of Westpac Mobile Banking that allows you to withdraw cash from Westpac ATMs without a card or get cash to others by sending them a cash code.

“contactless terminal” means electronic equipment (such as a merchant terminal) which can be used to make a contactless transaction.

“contactless transaction” means a transaction made by holding your Westpac PayWear Card (which is capable of making a contactless transaction) in front of a contactless terminal where you see the contactless symbol and without having to insert or swipe the card.

“merchant” means a provider of goods or services who accepts payment by card.

“PayWear Cardholder” means the cardholder that your chip (PayWear Card) came in, and which contains your 16 digit PayWear Card number and expiry date.

“PayWear Designer range” means the upcoming range of Westpac PayWear accessories designed in collaboration with iconic Australian designers, which will be unveiled in 2018.

“PayWear Essentials range” means a silicon waterproof Keeper to wear with an existing watch or fitness band, and a Band to wear on your wrist designed to secure the chip (PayWear Card).

“PIN” means Personal Identification Number used in conjunction with your card.

“Scheme Provider” means Mastercard.

“Westpac” or “us” means Westpac Banking Corporation ABN 33 007 457 141, AFSL and Australian credit licence 233714.

“Westpac Online Banking” means Westpac Online Banking (where you open an account as a personal customer), and includes Mobile Banking. Refer to the **Westpac Online Banking Terms and Conditions** for full details of features and services available.

“Westpac PayWear” means a chip (PayWear Card) linked to your eligible Westpac everyday bank account.

“you or your” means the person(s) in whose name a personal Westpac everyday bank account is conducted and who is responsible for all transactions on the account.



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