

Deposit accounts for personal customers.

(No longer available for sale.)

Terms & Conditions.

Effective as at 1 July 2019

200



200 years proudly supporting Australia

Contents

Terms & Conditions.

This booklet sets out the Terms and Conditions of your account.

These terms are legally binding on you in your dealings with us.

The information in it is subject to change. We may vary its terms, which are also the terms of your contract with us. We will provide updated information by giving you notice (if this were required, such as if the change were materially adverse to you) or by posting the information on our website. You can get a paper copy of any updated information without charge by contacting us.

You may contact us:

- **By calling 132 032**
- **By visiting our website www.westpac.com.au**
- **By visiting any of our branches**
- **By writing to us at GPO Box 3433, Sydney NSW 2001**
- **By sending an email to online@westpac.com.au**

Your Bank.

The advisory services and the banking products you'll find in this booklet are provided to you by:

Westpac Banking Corporation ABN 33 007 457 141

275 Kent St, Sydney NSW 2000

Australian Financial Services Licence Number 233714.

We encourage you to read this booklet. Keep it handy so you can refer to it when you have questions.

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Introduction.

Changes to terms and conditions.

We may change the terms and conditions that apply to:

1. your account;
2. your account access channels (e.g. Telephone Banking, Online Banking, Debit Mastercard access etc.); or
3. any product or service outlined in this booklet.

We'll always let you know if, for any reason, the terms and conditions of your account change. However, advance notice may not be given where a change has to be made to immediately restore or maintain the security of our systems or of individual accounts or facilities. We can also give you a shorter notice period (or no notice) if we believe that it is necessary to avoid, or to reduce, a material increase in our credit risk or our loss. Unless otherwise specified in this booklet, we may notify you of changes as set out in the following table:

Type of change	Time frame	Method of notification
Minimum monthly balance required to waive the monthly service fee.	30 days in advance.	In writing, electronically or through media advertisement.
New fee or increase in fee for performing electronic transactions, or issuing or replacing a device used to conduct electronic transactions (such as a card, token or code).	30 days in advance.	In writing or electronically
Other new fee or increase to a fee.	30 days in advance.	In writing, electronically or through media advertisement.
Interest rate changes.	No later than the date of the change, except where the rate is linked to money market rates or other rates – changes to which we cannot notify you of in advance.	In writing, electronically or through media advertisement.
Change in the way interest is calculated, charged or paid to your account – or to the balance tiers which determine the interest rate or rates.	30 days in advance.	In writing or electronically
Changes increasing your liability for electronic transactions.	30 days in advance.	In writing or electronically
Transaction limits on electronic transactions, a facility or electronic equipment, including Debit Mastercard and Pay Anyone transactions.	30 days in advance.	In writing or electronically
Government charges.	In advance of the change, or reasonably promptly after the government, a government agency or representative body notifies us, unless the change has been publicised by a government agency, government or representative body.	In writing, electronically or through media advertisement.
Any other change to a term or condition.	As soon as reasonably possible (which may be before or after the change is made) or, if the change is unfavourable, at least 30 days before the change takes effect.	In writing, electronically or through media advertisement.

By “electronically”, we mean:

- electronic communication to your nominated electronic address (i.e. email address); or
- making particulars of changes available at our website and sending to your nominated electronic address a notification that the changes can be retrieved from www.westpac.com.au

Summary of Fees and Charges – Transaction Accounts.

Up to date information on current standard fees, charges and any interest rates is available on request.

Fees	Westpac Choice eAccount	Classic Plus	Westpac Passbook 55+ and Retired	Passbook	Personal Cheque
Monthly Service Fee	\$3	\$5	\$2	\$5	N/A
Quarterly Service Fee	N/A	N/A	N/A	N/A	\$15 ¹
Minimum Monthly Balance to waive Monthly Service Fee	N/A	\$5,000	\$1,000	\$2,000	N/A
Free Domestic Withdrawal Allowance ²	Unlimited Electronic	Unlimited	Unlimited	Unlimited	Unlimited
Free Telephone Banking Allowance (account enquiries) ³	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Transaction Fees, excluding additional fees that may apply for international payments or transactions (Charge per transaction)					
Telephone Banking (automated)	Free	Free	Free	Free	Free
Telephone Banking (account enquiries) ³	Free	Free	Free	Free	Free
Telephone Banking (staff assisted)	Free	Free	Free	Free	Free
Westpac Online Banking	Free	Free	Free	Free	Free
Westpac Group branded ATM	Free	Free	N/A	N/A	Free
eftpos	Free	Free	N/A	N/A	Free
Cheque Withdrawals ⁴	N/A	Free	N/A	N/A	Free
Cheque Deposits	Free	Free	Free	Free	Free
Direct Debits	Free	Free	Free	Free	Free
Branch Staff-Assisted Withdrawals	Free	Free	Free	Free	Free

1. A rebate of \$2.50 is available on service and transaction fees for each complete \$500 minimum balance per quarter.

2. Based on when we process the withdrawal to your account, which may be on a date after the day on which you make the withdrawal.

3. Includes balance enquiries and obtaining new details of a deposit or a withdrawal. An account balance received immediately after, and as part of a withdrawal transaction is exempt from fees.

4. Available to customers over the age of 18 years.

Fees	Westpac Choice eAccount	Classic Plus	Westpac Passbook 55+ and Retired	Passbook	Personal Cheque
Transaction Fees, excluding additional fees that may apply for international payments or transactions (Charge per transaction)					
Non-Westpac Group branded ATM withdrawal ¹	NIL	NIL	N/A	N/A	NIL
Non-Westpac Group branded ATM enquiries ¹	NIL	NIL	N/A	N/A	NIL
Overseas ATM Cash Withdrawal ²	\$5	\$5	N/A	N/A	\$5
Overseas ATM Balance Enquiry	NIL	NIL	N/A	N/A	NIL
Westpac Foreign Transaction Fee	The fee amount charged is dependent on the nature of the transaction. See footnote 3.	The fee amount charged is dependent on the nature of the transaction. See footnote 3.	N/A	N/A	The fee amount charged is dependent on the nature of the transaction. See footnote 3.

1. Non-Westpac Group branded ATMs apply an ATM operator fee by the ATM Owner, which is disclosed at the time of the transaction on the ATM screen. This fee will be debited on the day (or next business day) of the transaction and itemised separately on your statement.

2. Nil for cash withdrawals from ATMs belonging to institutions in the Global ATM Alliance. Details of how to access your accounts using overseas ATMs and of participating institutions in the Global ATM Alliance are available in the 'A banking guide for overseas travel' brochure.

Some overseas banks may also apply a surcharge to withdrawals from their ATMs. This should be drawn to your attention before you proceed with your transaction. This surcharge amount will be added to your withdrawal amount, converted to Australian dollars and debited to your account as one transaction.

3. The Westpac Foreign Transaction fee is payable and will be incorporated into the \$AUD transaction amount shown on your statement. The fee charged will either be:

- 3% of the \$AUD transaction amount where a transaction is made in foreign currency and the merchant or financial institution accepting the card is located outside of Australia (comprising of 2% Westpac Processing Fee plus 1% Westpac On-Charged Scheme Fee); or
- 2.2% of the \$AUD transaction amount where a transaction is made in foreign currency and the merchant or financial institution accepting the card is located in Australia (comprising of 2% Westpac Processing Fee plus a Westpac On-Charged Scheme Fee of 0.2%).

Summary of Fees and Charges – Transaction Accounts.

Fees	Basic Account	Westpac One	Westpac One Basic	Westpac One Premium	Classic
Monthly Service Fee	Nil	\$5 package fee (for 1 transaction account and 1 savings account).	NIL (for 1 transaction account and 1 savings account).	\$5 package fee (for up to 6 accounts) charged to the nominated main (transaction account).	\$5
Minimum Monthly Balance to waive Monthly Service Fee	N/A	\$2,500	N/A	N/A	\$2,000
Free Monthly Withdrawal Allowance ¹	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Free Telephone Banking Allowance (account enquiries) ²	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Transaction Fees, excluding additional fees that may apply for international payments or transactions (Charge per transaction)					
Telephone Banking (automated)	Free	Free	Free	Free	Free
Telephone Banking (staff assisted)	Free	Free	Free	Free	Free
Telephone Banking (account enquiries) ²	Free	Free	Free	Free	Free
Westpac Online Banking	Free	Free	Free	Free	Free
Westpac Group branded ATM	Free	Free	Free	Free	Free
eftpos	Free	Free	Free	Free	Free
Cheque Withdrawals ³	N/A	Free	N/A	Free	Free
Cheque Deposits	Free	Free	Free	Free	Free
Direct Debits	Free	Free	Free	Free	Free
Branch Staff-Assisted Withdrawals	Free	Free	Free	Free	Free

- Based on when we process the withdrawal to your account, which may be on a date after the day on which you make the withdrawal.
- Include balance enquiries and obtaining new details of a deposit or a withdrawal. An account balance received immediately after, and as part of a withdrawal transaction is exempt from fees.
- Available to customers over the age of 18 years.

Fees	Basic Account	Westpac One	Westpac One Basic	Westpac One Premium	Classic
Transaction Fees (Charge per transaction not included in the free monthly withdrawal allowance.)					
Non-Westpac Group branded ATM withdrawal ¹	NIL	NIL	NIL	NIL	NIL
Non-Westpac Group branded ATM enquiries ¹	NIL	NIL	NIL	NIL	NIL
Overseas ATM Cash Withdrawal ²	\$5	\$5	\$5	\$5	\$5
Overseas ATM Balance Enquiry	NIL	NIL	NIL	NIL	NIL
Westpac Foreign Transaction Fee	The fee amount charged is dependent on the nature of the transaction. See footnote 3.	The fee amount charged is dependent on the nature of the transaction. See footnote 3.	The fee amount charged is dependent on the nature of the transaction. See footnote 3.	The fee amount charged is dependent on the nature of the transaction. See footnote 3.	The fee amount charged is dependent on the nature of the transaction. See footnote 3.

- Non-Westpac Group branded ATMs apply an ATM operator fee by the ATM Owner, which is disclosed at the time of the transaction on the ATM screen. This fee will be debited on the day (or next business day) of the transaction and itemised separately on your statement.
- Nil for cash withdrawals from ATMs belonging to institutions in the Global ATM Alliance. Details of how to access your accounts using overseas ATMs and of participating institutions in the Global ATM Alliance are available in the 'A banking guide for overseas travel' brochure.
Some overseas banks may also apply a surcharge to withdrawals from their ATMs. This should be drawn to your attention before you proceed with your transaction. This surcharge amount will be added to your withdrawal amount, converted to Australian dollars and debited to your account as one transaction.
- The Westpac Foreign Transaction fee is payable and will be incorporated into the \$AUD transaction amount shown on your statement. The fee charged will either be:
 - 3% of the \$AUD transaction amount where a transaction is made in foreign currency and the merchant or financial institution accepting the card is located outside of Australia (comprising of 2% Westpac Processing Fee plus 1% Westpac On-Charged Scheme Fee); or
 - 2.2% of the \$AUD transaction amount where a transaction is made in foreign currency and the merchant or financial institution accepting the card is located in Australia (comprising of 2% Westpac Processing Fee plus a Westpac On-Charged Scheme Fee of 0.2%).

Summary of Features and Benefits – Transaction Accounts.

Features	Westpac Choice eAccount	Classic Plus	Westpac Passbook 55+ and Retired* ¹	Passbook	Personal Cheque
Who is eligible to have one?	Personal customers only	Personal customers only	Personal customers must be holders of a current Concession Card and in receipt of an Australian government pension; or aged 55 years and over or who are retired. ²	Personal customers only	Personal customers only
How often is interest paid?	N/A	N/A	Quarterly	Six Monthly	N/A
Can I make Periodical Payments?	✓	✓	✓	✓	✓
Is there an overdraft facility available? ³	✗	✗	✗	✗	✓
Is cheque access available? ⁴	✓	✓	✗	✗	✓
Can I pay bills using BPAY?	✓	✓	✗	✗	✓
Is Debit Mastercard and Handycard access available? ⁵	✓	✓	✗	✗	✓
Online and Telephone Banking 24 hours 7 days	✓	✓	✓	✓	✓
Is there an interest offset facility?	✗	✓	✗	✗	✗

Note:

No new overdraft facilities can be established on Westpac Choice eAccount and Classic Plus accounts from 19 December 2016.

1. You may only hold one Westpac Passbook 55+ and Retired, Basic Account or Westpac One Basic account.
2. If there is more than one owner of an account, then each of the owners must meet the criteria as set out below. We may require you to provide proof that you are eligible for the account.

Note: If we become aware that you no longer satisfy our eligibility requirements for an account, we may convert the account into another account, that we may choose. We will inform you prior to converting your account. Fees and charges may apply on the new account.

Features	Basic Account	Westpac One	Westpac One Basic ¹	Westpac One Premium	Classic
Who is eligible to open one?	Personal customers who are holders of an Australian Pensioner Concession Card or Health Care Card and whose pension benefit is paid into the account. ²	Personal customers only	Personal customers must be the holders of a current Australian Pensioner Concession Card or Health Care Card and have a pension benefit paid into the account. ²	Personal customers only	Personal customers only
Will I get regular statements?	6 Monthly	6 Monthly	6 Monthly	6 Monthly	6 Monthly
Will I earn interest?	✗	✓	✓	✓	✓
How often is interest paid?	N/A	Monthly	Monthly	Monthly	Quarterly (March, June, Sept, Dec)
Can I make Periodical Payments?	✓	✓	✓	✓	✓
Is there an overdraft facility available? ³	✗	✗	✗	✗	✗
Is cheque access available? ⁴	✗	✓	✓	✓	✓
Can I pay bills using BPAY?	✓	✓	✓	✓	✓
Is Debit Mastercard and Handycard access available? ⁵	✓	✓ ⁶	✓ ⁶	✓ ⁶	✓
Online and Telephone Banking 24 hours 7 days	✓	✓	✓	✓	✓

Note:

No new overdraft facilities can be established on Classic, Westpac One and Westpac One Premium accounts from 19 December 2016.

3. Subject to the Bank's normal lending criteria. Customers must be over the age of 18. Fees and charges apply. Full Terms and Conditions available on request. These may be varied or other Terms and Conditions introduced in the future.
4. Customers must be over the age of 18.
5. Debit Mastercard® if you're 14 years and over and have an Australian residential address. Handycard if you're 12 years and over and have an Australian residential address.
6. New card access on existing Westpac One, Westpac One Basic and Westpac One Premium savings accounts is no longer available.

Summary of Fees and Charges – Savings and Investments.

Fees	Bonus Saver ¹	Premium Saver	Cash Management	Cash Management Investor Option	Max-i Direct	Westpac Cash Manager	Westpac Reward Saver	Westpac Student Reward Saver
Monthly Service Fee	\$2 ²	\$2	\$4	\$4	N/A	\$5	Nil	Nil
Minimum Monthly Balance to Avoid Monthly Service Fee	\$500	\$1,000	\$10,000	\$10,000	N/A	\$10,000	N/A	N/A
Free Monthly Withdrawal Allowance ³	2	4	12 withdrawals or cheques deposited ⁴ (free transaction allowance).	NIL. All deposits (except Cheques deposited) are free.	Unlimited Westpac Online Banking and Automated Telephone Banking electronic transactions only.	Unlimited Online and Telephone Banking electronic transactions only.	Nil except: <ul style="list-style-type: none"> When the account is held in an 'As Trustee For' (ATF) capacity for a child/children who is/are under the age of 18, one free withdrawal per month is available. Once the eldest child turns 18, this benefit will be automatically removed. When all account holders are under the age of 21, unlimited free withdrawals are available. When the eldest account holder turns 21, this benefit will be automatically removed from the account. If a withdrawal is made from the account, bonus interest will not apply for the relevant month. Refer to clause 6.4 for details.	One free withdrawal per month is available. This benefit will be removed once any account holder ceases to be a full-time student. If a withdrawal is made from the account, bonus interest will not apply. ⁸
Free Telephone Banking Allowance (account enquiries) ⁶	12	Unlimited	12	12	Unlimited	Unlimited	Unlimited	Unlimited
Transaction Fees (Charge per transaction when free monthly withdrawal allowance is exceeded)								
Telephone Banking (automated)	\$2.50 for all excess withdrawals.	\$0.40	\$0.40	\$0.40	Free	Free	\$2.50	\$2.50
Telephone Banking (staff assisted)	\$2.50 for all excess withdrawals.	\$2.50	\$2.50	\$2.50	N/A ⁵	\$2.50	\$2.50	\$2.50

- Bonus interest is payable when bonus interest criteria is met, that is a credit balance is maintained and at least one deposit and no withdrawals are made each calendar month.
- The monthly service fee will be waived if the account is held in trust for a dependant child/children. This monthly service fee is waived for the first 3 months from opening account (except where an account is switched to a Bonus Saver from another account type, without any change to the original account number).
- Based on when we process the withdrawal to your account, which may be on a date after the day on which you make the withdrawal.
- Based on when we process the cheque, which may be on a date after the day on which you deposit the cheque.
- If these transactions are performed, a \$5.00 transaction fee will apply.
- Include balance enquiries and obtaining new details of a deposit or a withdrawal. An account balance received immediately after, and as part of a withdrawal transaction is exempt from fees.
- Available to customers over the age of 18 years.
- Refer to clause 6.4 for details.

Summary of Fees and Charges – Savings and Investments.

Fees	Bonus Saver ¹	Premium Saver	Cash Management	Cash Management Investor Option	Max-i Direct	Westpac Cash Manager	Westpac Reward Saver	Westpac Student Reward Saver
Telephone Banking (account enquiries self service) ⁶	\$0.40	Free	\$0.40	\$0.40	Free	Free	Free	Free
Westpac Online Banking	\$2.50 for all excess withdrawals.	\$0.25	\$0.25	\$0.25	Free	Free	\$2.50	\$2.50
Westpac Group branded ATM	Free	N/A	Free	Free	Free	Free	Free	Free
Transaction Fees (Charge per transaction when free monthly withdrawal allowance is exceeded)								
eftpos	\$2.50 for all excess withdrawals.	N/A	\$0.60	\$0.60	N/A ⁵	\$0.50	\$2.50	\$2.50
Cheque Withdrawals ⁷	N/A	N/A	\$1.00	\$1.00	N/A ⁵	\$0.50	N/A	N/A
Direct Debits	\$2.50	\$0.25	\$0.25	\$0.25	N/A ⁵	\$0.25	\$2.50	\$2.50
Branch Staff-Assisted Withdrawals	\$2.50	\$2.50	\$2.50	\$2.50	N/A ⁵	\$2.50	\$2.50	\$2.50
Cheque Deposits	N/A	Free	\$0.65 (after you have exceeded your free transaction allowance).	\$0.65	N/A ⁵	Free	N/A	N/A
Transaction Fees (Charge per transaction not included in the free monthly withdrawal allowance)								
Non-Westpac Group branded ATM withdrawal ⁹	NIL	N/A	NIL	NIL	N/A	NIL	NIL	NIL
Non-Westpac Group branded ATM enquiries ⁹	NIL	N/A	NIL	NIL	N/A	NIL	NIL	NIL
Overseas ATM Cash Withdrawal ¹⁰	\$5	N/A	\$5	\$5	N/A	\$5	\$5	\$5
Overseas ATM Balance Enquiry	NIL	N/A	NIL	NIL	N/A	NIL	NIL	NIL
Westpac Foreign Transaction Fee	The fee amount charged is dependent on the nature of the transaction. See footnote 11.	N/A	The fee amount charged is dependent on the nature of the transaction. See footnote 11.	The fee amount charged is dependent on the nature of the transaction. See footnote 11.	N/A	The fee amount charged is dependent on the nature of the transaction. See footnote 11.	The fee amount charged is dependent on the nature of the transaction. See footnote 11.	The fee amount charged is dependent on the nature of the transaction. See footnote 11.

9. Non-Westpac Group branded ATMs apply an ATM operator fee by the ATM Owner, which is disclosed at the time of the transaction on the ATM screen. This fee will be debited on the day (or next business day) of the transaction and itemised separately on your statement.

10. Nil for cash withdrawals from ATMs belonging to institutions in the Global ATM Alliance. Some overseas banks may also apply a surcharge to withdrawals from their ATMs. This should be drawn to your attention before you proceed with your transaction. This surcharge amount will be added to your withdrawal amount, converted to Australian dollars and debited to your account as one transaction.

11. The Westpac Foreign Transaction Fee is payable and will be incorporated into the \$AUD transaction amount shown on your statement. The fee charged will either be:

- 3% of the \$AUD transaction amount where a transaction is made in foreign currency and the merchant or financial institution accepting the card is located outside of Australia (comprising of 2% Westpac Processing Fee plus 1% Westpac On-Charged Scheme Fee); or
- 2.2% of the \$AUD transaction amount where a transaction is made in foreign currency and the merchant or financial institution accepting the card is located in Australia (comprising of 2% Westpac Processing Fee plus a Westpac On-Charged Scheme Fee of 0.2%).

Summary of Features and Benefits – Savings and Investments Accounts.

Features	Bonus Saver	Premium Saver	Cash Management	Cash Management Investor Option	Max-i Direct	Westpac Cash Manager	Westpac Reward Saver	Westpac Student Reward Saver
Will I get regular statements?	6 Monthly	Quarterly	Quarterly	Quarterly	6 Monthly	Quarterly	6 Monthly	6 Monthly
Will I earn interest?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Is bonus interest paid to the account?	✓	✗	✗	✗	✗	✗	✓ ⁵	✓ ⁵
How often is interest paid?	Monthly	Quarterly (March, June, September, December)	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Can I make Periodical Payments?	✓	✓	✓	✓	✗	✓	✗	✗
Is there an overdraft facility available? ¹	✗	✗	✓	✓	✗	✗	✗	✗
Is cheque access available? ²	✗	✗	✓	✓	✗	✓	✗	✗
Can I pay bills using BPAY?	✓	✗	✓	✓	✗	✓	✓	✓
Is Debit Mastercard and Handycard access available? ³	✓ ⁶	✗	✓	✓	✗	✓	✗ ⁷	✓ ⁶
Online and Telephone Banking 24 hours 7 days	✓	✓	✓	✓	✓ ⁴	✓	✓	✓

1. Subject to the Bank's normal lending criteria. Customers must be over the age of 18. Fees and charges apply. Full Terms and Conditions available on request. These may be varied or other Terms and Conditions introduced in the future.
2. Available to customers over the age of 18 years.
3. Debit Mastercard* if you're 14 years and over and have an Australian residential address. Handycard if you're 12 years and over and have an Australian residential address.
4. Max-i Direct account is an online savings account that can only be accessed through automated Telephone Banking and Westpac Online Banking. As such, customers must be registered for Telephone Banking and/or Westpac Online Banking and hold another Westpac transaction or savings account to physically access funds from the Max-i Direct account.
5. Refer to clause 6.4 for details.
6. New Card Access on existing accounts is no longer available.
7. Unless the account was opened before 20 September 2013 with card access.

Explanation of our Fees and Charges.

The Bank may elect not to charge a fee, which it is otherwise entitled to charge, under the terms and conditions of the account. Any failure by the Bank to charge a fee shall not constitute a waiver of that fee or the right to charge that fee.

Monthly Service Fee.

For Westpac Passbook 55+ and Retired, Passbook, Premium Saver, Westpac One, Westpac Cash Manager and Classic Account a flat monthly service fee is payable when the balance in the account falls below the required minimum monthly balance during the month. For Westpac One Premium a fixed monthly service fee applies.

For Westpac Choice eAccount a flat monthly service fee is payable each month regardless of the balance or amount deposited in your account.

The monthly service fee is charged once in each calendar month and is debited from your account on the first day of the following month or upon account closure.

Transaction Fees.

Transaction fees are fees for certain customer initiated transactions performed on your account. There are 2 ways a transaction fee may apply:

1. Transactions that are counted towards the free withdrawal allowance and are charged once the free withdrawal allowance is exceeded.
2. Transactions that do not count towards the free withdrawal allowance and are charged for each occasion they are performed.

Once the free monthly withdrawal allowance on your account has been used (where applicable), each subsequent transaction will incur a different transaction fee depending on how the transaction was made. To avoid paying excess transaction fees, stay within your account's free monthly withdrawal allowance.

The free monthly allowance on your account applies per calendar month. Any 'unused' free withdrawals for a calendar month are not added to the next month's free withdrawal allowance. We count withdrawals on the date we process them to your account, which may be on a date after the day on which you make withdrawal. This means that a withdrawal made towards the end of a month may be processed in the following month and count against that month's free monthly withdrawal allowance.

Transaction fees (excluding those relating to accessing your account via an overseas ATM or through a non-Westpac Group¹ branded ATM) are calculated based on the order they appear on your statement and are debited from your account on the first day of the following month or upon account closure for account activity for the previous month.

Fees for overseas ATMs and non-Westpac Group¹ branded ATMs belonging to another institution are debited to your account on the same day (or the next business day) that the cash withdrawal or balance enquiry is made.

1. Non-Westpac Group branded ATMs apply an ATM operator fee by the ATM Owner, which is disclosed at the time of the transaction on the ATM screen. This fee will be debited on the day (or next business day) of the transaction and itemised separately on your statement.

Description of Transaction Fees.

Transaction Fee type	Included in free withdrawal allowance	When charged to your account
Automated Telephone and Westpac Online Banking means: <ul style="list-style-type: none"> Automated Telephone Banking transfer withdrawals. Online transfer withdrawals via Westpac Online Banking. 	Yes	On the first day of the following month.
Automatic Replenishment means: <ul style="list-style-type: none"> An automated facility whereby funds transfers are triggered between accounts within Westpac One, Westpac One Premium or Westpac One Basic when the balance of the receiving account is less than zero. 	No	On the same day the transaction was made on the account.
Branch Staff-Assisted means: <ul style="list-style-type: none"> Any withdrawals conducted at a Westpac branch or a branch agency, including cashing of Westpac cheques. (A branch agency is a Westpac agency at which some Westpac accounts can be opened). 	Yes	On the first day of the following month.
Cheque withdrawals means: <ul style="list-style-type: none"> Withdrawals or payments made by cheque (excludes cashing of a cheque). 	Yes	On the first day of the following month.
Direct Debits means: <ul style="list-style-type: none"> A transfer of funds from your account drawn under a direct debit request you gave another person or company. 	Yes	On the first day of the following month.
POS means: <ul style="list-style-type: none"> All transactions conducted at a Point of Sale terminal. 	Yes	On the first day of the following month.
Westpac Foreign Transaction Fee includes the charging of both the: <ul style="list-style-type: none"> Westpac On-Charged Scheme Fee; and Westpac Processing Fee (where applicable). Westpac On-Charged Scheme Fee means: <ul style="list-style-type: none"> A fee charged to Westpac by Mastercard Worldwide when processing foreign currency transactions which we pass on to you. The amount varies depending on the nature of the transaction. Westpac Processing Fee means: <ul style="list-style-type: none"> A fee charged to you by Westpac where a transaction is made in foreign currency with a merchant or financial institution located outside Australia. 	No	On the same day the transaction was made on the account or the next business day.
Non-Westpac Group¹ branded ATM withdrawal means: <ul style="list-style-type: none"> Any successful cash withdrawal made domestically from a non-Westpac/non-St.George/non-BankSA/non-Bank of Melbourne branded ATM. 	No	On the same day the transaction was made on the account or the next business day.
Non-Westpac Group¹ branded ATM enquiries means: <ul style="list-style-type: none"> Any successful balance enquiries made domestically from a non-Westpac/non-St.George/non-BankSA/non-Bank of Melbourne branded ATM. 	No	On the same day the transaction was made on the account or the next business day.

Description of Transaction Fees.

Transaction Fee type	Included in free withdrawal allowance	When charged to your account
Overseas ATM Cash withdrawal means: <ul style="list-style-type: none"> Any successful cash withdrawal made at an overseas ATM. 	No	On the same day the transaction was made on the account.
Periodical Payments means: <ul style="list-style-type: none"> An automated transfer that is debited from your account and credited to a specified account on a regular basis at your request. Where you have exceeded your account's free withdrawal allowance, the Periodical Payment will attract both a Periodical Payment fee and an excess transaction fee. 	No	On the same day the transaction was made on the account.
Regular Transfers means: <ul style="list-style-type: none"> An automated regular transfer between accounts within the same Westpac One, Westpac One Premium or Westpac One Basic package at your request. 	No	On the same day the transaction was made on the account.
Telephone Banking – Staff Assisted means: <ul style="list-style-type: none"> Telephone Banking transfer withdrawals assisted by a staff member over the telephone. Telephone Banking enquiries assisted by a staff over the telephone. 	Yes	On the first day of the following month.
Westpac Group branded ATMs means: <ul style="list-style-type: none"> Any transfers and withdrawals made at a Westpac/St.George/BankSA/Bank of Melbourne branded ATM. 	Yes	On the first day of the following month.

1. Non-Westpac Group branded ATMs may apply an ATM operator fee by the ATM Owner, which is disclosed at the time of the transaction on the ATM screen. This fee will be debited on the day (or next business day) of the transaction and itemised separately on your statement.

Other Bank Charges.

Transaction type	Fee
Account Overdrawn This fee will be applied once only on any given day on which you overdraw or further overdraw your account if the balance is not returned to a positive balance by the end of the day or to a balance within the agreed overdraft limit (as applicable).	\$15.00 per item. Nil for Westpac One Basic, Westpac Basic and Westpac Passbook 55+ and Retired account.
Bank Cheques Issue of a Bank cheque: <ul style="list-style-type: none"> staff assisted* online Refunding a Bank cheque no longer required – original presented* Refunding/Replacing a Bank cheque – original lost, stolen or destroyed*	\$10.00 (for Bank customers). \$15.00 (for non-Bank customers). \$5.00 (which includes a customised remittance plus postage and handling – for Bank customers only). \$12.00 per cheque (for Bank customers). \$20.00 per cheque (for non-Bank customers). \$27.00 per cheque (for Bank customers). \$32.90 per cheque (for non-Bank customers).
Cheques – Special Answer (Special Clearance)* Cheques processed through the clearing system, and phone or mail clearance is obtained. 'On-the-spot' clearance at the branch on which the cheque is drawn. Items delivered to another branch or bank (where available).	\$16.00 per request. \$16.00 per request. \$75 per hour (min \$35) plus out of pocket expenses (where applicable).
Personal Cheques – Stop Payments* Stopping a cheque payment due to a lost or stolen cheque book where cheques are not signed. All other cheques (such as those you have signed but have decided to stop).	Free \$12.00 per cheque.

* These fees are payable for banking services that are not related to your account, they are current as at the effective date on the front of this booklet but are subject to change without notice. Contact Westpac on 132 032 for more information about our fees for other banking services.

Transaction type	Fee
Document Requests	
Special Statement: if you require a statement of transactions on your account to be sent to you earlier than your next statement is due.^	\$4.00 per statement. Provides all transactions since your last statement.
Additional copies of your current statement: if you receive paper statement and want extra copies of your original statement mailed to you or to a nominated person, we can do this but you will need to let us know prior to your original statement being issued.	\$4.00 per page. One statement page provides approximately 36 transactions on it.
Duplicate statement: if you require an extra copy and your original statement has already been issued, we can order a duplicate statement for you. Note, duplicate statements are not issued within 5 working days of the original statement date.	\$2.00 per statement.
Online statement summary: a list of transactions which you can see and print out from westpac.com.au.	Free Provides details of your last 100 transactions plus up to the last 7 years statements.
Telephone Banking statement summary: a list of transactions available for mail delivery through self-service Telephone Banking. In addition you can listen to a list of recent transactions via self-service for free or via staff-assistance (subject to the free account enquiry limit).	Free per mail request (via self service). All transactions since your last statement.
ATM mini-statement: a list of transactions available through some Westpac ATMs on accounts linked to your card.	\$0.65 Provides details of up to the last 10 transactions since your last statement, together with your current balance.
Voucher retrieval: if you want us to physically locate a paper copy of a withdrawal slip, cheque or deposit slip that you have previously given us, we can do this. This service is available by calling Telephone Banking or at any branch.	\$13.00 per item.
Tracing: you may sometimes need to confirm the destination of a cheque you have written. We can assist you by tracing the cheque to confirm if it was deposited to the payee's account. This service is available by calling Telephone Banking or at any branch.	\$35.00 per item.

^ There is no charge for a special statement if your regular account statement has been deferred because no transactions have occurred during the statement period.

* These fees are payable for banking services that are not related to your account, they are current as at the effective date on the front of this booklet but are subject to change without notice. Contact Westpac on 132 032 for more information about our fees for other banking services.

Transaction type	Fee
Optional Deposit Services*	
Mail Credits:	
• if a deposit slip is included in the envelope with the deposit	Free
• if a deposit slip is not included in the envelope with the deposit	\$2.00
Deposits to accounts held at other banks or financial institution:	
• by branch staff	\$5.00
• by "Pay Anyone" via Westpac Online Banking	Free
Outward Dishonour A fee for each transaction that is dishonoured due to insufficient available funds in the account.	\$5.00 per item. For Westpac One Basic and Westpac Basic account - Free.
Periodical Payments Between Westpac branded accounts ¹ :	Free
From a Westpac branded account to a non-Westpac branded account (including at another Australian Financial Institution).	Free
From a Westpac branded account to an account at an overseas financial institution via Bank Draft or Overseas Telegraphic Transfer.	\$5.00 (for each payment plus normal international service charges).
By Bank Cheque	\$10.00 (there is no additional charge for the issue of the bank cheque).
Periodical Payment not made fee (for lack of funds in your account).	\$5.00 (for each missed payment).
Note: Periodical Payments made from your account are not included as part of your account's free monthly withdrawal allowance. This means that, where a fee applies to the Periodical Payment, you will always be charged that fee, regardless of the number of free withdrawals or transactions available with your account. Where you have exceeded your account's free monthly withdrawal allowance, the Periodical Payment will therefore attract both a Periodical Payment fee and an excess transaction fee.	
Telegraphic Transfers You can send a payment in Australian Dollars or foreign currency to any account at:	
Local Telegraphic Transfer Any branch or bank within Australia. Funds are normally available on the same day if request is received before 4pm.	\$30.00 per transfer via branch.*
Overseas Telegraphic Transfer (Outward) Any overseas branch or bank. Funds are normally available within 1-3 business days.	\$32.00 per transfer via branch.* \$10.00 per transfer in foreign currency via online. \$20.00 per transfer in Australian Dollars via online. \$25.00 advice of outcome.* \$25.00 amendments.* \$25.00 cancellation fee and return of funds*.
Overseas Telegraphic Transfer (Inward) All Inward payments from overseas and locally.	\$12.00 credit to a Westpac account.* \$22.00 paid by bank cheque or cash.* \$24.00 credit to an account at another local bank in AUD.* \$50.00 all other disbursements in foreign currency.*

A guide to using your account.

1. Providing us with your Tax File Number.

1.1 Providing us with your Tax File Number (TFN).

Each time you open an account that earns interest, you'll be asked to provide your TFN. The Bank is authorised under the Income Tax Assessment Act 1936 to collect TFNs of account holders.

For joint accounts, a minimum of two TFNs from the account holders is required. For accounts in trust for someone else (such as your child or children) you should quote your own TFN. If a formal trust has been established, you can quote the trust's TFN.

It is not compulsory to provide a TFN or ABN in relation to an account

1.2 What if I am exempt from providing my Tax File Number?

If you are exempt from providing a TFN, let us know the type of exemption applicable to the account so that we will not deduct tax from interest earned on the account. If the account is for a child under 16 and interest income earned on the account is likely to be \$420 or more per year pro-rata, it is advisable to quote a TFN. Otherwise, interest earned on the account will be subject to withholding tax.

If you are a non-resident of Australia, you are exempt from providing a TFN but will generally be subject to withholding tax on the interest earned on the account.

1.3 Will the Bank disclose any information to the Australian Taxation Office about my accounts?

We are required to report details of interest/dividend income earned, withholding tax deducted, TFNs and exemptions provided on an account, to the Australian Taxation Office. The collection of TFNs and their use and disclosure is strictly regulated by the Privacy Act 1988.

1.4 Switching to a Westpac account.

If you are seeking to switch your personal transaction account from another financial institution in Australia, we can assist in that switching process.

2. Operating an account for a minor.

Debit Mastercard access is not permitted for persons under the age of 14.

The following additional restrictions apply if the minor is under the age of 12:

- Handycard access is not permitted, except in exceptional circumstances;
- withdrawals are not permitted, except in exceptional circumstances;
- cheque access is not available.

Once the account holder turns 12, a new notice of authority can be completed to record the specimen signature of the minor. Handycard access can then be requested.

3. Giving someone else the authority to use your account.

The account holder can authorise another person or person(s) to operate one or all of their accounts independently. Once authorised, the third party can:

- transact through methods of access, including cheque, or any other method of access which may be introduced in the future. For Victorian customers only, electronic methods of access such as Telephone Banking, cards (Debit Mastercard or Handycard cards), ATM and POS are available;
- order cheque books;
- overdraw the account(s) to any approved limit;
- establish Periodical Payments on the account(s);
- establish recurring payments (on Debit Mastercards held by Victorian customers only);
- arrange Cheque Cashing Authorities;
- stop cheques;
- order additional statements;
- instruct us to cancel the third party authority.

The account holder(s) or third party may cancel the authority to operate at any time; however the account holder(s) will be liable for:

- any transactions made prior to the authority being cancelled, regardless of when the transactions are debited to the account(s);
- any future dated payments, cheques, authority debits, Periodical Payments, bill payments, drafts, bills of exchange, or promissory notes established by the third party prior to the cancellation of the authority.

The Bank may also cancel the third party's right to operate the account at any time if it reasonably believes that there may be a dispute relating to the account or the authority. If the authority relates to a Debit Mastercard (where held by Victorian customers only):

- Westpac may issue an additional Westpac Debit Mastercard to any person nominated by the account holder, provided that each person is over the age of 14 years;
- the account holder is responsible to Westpac for the use by a third party cardholder of their Debit Mastercard.

Please note, however, that the third party will not be able to:

- open new accounts;
- alter the account holder's details on the account;
- add or delete any other third party on the account to which they have access;
- transfer the account(s) between branches.

Please note the following points regarding cheque books and statements:

- any cheque books issued on the account (where available) will bear the name of the account holder;
- cheque books will be mailed to the account holder(s) mailing address unless alternative arrangements are made by the account holder;
- cheque books and statements cannot be sent to a branch for collection, unless in exceptional circumstances;
- all transactions will appear on the account statement, however the statement narrative will not identify the initiator of the transaction.

The account holder(s) will be liable for any transactions made by the third party and any associated fees and charges. (For further information please refer to clauses 24 and 25 in this booklet.)

The account holder(s) can cancel a third party authority at any time by visiting any branch. After cancellation, the account holder(s) needs to be aware that he or she will be liable for any transactions made on the account prior to the authority being cancelled, regardless of when they are debited to the account.

4. Operating your accounts.

4.1 Current account information and account statements.

You can get up-to-date information on your accounts 24 hours a day, 7 days a week. Accessing this information can either be free or incur a fee, depending on the type of service you choose and the frequency of your request.

A statement will be issued at least every six months, (except for Westpac Passbook 55+ and Retired and Passbook), unless we are unable, after taking reasonable steps, to locate you.

If there are no transactions posted to your account in a statement period (and the account balance is zero in the case of accounts with overdrafts arrangements), your statement will be deferred to the next statement cycle. However, you will always be sent a statement at least every 6 months.

As an alternative to receiving paper statements in the mail, electronic statements and other important information on one or more of your eligible deposit accounts may be given via our Online Banking service together with an email notifying you when the statement is available. You may agree or consent to electronic statements¹, or we may notify you that statements will be made available electronically instead of by mail. To obtain electronic statements you must be registered for Online Banking, supply us with a valid email address and satisfy any other applicable eligibility criteria. You can opt-out of electronic statements at any time via Online Banking, in-branch or through our call centre.

Remember, statements are an important part of your banking and finances in general.

Please be advised that:

- all entries on statements should be checked carefully and any apparent or possible unauthorised transaction promptly reported to the Bank;
- you should retain transaction records or transaction record numbers to confirm against items appearing on the statement of your account;
- it will assist any claim you may need to make regarding any lack of authority, including forgery, or any other discrepancy if you notify us, within three months of receiving your statement of account, if there is any cheque noted on your statement which we have paid but you did not authorise, or if any other amount(s) has been debited to your account without your authority.

If you need additional copies of your statement or would like access to information on your transactions, the applicable fees can be obtained by visiting www.westpac.com.au.

4.2 Different ways of making deposits.

There are many options available to deposit money into your account. Choose the methods that are convenient for you from the options below.

Type of deposit	Deposit options
Branch	To deposit a cheque or cash to your account over the counter, or to transfer funds between accounts. You can also deposit money into an account held at another bank.
Express Deposit Facility	For depositing cheques only. This service is available in the branch and allows you to use our pre-printed supplied envelopes to lodge your deposit in the Express Deposit facility without having to wait.
Periodical Payment	For making regular loan payments or regular deposits to a savings or investment account with us or at another bank. This service helps you avoid unnecessary trips to the branch-while remaining sure your payments will be made, subject to there being sufficient cleared funds in your account on the business day before the payment is to be made and on the due date.
Westpac branded ATM Deposits	Only selected Westpac branded ATMs can accept cheques or cash deposits into your account. (Please note, coins may not be deposited via the ATM.)
Westpac Online Banking	When you want to transfer funds between your accounts or deposit money into another person's account with us.
Telephone Banking	When you want to transfer funds between your accounts, either by speaking to a staff member or using the automated service.
Mail credit	When you want to mail a cheque deposit to us. We recommend you only send cheques through the mail, and include a completed deposit slip.
Direct credit	When you want to arrange for a deposit to be automatically paid into your account (e.g. a direct salary credit).
Westpac branded ATM Transfers	Transfer funds between your Westpac accounts linked to your card.

Deposit books.

A deposit book can be issued on your account fee-free. (Not available for Westpac Passbook 55+ and Retired or Passbook accounts).

Rules about depositing.

If you are making a deposit through the mail or via the Express Deposit Facility, remember a completed deposit slip must be included. Generally there is no maximum amount that can be deposited into an account, however we reserve the right to set a maximum amount of deposit on any account at any time with immediate effect.

1. If eligible, you can request this service either in-branch, via Online Banking or through our call centre.

Rules about deposits made through a Westpac branded ATM.

If you make a deposit at a Westpac branded envelope deposit ATM we will be responsible for the security of the deposit from the time the deposit is made. However, the amount of your deposit is subject to verification by us. If there is a difference between the amount of the deposit and the amount written on the deposit slip or entered at the ATM we will notify the account holder as soon as possible and advise the account holder of the actual amount that has been credited to the account.

When depositing into a Westpac branded envelope deposit ATM located at a Westpac branch:

- ATM deposits are cleared at the end of each Bank business day¹;
- cash deposits are credited to your account on the next Bank business day¹;
- cheque deposits are credited to your account next Bank business day but are not available for withdrawal until all funds have been cleared¹.
- A maximum cash deposit amount of \$8,000 applies to each ATM cash deposit.

If you make a deposit at a Westpac branded Smart ATM the amount of your deposit is subject to verification by us. The amount validated by the ATM then agreed by the depositor is the amount that will be credited to your account. When depositing into a Westpac branded Smart ATM located at a Westpac branch:

- cash deposits are credited to your account on that day;
- cheque deposits are credited to your account that day but are not available for withdrawal until all funds have been cleared.

4.3 Different ways of making withdrawals.

Apart from uncleared cheques, your money is held for whenever you need it and is available for withdrawal at any time, provided you have been identified using one of the acceptable forms of identification when you opened your accounts.

Type of withdrawal	Withdrawal options
BPAY	Bills featuring the BPAY logo can be paid directly from your accounts via Westpac Online Banking or Telephone Banking.
Cash (from a branch)	Withdraw cash from the branch using your Westpac Debit Mastercard, Handycard and PIN, or by completing a signed withdrawal slip/personal cheque and having your signature verified to branch records.
Cash (from an ATM ² within Australia)	Withdraw cash from an ATM using your Westpac Debit Mastercard, Handycard and PIN, 24 hours a day, 7 days a week.
Cash (from an ATM overseas)	Use your Westpac Debit Mastercard or Handycard via the Mastercard network.
Cash, Purchase with Cash or Transfer Funds (using eftpos)	Purchase goods or services wherever eftpos is accepted, including online. Where the cash out option is offered by a merchant, withdraw cash at the same time you make a purchase. Transfer funds online wherever eftpos is accepted.
Cheque	A cheque provides a convenient way of paying a bill. Cheque withdrawals are only valid if your account allows cheque access.
Direct Debit	When you want a third party to automatically debit your account to pay for applicable goods or services received when you quote your account number and BSB (e.g. a direct telephone debit).
Purchases (using Debit Mastercard)	Pay for purchases in Australia and overseas wherever Mastercard is accepted, including online or over the phone.

1. May take longer at Westpac branded ATMs not located at a branch.
2. Non-Westpac Group branded ATMs apply an ATM operator fee by the ATM Owner, which is disclosed at the time of the transaction on the ATM screen. This fee will be debited on the day (or next business day) of the transaction and itemised separately on your statement.

Type of withdrawal	Withdrawal options
Periodical Payment	For making regular loan payments or regular deposits to a savings or investment account with us or at another bank. This service helps you avoid unnecessary trips to the branch – while remaining sure your payments will be made on time, subject to there being sufficient cleared funds in your account on the business day before the payment is due to be made. Periodical Payments can be arranged via Telephone Banking or by visiting any branch.
Regular Payment	When you want a third party to automatically debit your Debit Mastercard or Handycard to make card recurring payments for goods or services when you quote your 16-digit card number and expiry date (e.g. Medical Fund or gym membership).
Transfer funds (to one of your own accounts within the Bank)	Funds can be transferred easily between Westpac accounts via Telephone Banking, Westpac Online Banking, using an ATM (linked accounts only) or at any branch.
Transfer funds (to an account outside the Bank or another person's account with the Bank)	Funds can be transferred to other accounts with us or accounts at most other banks, building societies or credit unions in Australia by using 'Pay Anyone' or Westpac Online Banking or at any branch. An international payment facility is also available through Westpac Online Banking or at any branch.

4.4 Overdrawing your accounts.

You should not make a withdrawal transaction which:

- takes your account(s) into negative/debit balance (or further into negative/debit balance) when no formal overdraft arrangements exist;
- means you will incur fees which will take your account(s) into negative/debit balance (or fees and/or interest charges which will take your account(s) further into negative/debit balance) when no formal overdraft arrangements exist;
- overdraws (or further overdraws) your account(s) beyond the agreed overdraft limit when formal overdraft arrangements do exist; or
- draws against uncleared funds.

While we are under no obligation to do so on any particular occasion, we may permit you to overdraw your account as described above. This may be by honouring a cheque or paying transactions made using other channels, such as periodical payments, direct debit, or by making a withdrawal transaction through a Westpac ATM or other electronic transaction channel.

If you make a withdrawal transaction in any of the circumstances set out above, we will treat the transaction as an application by you for credit.

When we honour a payment and your account(s) show a negative/debit balance.

If:

- we do honour a cheque or pay a transaction (e.g. periodical payment, direct debit or other electronic withdrawal transaction initiated by you) which overdraws your account(s) where no formal overdraft arrangements exist; or
- a fee or charge debited to your account(s) results in a negative balance in your account(s),

then you will, at the time the negative balance arises, owe us a debt of the amount by which your account(s) are overdrawn. We agree that you have a period of 20 days within which to repay that debt. Accordingly you must, by the end of that 20 day period, return the account(s) to a positive balance unless within that period you ask us for, and we approve, an overdraft arrangement, (see clause 17 below).

If we honour a payment in any of the circumstances set out above, this can save you embarrassment and the inconvenience of having to write another cheque or make other arrangements.

Please note that you may avoid being charged this fee by returning your account to a positive balance, or to a balance within the agreed overdraft limit (as applicable), by 6.00pm Sydney time on the day the transaction is conducted.

You must ensure that you do not overdraw your account(s) regularly. Even if we do honour a transaction, or do so more than once, it does not mean we have any obligation to do so in the future.

When we dishonour/reject a payment.

If you make a transaction from your account(s) and there are insufficient funds available within the account(s) or the funds have not been cleared, your payment may be dishonoured.

When your credit rating could be affected.

If your account(s):

- become overdrawn without arrangements; and
- remain overdrawn for more than 60 days after the end of the 20 day period we allow for you to repay the amount overdrawn, then we may commence enforcement action and disclose your default and certain personal information to a credit reporting body.

Under the *Privacy Act 1988*, a credit reporting body (within the meaning of that Act) may collect and hold default information (within the meaning of that Act) in relation to the default. A default listing with a credit reporting body will remain on your file for a period of up to 5 years and may affect your ability to obtain finance or credit.

Our privacy policy includes important information about credit reporting, including details of the credit reporting bodies to which we are likely to disclose your credit information. You can access our privacy policy from westpac.com.au or by calling 132 032.

4.5 Are you having financial difficulty?

When you overdraw your account, there may be occasions when repaying this debt becomes difficult. Should this arise, you should promptly contact us via Telephone Banking or visit your branch to discuss options that may be available.

4.6 Joint accounts.

If your account is held jointly, the credit balance of a joint account is held jointly by all account holders. This means that each account holder has the right to withdraw all available funds in the account.

The joint account holders must all sign an authority telling us how the account can be operated.

The authorised method of operation can be:

- jointly – where two or more signatories must act together; or
- severally – where signatories must act individually.

The joint account holders can change this arrangement at any time by signing a new account authority or amending the existing one. However, we will normally treat all authorities for operating the joint account as cancelled once we know of your death (and certain conditions have been met) or of your bankruptcy. Also, regardless of any authorities to operate, any party to a joint account can require us to operate the account only on the signature of all parties. This might be done if there is a dispute between the joint account holders. Visit any branch for assistance. If you ask for an account to be operated jointly, some account features may not be available (for example, card access).

Joint account holder responsibilities.

It's important to understand your responsibilities prior to opening a joint account.

You should know that:

- The liability of joint account holders on an account is joint and several so if one or more account holders overdraws the account, each joint account holder may be liable for payment of all or any part of the amount overdrawn.

- In Online Banking, you can view the accounts you have with joint account holders. All joint account holders can authorise to on-share access to the account with your other authorised users in Online Banking. Refer to the Online Banking Terms and Conditions for an explanation of this feature.
- Joint account holders will receive paper statements unless we agree otherwise with you. Please see the 'Current account information and account statements' section in this document.
- We may accept a cheque into a joint account which is payable to any one or more named account holders.
- If one joint account holder dies we will treat the credit balance in the joint account as owing to the surviving account holder(s).

5. Organising an overdraft.

An overdraft is a line of credit on your eligible accounts, available if you meet standard credit assessment criteria. It allows you flexibility in the amount you can borrow (up to an agreed limit) and in the repayments you make (no minimum repayments required). Temporary and permanent overdrafts may be available.

6. Interest rates that may apply on your account.

Interest rates on all accounts may change at our discretion.

6.1 Interest that's paid to you.

If you have a positive balance in your Westpac One, Westpac One Basic, Westpac One Premium, Westpac Passbook 55+ and Retired, Passbook, Premium Saver, Personal Cheque, Bonus Saver, Cash Management, Cash Management Investor Option account, Max-i Direct, you may earn interest.

Details of current deposit interest rates applicable to your accounts are:

- printed on your account statement (if applicable);
- printed on the interest rate sheet which can be obtained from any branch;
- available on request.

You can also visit westpac.com.au, visit a branch or contact Telephone Banking.

6.2 How the interest you earn is calculated and paid.

For all accounts included in this booklet credit interest (excluding Westpac Passbook 55+ and Retired and Personal Cheque accounts) and debit interest (if applicable) is calculated on the daily closing balance of your account using the following formula:

$$\frac{\text{Daily closing balance}}{365} \times \frac{\text{Interest rate}}{100}$$

For all accounts (except Personal Cheque), balances in your account on and after the last business day of the month, including deposits made to your account on or after the last business day of the month, will not be included in the interest calculation for that month, but in the interest calculation for the following month.

For Westpac One, Westpac One Basic, Westpac One Premium, Bonus Saver, Cash Management, Cash Management Investor Option, Max-i Direct, Westpac Reward Saver, Westpac Student Reward Saver, Westpac Cash Manager, interest is credited to your account(s) on the last business day of each calendar month.

For Classic account credit interest is credited to your account on the last business day of March, June, September and December.

For Westpac Passbook 55+ and Retired accounts, deposit interest is calculated using the 'part' or 'split' balance method.

For Passbook accounts, credit interest accrues daily and is credited to your account six monthly on the last business day of March and September.

For Premium Saver accounts, credit interest accrues daily and is credited to your account quarterly in arrears on the last business day of March, June, September and December.

There is no interest payable on the Personal Cheque account.

6.3 Interest rate types.

Listed below are details of the interest rate types specific to our accounts.

Interest rate types – split.

On Westpac Passbook 55+ and Retired, deposit interest is calculated using the 'part' or 'split' balance method. The interest is calculated daily and paid quarterly (on the last business day of March, June, September and December) on each balance amount that falls within the balance tier.

Interest rate types – tiered.

Tiered interest rates enable customers to receive a higher rate of interest on their entire balance as their funds grow from one tier level to the next.

Tiered rates of interest are paid on Passbook, Premium Saver, Bonus Saver, Cash Management, Cash Management Investor Option, Westpac Reward Saver, Westpac Student Reward Saver, Westpac Cash Manager and Classic Accounts.

Interest rate types – bonus interest.

For individual savings accounts in Westpac One, Westpac One Basic, Westpac One Premium, Westpac Reward Saver, Westpac Student Reward Saver and for Bonus Saver accounts, in addition to the base interest rate (where applicable), bonus interest is payable on the total account balance, provided two criteria are satisfied. The first is that at least one deposit must be made, and no withdrawals of any type (except bank account fees, government transaction taxes or withdrawal of funds to place in Westpac Term Deposit) are to be made on or before the last business day of the calendar month. The second is that you must keep a positive/credit balance in your account at all times during the calendar month. However, no bonus interest is payable on balances for the month in which an account is closed. Bonus interest, if any, is paid in addition to the base interest (where applicable).

For individual savings accounts that meet the bonus interest criteria for the current month but not for the following month, interest accrued on and after the last business day of the current month will not be paid. However, for individual savings accounts that do not meet the bonus interest criteria for the current month but qualify for bonus interest for the following month, interest accrued on and after the last business day of the current month will be included in the interest calculation for the following month.

If you meet the bonus interest criteria, bonus interest will be paid to the account on the full balance up to \$250,000. Bonus interest will not be paid on the portion of the balance above \$250,000.

For Westpac One and Westpac One Basic packages, tiered interest is not paid on accounts in your package, however bonus interest is paid on eligible savings accounts (i.e eligible savings accounts) with balances up to \$250,000. Interest is not paid on the portion of the account balance over \$250,000. For Westpac One Premium, tiered interest is paid on the total of the credit balances of the accounts in your package and bonus interest is paid on eligible savings accounts.

Debit Interest.

To avoid being charged interest on any unarranged debt, you should always try to keep a positive balance in your deposit accounts.

If your account becomes overdrawn without arrangement, debit interest will be charged to that account. It will be calculated daily on the debit balance (and deducted on the last business day of each month) using the then current Unarranged Lending Rate (ULR) until the account balance is positive again.

6.4 Bonus interest for Reward Saver and Student Reward Saver.

Westpac Reward Saver and Student Reward Saver Bonus Interest will be payable if during a month (being the period from close of business on the last business day of the previous month to close of business on the last business day of the current month):

1. your account balance has not fallen below \$0; and
2. you have made a deposit of:
 - a. \$50 or more for Reward Saver; or
 - b. any amount where the account is a Student Reward Saver, a Reward Saver (with all account holders are under 21), or a Reward Saver held as 'As Trustee For' a child/children who is/are all under the age of 18; and

3. you have made no withdrawals.

Bonus interest will be credited to your account at the applicable Westpac Reward Saver or Westpac Student Reward Saver bonus rate for each day of that month. Bonus interest is calculated daily.

Please note:

- Transferring an amount from your Westpac Reward Saver or Westpac Student Reward Saver to a Westpac Term Deposit through a Westpac branch is not considered a withdrawal for the purposes of bonus interest calculation.
- Transaction processing times will vary depending on the transaction type. A transaction will be recorded by close of business on a day according to the system in which the transaction is processed. For processing and cut-off times for Online Banking and Telephone Banking refer to the separate terms and conditions. For branch and ATM transactions refer to the 'Ways of accessing your account' section. To help you qualify for monthly bonus interest, we recommend you ensure funds are received by the last business day of the month.
- For accounts where a deposit of any amount is required to qualify for bonus interest, the amount to be deposited to earn bonus interest will automatically be increased to \$50 or more:
 - for Reward Saver accounts held 'As Trustee For', when the eldest child turns 18; or
 - for Reward Saver accounts where account holders were under 21, when the eldest account holder turns 21; or
 - for Student Reward Saver accounts, when any account holder ceases to be a full-time student (at which time the account will be converted to a Reward Saver).

7. Stopping a payment.

7.1 How to stop a cheque payment.

If you write a cheque and want to stop the payment, you can do so by notifying us before the cheque has been paid.

You should contact Telephone Banking or give your branch written and signed instructions and provide the following details of the cheque:

- account details;
- cheque number;
- amount of the cheque;
- name of the payee (the person you've written the cheque out to);
- date of the cheque;
- if the cheque was crossed or open.

There is a fee for stopping a cheque, but this will not apply if your cheque book has been lost, stolen, destroyed or is no longer required and the cheque forms had not already been signed.

7.2 How to stop a Periodical Payment.

When you have authorised the Bank to make regular automatic payments from your account, and you want to stop these payments, you must advise the Bank at least one business day before the next payment is scheduled. You will need to provide full details including:

- the payment amount;
- when it's due;
- the payee;
- the account it normally comes from.

7.3 How to stop a regular transfer.

When you have authorised the Bank to make a Regular Transfer from your account and you want to stop these transfers, you must advise the Bank at least one business day before the next transfer is scheduled.

You will need to provide full details including:

- the payment amount;
- when it's due;
- the account it normally comes from;
- the payee.

7.4 How to stop a Direct Debit or a regular payment.

You can authorise another party to debit your account for payment of services (for example, life insurance premiums or medical benefit contributions). If you want to stop the arrangement, you can do this in two ways:

- contact the authorised party yourself to request a cancellation; or
- we can contact the authorised party on your behalf to request a cancellation.

The Bank will promptly process any:

- instruction by you to cancel a direct debit request relevant to a banking service we provide to you; or
- complaint by you that a direct debit was unauthorised or otherwise irregular.

When you contact us to request the cancellation, we can complete the request on your behalf and forward it to the authorised party. We will then put a 'stop' on your account which will prevent all withdrawals by the previously authorised party for a period of three years. You can request this 'stop' to be cancelled at any time.

7.5 How to stop a BPAY payment.

We will not be able to stop a BPAY payment once you have instructed us to make the BPAY payment.

8. When you haven't used your account for over 6 months.

8.1 Inactive accounts.

If your account becomes inactive we may close your account without any notice to you.

Your account becomes inactive if:

- you do not make any deposits and/or withdrawals during a continuous six-month period; and
- the balance of your account is nil or in debit without any arrangements.

8.2 Unclaimed monies.

If you have not made a deposit or a withdrawal from your account for seven years we may close your account, and transfer any prescribed money in your account to the government. We will usually notify you before we close your account, but there may be circumstances where we are not able to (such as where our record of your address is out of date).

You can visit any branch to find out how to recover unclaimed money (although it may take three months or more to recover).

9. When the Bank can combine your accounts.

Deposit accounts should not be overdrawn unless you have made prior arrangements with us. If you overdraw your account without arrangement or beyond the agreed overdraft limit when formal overdraft arrangements do exist, we may automatically combine your accounts: that is, transfer sufficient money which is kept in any other account with us, held in your name(s), to clear the debt.

We may also transfer money kept in your deposit account(s) to clear debts which you owe us in other loan or deposit accounts. If we do this, the balance of the account from which we have transferred the money will reduce by the amount used for this purpose.

You agree that you may not set off any amounts we owe you (for example, credit balances in your other accounts) against amounts you owe us.

If we exercise our right to combine accounts, we will notify you promptly in writing at the address shown in our records.

10. How to close your accounts.

You or any other authorised person can close your accounts at any time simply by asking at any branch. Most accounts can also be closed by calling Telephone Banking. Another financial institution may close your accounts on your behalf by fax or by mail.

On rare occasions we may also exercise our discretion to close accounts due to unsatisfactory conduct or for any other reason we deem appropriate, such as where an account that is designed for use by our personal customers is being used for business purposes. If this happens, we will notify you in writing at the address shown on our records and will also enclose a Bank cheque for the net credit balance of the accounts.

10.1 How your closing balance (Termination Value) is calculated if your account balances are in credit.

The net credit balance of your accounts is calculated as credit balance plus deposit interest, if any, less any accrued account fees and government charges applicable up to the closing date. Monthly fees will apply even though the accounts have been open for only part of the month.

10.2 How your closing balance (Termination Value) is calculated if there are uncleared funds or your accounts are overdrawn.

We cannot make available any uncleared funds at the time you request that the accounts be closed, until those funds become cleared. If the accounts have a debit balance, you must pay to us the balance plus any accrued debit interest, account fees including monthly or quarterly fees and government charges applicable up to the closing date.

10.3 Things to remember when closing your accounts.

When you close your accounts you must provide to us any unused cheques, passbook, and any card which operates the accounts (including any card issued to an additional cardholder). An account with cheque access may only be closed once all outstanding cheques written on the account have been presented. We reserve the right to return any cheques presented for payment after the account has been closed. Make sure you notify anyone who either directly credits or debits your accounts and be sure to cancel any Periodical Payments or Regular Transfers either to or from the accounts you are closing.

Ways of accessing your accounts.

Your choices at a glance.

As the table below shows, there are many ways you can use your accounts, with some of these services available 24 hours a day, 7 days a week. Choose the services that work best for you – they're all detailed in the rest of this section.

Access channel	What it offers
ATM ¹	Get access to your cash 24 hours a day, 7 days a week in Australia, or overseas wherever you see a Mastercard/Cirrus logo.
BPAY	Pay your bills 24 hours a day, 7 days a week using Telephone Banking and Westpac Online Banking – direct from your account.
Branch	See our branch staff for over-the-counter transactions, sales, advice, and help with services like Telephone Banking and Westpac Online Banking.
Cheque	Convenient for paying bills and a lot safer than carrying large amounts of cash.
eftpos	Purchase goods or services wherever eftpos is accepted, including online.
Westpac Online Banking	See all your accounts on one screen to get a better picture of your banking instantly.
Telephone Banking	Check balances, pay bills and transfer money between your accounts automatically, wherever and whenever you like, with just one call.
Debit Mastercard	Pay for purchases in Australia or overseas wherever Mastercard is accepted, including online or over the phone.

11. Branch.

Our branch staff are available to talk to you in person about products and services, offer advice, and show you how to use services you may not be familiar with, such as Telephone Banking and Westpac Online Banking.

What you need Debit Mastercard or Handycard and PIN or signature verification.

11.1 What you can do at a branch

- Open accounts.
- Check account balances.
- Obtain balance summaries.
- Get details of your transactions.
- Deposit cash
- Withdraw cash.
- Transfer funds.
- Cash cheques.
- Ask about ways to minimise fees.
- Get mini-statements and get a copy of a previous statement.
- Deposit cheques over-the-counter.
- Deposit cheques via Express Deposit facility.
- Get advice about the right product for your needs.
- Purchase Bank cheques, an overseas draft or travellers cheques.

1. At most ATMs.

12. Bank@Post.

At participating Post Offices, customers can:

- Withdraw cash (up to a daily limit of \$1,000). However, cash cheque withdrawals are not permitted.
- Make cash and cheque deposits (up to a daily limit of \$7,000 for cash and less than \$1 million for cheques. For mixed cash and cheque deposits, the total limit is less than \$1 million per customer, of which no more than \$7,000 can be cash).
- Have their identity verified (for new Westpac customers).
- Make account balance enquiries. Westpac customers are not charged extra fees to use the Bank@Post service.

13. ATMs.

What you need Debit Mastercard, Handycard and PIN.

13.1 What you can do at Westpac branded ATMs.

- Withdraw cash 24 hours, 7 days¹.
- Obtain a mini-statement.
- Deposit cash and cheques¹.
- Transfer money between linked accounts.
- Get account balances and balance summaries.
- Purchase selected vouchers.



ATMs are located wherever you see the above symbols.

13.2 What you can do at St.George/BankSA/Bank of Melbourne branded ATMs.

- Withdraw cash 24 hours, 7 days (at most ATMs).
- Get account balances.

Access to your accounts is also available through non-Westpac branded ATMs (including overseas bank ATMs via the Mastercard ATM network) which allow you to obtain account balances or withdraw funds. Please note that daily cash withdrawal limits may apply at non-Westpac group¹ ATMs. Other restrictions may also apply.

1. Non-Westpac Group branded ATMs apply an ATM operator fee by the ATM Owner, which is disclosed at the time of the transaction on the ATM screen. This fee will be debited on the day (or next business day) of the transaction and itemised separately on your statement.

14. POS (Point of Sale) transactions.

Using your Debit Mastercard or Handycard at POS, you can pay for goods and services and obtain cash directly from your deposit account at most retail and service outlets (some outlets do not offer a cashout facility).

What you need Debit Mastercard or Handycard and PIN.

14.1 What you can do at POS (Point of Sale) terminals.

- Make purchases without cash.
- Withdraw cash at the same time from your savings or cheque account.
- Have the choice of account (linked accounts only).
- Get a printed receipt.
- Use your compatible device to make a payment with a mobile wallet.

14.2 Our responsibilities and liabilities (Electronic banking access).

We will maintain electronic banking access to the nominated accounts at all times unless:

- an electronic banking terminal malfunctions or is unavailable;
- a merchant refuses to accept your card;
- at least one of the accounts is overdrawn or will become overdrawn without prior arrangement, or is otherwise considered out of order by us.

The Bank may, at any time, alter the types of accounts which may be operated, or the types of transactions performed, or the types of electronic banking terminals that may be accessed using the card. See page 5 for information about notice we will give you if we make any such change.

14.3 What happens if an electronic banking terminal does not work?

We will be responsible to the person(s) who owns the account for any loss, which occurs because an electronic banking terminal accepts your instructions but fails to carry out the transaction requested.

If you are aware that the electronic banking terminal is not operating properly we will only be responsible for correcting the relevant account and refunding any fees or charges.

Otherwise, we will not be responsible if an electronic banking terminal does not accept your instructions or your card fails to work in the terminal, such as where your card is faulty, or an electronic banking terminal malfunctions or is unavailable.

15. Telephone Banking.

Telephone Banking lets you check balances and transactions pay bills and transfer money automatically wherever and whenever you like, with just one call. And, if you need help, a Customer Service Representative is one push of a button away.

What you need 8-digit customer number and 3-digit access code.

15.1 Getting started.

To start using Telephone Banking, here's all you need to do:

- call 132 032;
- have your 8-digit customer number handy;
- when your call is answered, select the appropriate menu option to speak with a Customer Service Representative who will then ask you several questions to confirm your identity;
- you will be asked to select a 3-digit access code.

You will need your 8-digit customer number and your 3-digit access code are all you need to use both self-service and staff-assisted Telephone Banking. These numbers will give you access to all accounts under your customer number. For more information, see the 'Banking Options' booklet and the 'Terms and conditions applying to Telephone Banking', available from any branch.

16. Westpac Online Banking.

You can use Westpac Online Banking to get a better picture of your banking. Not only can you see your accounts instantly, you can also pay almost anyone in Australia or overseas at any time and print out statements fee-free.

What you need 8-digit customer ID and 6-character alpha-numeric password.

We may also issue you with a token device or send you Westpac Protect SMS Codes to use with Westpac Online or Business Online Banking. If we do, you will also need that token device or SMS code. Information about the token device and SMS code is set out in the Westpac Online Banking Terms and Conditions.

16.1 Getting started.

To register for Westpac Online Banking, call 1300 655 505 (24 hours, 7 days a week). When you use Westpac Online Banking for the first time you will be required to accept the terms and conditions that are provided online.

You can view terms and conditions for Westpac Online Banking prior to using the service by visiting www.westpac.com.au.

17. BPAY®.

17.1 What you can do with BPAY.

- Register for BPAY view and pay bills and receive your bills with BPAY View™ 24 hours – 7 days.
- Schedule payments in advance using BPAY.
- Obtain a receipt number.
- Use via Telephone Banking or Westpac Online Banking 24 hours – 7 days.
- Add funds to a Term Deposit when the Term Deposit is due to be renewed.
- Choice of accounts to pay from (however some billers do not accept payments from credit cards).
- Register with BPAY “View Billers” to receive online access to bills.

17.2 Getting started.

You don't need to register for BPAY bill payment facility; all you need to do is either call Telephone Banking or log on to Westpac Online Banking.

Then simply provide the biller code and reference number (and possibly other information) that appears on the bill or invoice. We'll debit your nominated account with the amount you specify.

You can schedule a BPAY payment to be made the future. Cleared funds must be available in the account the day before the payment is made.

Details of BPAY payments, including a receipt number, will appear on your account statement.

17.3 Rules about BPAY.

The Bank is a member of the BPAY Electronic Payments Scheme (BPAY scheme). You can ask us to make payments on your behalf to billers who wish to receive the payments through the BPAY scheme. The BPAY scheme cannot order a stop payment once you have instructed the Bank to make that payment.

BPAY payments can be initiated through Telephone Banking and Westpac Online Banking. The following terms and conditions apply to BPAY through either Telephone Banking or Westpac Online Banking.

17.4 Future dated payments.

If we are unable to make a BPAY payment at the future payment date we will advise you by letter. A payment may not be able to be made due to insufficient funds, an invalid account or because the biller no longer participates in the BPAY Scheme.

17.5 Correct and incorrect amounts.

Please ensure that you specify the correct amount that you wish to pay. If you instruct a BPAY payment and later discover that:

- the amount you specified is greater than the required amount, then you must contact Telephone Banking;
- the amount you specified is less than the required amount, then you can make another BPAY payment to make up the difference; or
- if you do require a complete BPAY payment refund you can contact Telephone Banking.

17.6 BPAY payments and system cut-off times.

Billers participating in the BPAY scheme will treat BPAY payments you make as received according to the table below.

If the BPAY payment is made	Payment will register as received
Before 6.00pm Sydney time on a business day.	On the date that you make the BPAY payment.
After 6.00pm Sydney time on a business day.	On the next business day.
On a non-business day.	On the next business day.

17.7 Delays.

Delays might occur because we received your BPAY instructions after the times referred to above or because another participant in the BPAY scheme is not complying with its obligations. The Bank cannot be responsible for such delays.

If the Bank is advised that your BPAY payment cannot be processed by a biller, we will contact you to advise you of this, credit your account with the amount of the BPAY payment, and take all reasonable steps to assist you in making the BPAY payment as quickly as possible.

17.8 Other concerns and their solutions.

Please tell the Bank promptly if you become aware of:

- any delays or mistakes in processing your BPAY payments;
- if you did not authorise a BPAY payment that has been made from your account;
- if you think that you have been fraudulently induced to make a BPAY payment.

We will attempt to rectify any such BPAY payments (other than incorrect payment amounts that you must pay) in the way described in the liability section immediately below. However, except as set out in the liability section, we will not be liable for any loss or damage you suffer as a result of using the BPAY Scheme. If you make an erroneous or mistaken payment, this will not satisfy part or whole of your underlying debt to the biller.

17.9 If you suspect fraud.

If you make a BPAY payment because of the fraud of a person involved in the BPAY Scheme (e.g. a biller), then that person should refund you the amount of the fraud induced payment. If you are not able to obtain a refund then please advise the Bank and the Bank will inform you of other rights of recovery you may have under the BPAY Scheme rules.

17.10 Consequential loss.

The Bank is not liable for any consequential loss or damage you suffer as a result of using the BPAY Scheme, other than in relation to any breach of a condition or warranty implied by law in contracts for the supply of goods and services which may not be excluded, restricted or modified at all, or only to a limited extent.

17.11 Liability for BPAY transactions.

With respect to BPAY transactions, the account holder will not be liable for loss of funds if a BPAY payment is made:

- to a person or for an amount which is not in accordance with the user's instructions; or
- in accordance with a payment direction which appeared to us to be from a user or on a user's behalf but for which a user did not give authority; and
- the account was debited for the amount of that payment.

In these situations, we will credit that amount to the account.

In situations where the account holder is liable for loss of funds by virtue of the above liability provisions, the account holder must pay us the amount if, after 20 business days of us attempting to recover it from the payee, we cannot do so.

18. Cheques.

A cheque provides a convenient way of paying a bill or receiving a payment and it's a lot safer than carrying a large amount of cash.

18.1 What cheques offer.

- Pay bills.
- Pay others.
- Safety (don't need cash).
- Stop payment if necessary (on cheques you have written).
- Early clearance available (on cheques you have received).

18.2 Personal cheques.

Cheques are available on transaction accounts in a Westpac One package and a Westpac One Premium package, Classic, Cash Management and Cash Management Investor Option and Personal Cheque accounts. Cheque access is not available on the other accounts in this booklet.

A cheque book is ideal if you need to write cheques regularly, and saves you from visiting a branch to purchase Bank cheques. The cheques are drawn on your account and are prepared by you.

There is a variety of books for you to select from, which range in size and quantity, including pre-stamped 'not negotiable' books or those personalised for you.

A new cheque book is mailed to the same address as your account statement and will be automatically reordered and mailed to you when you are 80% of the way through your current cheque book. Cheque books can also be ordered via Telephone Banking or by visiting any branch.

18.3 Open or 'uncrossed' cheques.

An open cheque is one that is uncrossed, that is, a cheque that does not have two parallel lines across it. It is an instruction to the Bank to pay anyone who presents the cheque (assuming that the cheque is a 'bearer' cheque) at the branch of the Bank where the drawer's account is held, rather than the cheque being required to be deposited into the account. If the cheque was lost and presented for payment by the person who found it, the Bank would not normally be responsible for reimbursing the money to the drawer. You should always make your instructions clear.

18.4 'Not negotiable' cheques.

A cheque is a negotiable instrument that is, it can be passed from one person to another. A crossed cheque, with or without the words 'not negotiable' written between the lines, protects the 'true owner' in case it is lost or stolen. For example, if someone persuades a tradesperson to accept a stolen 'not negotiable' cheque as payment for a service, the tradesperson would be liable to refund the amount of the cheque to its rightful owner, provided the thief cannot be located or cannot make good the loss.

18.5 Account payee only cheques.

If you write 'account payee only' on a crossed cheque, you are instructing us that you wish the cheque to be paid into the account of the person you have named on it.

18.6 'Or bearer' cheques.

If the words 'or bearer' appear at the end of the line on which you have written the payee's name and you leave the cheque uncrossed and without the words 'not negotiable' on it, we will have to pay the proceeds to anyone who presents the cheque. If, on an uncrossed cheque, you cross out 'or bearer' or write in 'or order' and the cheque is presented for payment in cash, we have to pay the proceeds only to the person whose name is on the cheque, or as they direct.

19. Rules about depositing cheques.

19.1 Third party cheque deposits.

Cheques can normally only be deposited into the account of the person(s) or company named as payee on the cheque.

If you are depositing a cheque to your account, where you are not the person(s) or company named (i.e. you are a 'third party'), please ensure that the payee transfers ownership to you by signing the back of the cheque in the following manner:

Please pay (your account name)

Signed (payee's signature)

In addition, at the time you make the deposit, we will ask you how you got the cheque. This is to confirm your ownership of the cheque and avoid problems that sometimes occur with lost or stolen cheques.

If the cheque has not been properly signed over to you, or if a satisfactory explanation is not given as to how you received it, the Bank may refuse to accept deposit of the cheque.

19.2 Withdrawing money from a deposited cheque.

Funds may be withdrawn after three business days. (In certain uncommon circumstances, this may be extended by a further one, or even two, business days). However, in some cases withdrawals may be permitted earlier. This is only done at the Bank's sole discretion and you should contact your branch. When drawings are made before a deposited cheque is cleared, you will have to reimburse us if the cheque is subsequently dishonoured. A cheque is dishonoured when there aren't sufficient funds in the account of the writer of the cheque or there is some irregularity in connection with the cheque.

19.3 How to get access to cheque funds early.

The value of the cheque that you deposit to your account is normally made available to you after 3 business days.

A valid cheque can sometimes be cleared on the day it is presented if you are willing to pay for the service, which is called 'Special Answer'.

The cheque will be cleared for you to withdraw the funds once it is paid by the other bank.

19.4 Dishonoured cheques deposited into your account.

If a cheque is returned to us unpaid it means it has been dishonoured by the bank on which the cheque was drawn. If that happens we may return the cheque to you. We will also reverse the entry in your account, that is deduct the amount we credited. If the cheque you deposited is not paid, it is your responsibility to pursue payment from the person who gave it to you. There are a number of reasons why a cheque may be dishonoured, some of which are:

- there are insufficient available funds in the account of the drawer (the person who signed the cheque) to cover the amount written on the cheque;
- the cheque is not signed, the signature is not valid or more than one signature is required;
- the cheque is post-dated – i.e. presented for payment before the date that is written on it;
- the cheque is stale – presented for payment more than 15 months after the date written on it;
- the cheque has been materially altered without the alterations being properly signed or initialled by the drawer or another authorised person;
- the cheque has been 'stopped' by the drawer (see clause 18.1 for more information on 'stopping' cheques and any fees involved);
- there is a court order which prevents the drawer's account being used;
- the Bank has been notified of the drawer's death, mental incapacity or bankruptcy.

You are charged a fee for every cheque you issue that is dishonoured (known as an 'outward dishonour'). On a personal account if you deposit a cheque from someone else and it is dishonoured (known as an 'inward dishonour'), you will not be charged a fee. If a cheque has not been cleared, we will notify you as soon as possible.

19.5 Bank cheques.

Bank cheques, drawn by a bank on itself, are a widely accepted means of safe payment, and a safe alternative to carrying large amounts of cash. Bank cheques can be purchased at any branch where they are prepared on the spot.

Bank cheques can also be purchased online via our Westpac Online Banking service. With this option you must have an existing account.

Bank cheques can also be purchased online via our Westpac Online Banking Service. With this option you must have an existing account.

Fees for bank cheques purchased via our Westpac Online Banking service will be debited to your account along with the value of the bank cheque purchased.

A bank cheque has to be cleared like any other cheque and may be dishonoured if it was lost, stolen, destroyed, our signature was forged, the cheque was fraudulently and materially altered, and for other reasons that would affect its validity.

If a bank cheque is lost, stolen, or destroyed, please contact any branch immediately.

If a bank cheque is no longer required, it may be cancelled and refunded at any branch.

Tips for using cheques

- Always be careful when writing a cheque or accepting one. Take time to make sure that it is accurate, properly crossed (when required) and signed. Then double-check it. That way you'll minimise the risk of forgery or fraud.
- Don't leave gaps between words and figures – use all the space and add 'only' to the amount to be paid where it does not include any cents (e.g. fifty dollars only).
- Fill up any empty spaces with a horizontal line.
- Never use a pencil, non-permanent ink pen or a correctable typewriter to write a cheque as it can be easily erased and altered.
- Never sign a cheque before you use it (and never sign a blank cheque).
- When you alter a cheque you have written, you must sign your name or initials next to where you made the alteration.
- Tell the Bank immediately if a cheque, your cheque book or some forms from your cheque book have been lost or stolen. This will enable us to stop unauthorised cheque payments and prevent or minimise resulting losses.
- Never leave your cheque book where it can be found by someone else.

A guide to using your card.

20. Debit Mastercard and Handycard.

When you first open your accounts, you will be offered a Debit Mastercard or Handycard. You can use your Debit Mastercard or Handycard to get instant access to your funds at ATMs throughout Australia and overseas, and at outlets that have the eftpos logo within Australia.

In addition, you can use your Debit Mastercard:

- online or over the phone to purchase goods and services;
- to pay bills using BPAY;
- to make purchases overseas wherever you see the Mastercard logo; and
- at merchants with a contactless terminal to purchase goods and services of \$100 or less without having to sign or enter a PIN.

In Australia, where your Handycard was issued after 30 November 2017 you can also use your Handycard to purchase goods or services by holding your Handycard in front of a contactless terminal (where available) and waiting for the transaction to be confirmed. There is no need to sign or enter a PIN for purchases \$100 or less. You can use your Handycard to purchase goods or services online where eftpos is accepted.

A Debit Mastercard or Handycard comes free with your account, although they are not available on a Westpac Passbook 55+ and Retired, Passbook or Premium Saver account. A Debit Mastercard will only be issued if the customer meets the eligibility criteria. Customers must be 14 years of age or over and have an Australian residential address to be eligible for the card.

If you decided not to obtain a Debit Mastercard or Handycard at the time your account was opened, you can apply for one at any time in the future. Simply visit any branch or www.westpac.com.au or call Telephone Banking on 132 032.

20.1 Using your card at POS Terminals.

The Bank's cards are generally accepted at any merchant in Australia displaying the eftpos logo. When you make a transaction at an ATM or POS terminal, you authorise us to act on the instructions you enter into the terminal. When purchasing using POS you should ensure that the transaction amount is correct before you enter your PIN at the terminal or you sign a transaction voucher as by doing so you indicate your agreement that the transaction amount is correct.

At various retail and service outlets you have the convenience of paying for goods and services and (at some outlets) obtaining cash directly from your account (known as 'cash out') by presenting your Debit Mastercard or Handycard. Please note that for Debit Mastercards where you select the 'credit' or 'Debit Mastercard' option on the POS terminal, or for Debit Mastercards or Handycards where you make a contactless transaction, you cannot get 'cash out'.

21. Using your Debit Mastercard.

You can use your Debit Mastercard to purchase goods/services from merchants or withdraw cash from ATMs in the following ways:

- at merchants in Australia or overseas
 - (a) by pressing the 'credit' or 'Debit Mastercard' option and signing the transaction slip or entering your PIN;
 - (b) making a contactless transaction at a contactless terminal and waiting for the transaction to be confirmed. In Australia there is no need to sign or enter a PIN for purchases of \$100 or less. At merchants overseas, you may not need to sign or enter a PIN for small value transactions;
- at merchants in Australia – by pressing the 'cheque'/'savings' button (if applicable) and entering your PIN;
- over the phone – by quoting the Debit Mastercard number and expiry date on the front of your card;
- online – by using the Debit Mastercard number and expiry date on the front of your card;
- withdraw cash at ATMs – by pressing the 'cheque'/'savings/credit' button (if applicable) and entering your PIN.

All transactions you make using your Debit Mastercard will be counted towards the free monthly withdrawal allowance that may apply to the deposit account(s) linked to your card.

Some fees and charges apply when you use your Debit Mastercard. Refer to the 'Summary of fees and charges' table for your account type for details.

21.1 Mastercard PayPass™.

A Debit Mastercard with the Mastercard PayPass logo on the front has inbuilt PayPass technology and is capable of making contactless transactions. This allows you to make purchases of \$100 or less at participating merchants without having to sign or enter your PIN. You need to 'tap' your Debit Mastercard on the contactless terminal and wait for the transaction confirmation. Tapping your card is you agreeing that the transaction amount is correct.

You can still choose to swipe or insert your card and enter your PIN to authorise the transaction.

21.2 Gambling preference requests.

(a) For Debit Mastercard® the account holder can request us to decline transaction authorisation requests that we receive and that we are able to recognise as an authorisation request for a gambling transaction. An account holder can make or cancel such a request (a gambling preference request) by calling us or by another means offered by us from time to time.

(b) Where we have received and accepted a gambling preference request from an account holder, we will decline to authorise card transaction authorisation requests that we receive in respect of the applicable card, in circumstances where the merchant category code provided with the transaction authorisation request identifies the merchant as offering gambling services. We will continue to decline such transaction authorisation requests until the request has been cancelled by the account holder and implemented by us. When a cancellation request is made to us by the account holder, a period of up to two business days may elapse before the cancellation request will be implemented. Separately, a cancellation does not prevent a later gambling preference request from being made by an account holder.

(c) There are some situations where we will not be able to comply with an account holder's request to decline the authorisation of gambling related card transactions. These situations will arise:

- where the merchant category code provided to us is not one that allows us to identify that the authorisation request is related to a gambling transaction;
- where the transaction is a recurring transaction that you have authorised;
- where you make a payment using BPAY or to withdraw cash from an ATM;
- where (at the relevant time) any of our relevant systems is "off-line", or otherwise impaired or interrupted;
- where the authorisation request is not sent to us, or received by us, for our review and for processing by our system (which may occur, for example, where the transaction authorisation occurs under a delegated authority held by the merchant, the relevant card scheme provider or a third party transaction processor);
- where 'Cheque' or 'Savings' is selected at Point of Sale terminals;
- where the transaction is made using a contactless payment method and the merchant has chosen not to process the transaction through Mastercard; and
- where the transaction is made using a Westpac Handycard.

22. Authorising Debit Mastercard transactions.

Generally all transactions will need to be authorised by us before they can proceed. Prior to any transaction being completed, the merchant or other person involved in the transaction may obtain an authorisation for the transaction.

The purpose of this authorisation is to confirm that there are sufficient funds available in the default deposit account for the transaction. This authorisation may be completed for a transaction that occurs at a later time such as hotel accommodation and car hire.

22.1 Regular payments.

You can purchase goods or services at any time by authorising another person or company (merchant) to transact on the default deposit account by quoting your 16-digit Westpac Debit Mastercard number and expiry date.

To cancel such an authority, you must notify the merchant. Please note, unlike Direct Debits, Westpac is unable to cancel a regular payment (also known as a card recurring payment) on your behalf. Until you cancel your authority, the merchant is entitled to request Westpac to debit the account and Westpac is obliged to process this request. If the merchant does not comply with your request to cancel the authority, you must provide Westpac with a copy of the correspondence with the merchant to enable Westpac to dispute the relevant transaction(s) on your behalf.

Once the authorisation is obtained, it will reduce the amount of available funds in the account. If the purchase or other transaction is not completed, the amount of available funds in the account may continue until the authorisation is cleared.

22.2 Mismatched authorisations.

Some merchants may request confirmation that you have sufficient funds in your account to meet the anticipated cost of goods and services they will supply (this is a common practice in hotels and car rental agencies). We treat this request as a 'request for authorisation'. Once the authorisation is made, the available funds in your account are reduced by up to the amount anticipated by the merchant. This means the balance in your account may not indicate the correct amount until the authorisation is cleared and you may find you have reduced funds in your account. When the goods and services have been supplied the merchant may request a subsequent authorisation for the actual costs. This may have the effect of reducing your available balance further by the sum of two authorisation amounts.

22.3 Delayed authorisations.

Debit Mastercard transactions may take some weeks to be processed and debited to your account. If we gave an authorisation for the purchase or payment, the balance on your account may be greater than the available funds in your account. Please consider this whenever you reconcile your account statement.

For example, if you use your card to purchase fuel and/or other goods or services at a petrol station by swiping your card at a fuel pump, an authorisation for the amount of sixty dollars (\$60) will be processed to your account to cover the anticipated amount of the purchase. If the subsequent purchase amount is less than fifty four dollars (\$54) or greater than sixty six dollars (\$66), the sixty dollar authorisation will remain until the authorisation is cleared. This will temporarily reduce the amount of available funds in that account.

This authorisation process will not occur if you press the 'cheque' or 'savings' button at the fuel pump, or where the card is used to pay for purchases inside the petrol station.

22.4 Reversing a transaction.

In some circumstances, card scheme rules allow us to charge a transaction on the account back to the merchant with whom you made the transaction. This is known as a chargeback.

You should report a disputed transaction to us as soon as possible so that we may reasonably claim a chargeback right. Chargeback rights are not available for all types of transactions. For example, we cannot claim a chargeback in relation to BPAY Payments from the account. If it is available, we will claim a chargeback right for a transaction on your account if:

- you ask us to do so; and
- you give us the information and material we require to support a chargeback, within 30 days after the date of the statement on which the transaction is recorded. Otherwise any chargeback right we have may be lost.

The timeframe for disputing a transaction may not apply where the ePayments Code applies.

23. Rules about your Debit Mastercard and Handycard.

23.1 Debit Mastercard does not provide credit.

Subject to clause 15.4 (Overdrawing your accounts), Westpac does not agree to provide any credit in respect of your Debit Mastercard. When you use your Debit Mastercard to make a Debit Mastercard transaction, you have access to the funds available in your account.

23.2 Your card and PIN.

A Debit Mastercard or Handycard and your PIN will be mailed to you separately after the account is opened. A Debit Mastercard will be issued up to 5 working days after the account is opened provided you meet

eligibility criteria. A Handycard will be issued up to 5 working days after the account is opened provided all signatories have been identified.

Your PIN may be a four digit number allocated to you by us, or it may be a four to six digit number or word that you have personally selected. You have the option of changing your PIN to one of your own choice at any time (including where your record of the PIN has been lost or stolen) using the Customer Select PIN pads located in many of our branches. Your PIN is effectively an electronic signature that cannot be forged and therefore is much more secure than a written signature.

If you are travelling overseas you will need to have a four-digit PIN, as not all countries have the same ATM system and many overseas ATMs don't let you enter your PIN as a word.

For information on liability for Debit Mastercard and Handycard usage and PIN/code protection please refer to clauses 24 and 25 in this booklet.

23.3 Card validity and expiry.

When cardholders receive their Westpac Debit Mastercard or Handycard, for security reasons, they must sign it immediately. It should only be used until the expiry date.

As soon as a card expires, ensure that you destroy it by cutting it into several pieces and disposing of them securely.

23.4 Daily withdrawal limit.

A maximum daily transaction limit of \$1,000 applies to your card. This can be increased to a daily limit of up to \$2,000 or decreased to \$500, \$300 or \$200 at your request.

The maximum daily transaction limit applies to:

- cash withdrawals through ATMs;
- transactions through a merchant processed through eftpos.

The maximum daily transaction limit does not apply:

1. at branch terminals;
2. to any transaction made through a POS terminal when the cardholder selects the 'credit' or 'Debit Mastercard' option on the terminal (Debit Mastercard only);
3. to contactless and online transactions processed through Mastercard;
4. to vouchers manually processed by a Mastercard merchant (Debit Mastercard only).

You will be advised of the maximum daily transaction limit when the card is issued to you, and you will subsequently be advised of any changes we make to the limit. You can change your limit by calling Telephone Banking or visiting a branch.

In deciding whether you may require the standard daily limit to be increased or decreased, bear in mind that the higher the limit, the more funds will be able to be withdrawn via ATMs and POS by any unauthorised person who may come into possession of your card, or card and PIN.

Merchants or other providers may impose additional limits.

23.5 Card cancellation.

The Bank may cancel any card at any time, without prior notice.

Once you are notified of the cancellation, you must not use your card. You must destroy it by immediately cutting it into several pieces and disposing of them securely.

You may contact us to cancel your card at any time by calling our Cards Customer Call Centre or by returning the card to us. A cancellation may not be effective until the card has been surrendered, or you have taken all reasonable steps to have the card returned to us. What constitutes taking all reasonable steps to have a card returned to us, where you are the account holder and the card in question is held by another person, will vary depending upon the particular circumstances. At a minimum, it will require you to contact that person, if at all possible, and request them to surrender their card to you, so that you can return it to us.

If you close your accounts or where the card has been cancelled, the account holder will remain liable for transactions:

- made using the card prior to or after its cancellation or closure of the accounts; or
- made using the card number for mail, online, telephone and standing order transactions which have not been cancelled prior to termination.

The user may be liable to the account holder for any use of a card after the user has received notice of its cancellation.

23.6 Card re-issue.

We may issue a new card to you at any time. All re-issued cards are subject to the terms and conditions of the card. We reserve the right not to re-issue a card.

23.7 Withdrawals at branches and other banks.

The minimum withdrawal amount may vary between financial institutions. Before a cash withdrawal is processed in Australia you may be required to provide a second form of identification, such as a passport or driver's licence. While overseas, a passport will be required for Debit Mastercard only. Handycards cannot be used to withdraw funds from your account over-the-counter at any bank overseas.

23.8 All cards remain our property.

All cards remain the property of the Bank and you are required to return the card to us on:

- our request;
- cancellation of your card;
- closure of all of the accounts which are linked to your card;
- termination of your authority to operate all accounts which are previously linked to your card;
- if the account(s) linked to the Debit Mastercard is closed, the card will be automatically cancelled.

23.9 Overseas transactions.

Customers can access their funds in their linked default account at any international ATM where the Mastercard or Cirrus logo is displayed, by using your Debit Mastercard and PIN or Handycard and PIN, respectively.

At overseas ATMs you cannot use your Debit Mastercard or Handycard to make deposits or transfer funds between consumer deposit accounts linked to your Debit Mastercard or Handycard. To access funds from your default account at overseas ATMs, select the 'credit' button for Debit Mastercard, or the 'cheque/'savings' option for Handycard.

Transaction fees apply for the use of ATMs overseas (except for ATMs participating in the Global Alliance). Westpac Foreign Transaction Fees apply to all overseas ATM, POS and Contactless transactions. If the amount of the transaction is more than your available balance, the transaction may be rejected and no fees will be charged.

Fees charged by Mastercard Worldwide during the conversion process are passed on to you by us. A Foreign Currency Transaction Fee is also charged by us for these transactions.

Mastercard Worldwide processes foreign currency transactions, including charges incurred and refunds made, and converts these transactions into Australian dollars. Transactions that are made in foreign currencies other than United States dollars are converted into United States dollars before being converted into Australian dollars.

The exchange rate used for conversion is either a government mandated exchange rate or a wholesale exchange rate, selected by Mastercard Worldwide for the applicable currency on the day the transaction is processed. That rate may differ from the rate applicable to the date the transaction occurred, or the date when the transaction is posted to your account. Please note that exchange rates quoted by Westpac in Australia are not used to convert foreign currency transactions to the Australian dollar equivalent.

To facilitate the processing of card transactions, information relating to your card details and transaction details may be processed by Mastercard Worldwide in countries other than Australia. By making a cash withdrawal with your Debit Mastercard or Handycard or a purchase (for Debit Mastercard only), you agree that information regarding the transaction may be processed outside Australia.

23.10 What to do if you want to dispute a Westpac Debit Mastercard transaction.

If you need to dispute a transaction on your Debit Mastercard, you should do so in writing as soon possible and no later than 30 days after the date of the statement on which the transaction is recorded. Please note that this time limitation does not apply to transactions made using a card and PIN.

In some circumstances, card scheme rules allow us to charge a transaction on the account back to the merchant with whom you made the transaction. This is known as a chargeback.

You should report a disputed transaction to us as soon as possible so that we may reasonably claim a chargeback right. Chargeback rights are not available for all types of transactions.

For example, we cannot claim a chargeback in relation to BPAY Payments from the account. If it is available, we will claim a chargeback right for a transaction on your account if:

- you ask us to do so; and
- you give us the information and material we require to support a chargeback, within 30 days after the date of the statement on which the transaction is recorded.

Otherwise any chargeback right we have may be lost.

The timeframe for disputing a transaction may not apply where the ePayments Code applies. You should keep all voucher and transaction records given to you when using your card.

23.11 Statements.

You should keep all voucher and transaction records given to you when using your card.

You can use these to verify the transactions on your account.

Security and liability for card, Telephone Banking and Westpac Online Banking usage.

Because anyone who has your card and PIN, Telephone Banking access code or Westpac Online Banking password can make transactions on your accounts, you must take special care to protect them.

24. Protecting your card, your PIN and other codes.

24.1 Protecting your card.

To protect your card you must:

- sign it as soon as you receive it;
- carry it with you whenever you can;
- regularly check that you still have your card;
- not give your card to anyone else, including a family member or friend.

24.2 Card and PIN.

If you make a record of your PIN you must keep it separate and well away from your card unless the PIN is reasonably disguised. However, to minimise the risk of unauthorised transactions occurring on your account, it is best to keep your PIN record, even if disguised, separate and well apart from your card.

For example, you must not keep your card and undisguised PIN together:

- in a wallet, bag or briefcase even if in different compartments;
- in your car, even if in different areas of your car;
- in your office or at home in the same room;
- in any other situation where your card and PIN can be found and used.

24.3 Protecting your PIN and other access codes.

To protect your codes you must:

- try to memorise them;
- destroy our letter telling you your PIN (if applicable) and any documentation we issue to you containing a code;
- not write your PIN on your card, even if it is disguised;
- not keep a record of your PIN with or near your card;
- not tell anyone your codes, including family members, and friends;
- if you select your own code, do not select a number or word that can be easily guessed, such as part of the data imprinted on your card, a previously selected PIN, consecutive numbers, one number repeated or numbers which form a pattern, or that can easily be associated with you, such as your date of birth, telephone number, driver's licence number and so forth;
- make sure that nobody watches you or hears you when you are entering or using your codes at electronic equipment;
- never enter your PIN in an electronic banking terminal that does not look genuine, has been modified, has a suspicious device attached to it or is operating in a suspicious manner;
- be ready to make a transaction when you approach an ATM or POS terminal;
- make sure that you do not leave anything behind when you complete a transaction including leaving your card unattended in or at an ATM;
- notify us immediately if your PIN mailer has not been received intact, or if a PIN change has taken place without being requested.

If you select your own code, for security reasons you should endeavour to change it at regular intervals (say, every two years).

If you make a record of your codes you must either take reasonable steps to prevent unauthorised access to the record or ensure the record is reasonably disguised. We do not consider that you have made a reasonable attempt to disguise a code if you only:

- record it in reverse order;
- record it as a series of numbers with any of them marked to indicate the code;
- record the code as a telephone number with the code in its correct sequence anywhere within the telephone number;
- record the code as a telephone number where no other telephone numbers are recorded;
- disguise the code as a date or as an amount.

There may be other forms of disguise which may be similarly unsuitable because of the ease of another person working out your code.

Please note: Liability for losses resulting from unauthorised transactions is determined under the relevant provisions of the ePayments Code where that Code applies, notwithstanding the obligations listed above.

24.4 Loss, theft or misuse of a card, PIN or other code.

You must immediately notify us if your card, PIN or code record is lost, stolen or misused, or you suspect that unauthorised transactions have been made on any account. This will enable us to put a stop on your card straight away preventing or minimising losses resulting from unauthorised transactions and your potential liability for such losses. The best way to contact us is by visiting a Westpac branch or calling our Customer Service Centre on 132 032, or on +61 2 9155 7700, if you are calling from overseas.

If you are calling about a lost or stolen card from overseas, call the International Operator to book a reverse charge call to +61 2 9155 7700. Please note that calls made from mobile phones or hotel rooms may attract additional charges, not covered by the reverse charge service.

If your Debit Mastercard is lost overseas you may report the loss to:

- Mastercard Global Cardholder Services;
- any financial institution displaying the Mastercard logo.

We will give you a notification number or some other form of acknowledgment which you should retain as evidence of the date and time of your report.

We may require you to confirm your report at one of our branches and complete certain documentation.

If you can't contact us by phone because our emergency telephone numbers are not available, you will not be responsible for unauthorised use of your card, PIN or other code which could have been prevented if you were able to contact us by phone.

Provided that you tell us of the loss, theft or misuse of your card, PIN or other code within a reasonable time from the re-establishment of our telephone reporting facilities.

25. Liability for unauthorised transactions.

25.1 When the account holder is not liable.

The account holder will not be liable for losses resulting from unauthorised transactions where it is clear that the user has not contributed to the loss.

The account holder will not be liable for losses resulting from unauthorised transactions that:

- are caused by the fraudulent or negligent conduct of our staff or agents or of companies involved in networking arrangements or of merchants (ie. providers of goods or services) who are linked to the electronic funds transfer system or of their agents or employees; or
- require the use of a card or other device and/or a code and happen before the user receives their card or other device, or receives or selects their code(s) (as the case may be), including a replacement or reissued card, other device or code; or
- require the use of a card or other device and/or a code and happen after we have been notified that the card, or other device has been misused, lost or stolen or that the security of the code has been breached; or

- require the use of a card and happen after you have requested us to cancel the card and have either returned the card to us, or taken all reasonable steps to have the card returned to us (see clause 23.5 for card cancellation); or
- are made with a card, code or with any other device or identifier that is forged, faulty, expired or cancelled; or
- are the result of the same transaction being incorrectly debited more than once to the same account; or
- are electronic transactions able to be made using an identifier without a code or device; or
- are electronic transactions able to be made using a device and not a code, provided the account holder did not unreasonably delay in reporting the loss or theft of the device.

25.2 When the account holder is liable.

The account holder will be liable for losses resulting from transactions which are carried out by the user, or by another person with the user's knowledge and consent.

The account holder will be liable for actual losses resulting from unauthorised transactions caused by the user:

- engaging in fraud; or
- voluntarily disclosing any of their codes to anyone, including a family member or friend; or
- keeping a record of a PIN or other code:
 - without making a reasonable attempt to disguise it or to prevent unauthorised access to it; and
 - in a way that it could be lost or stolen with their card (in the case of a PIN) or any device to which the code relates; or
- keeping a record of a code:
 - without making a reasonable attempt to disguise it or to prevent unauthorised access to it; and
 - where more than one code is used, recording both/all codes in a way that they could be lost or stolen together; or
- writing their PIN on their card; or
- writing their code on the device to be used with that code; or
- selecting a code which represents their birth date, or being an alphabetical code which is a recognisable part of their name, after we have asked them not to select such a code and told them of the consequences of doing so; or
- leaving a card in an ATM (provided the ATM incorporates reasonable safety standards that mitigate the risk of a card being left in the ATM); or
- acting with extreme carelessness in failing to protect their codes.

The account holder will also be liable for actual losses resulting from unauthorised transactions caused by the user unreasonably delaying notifying us of the misuse, loss or theft of their card or other device, or of their code(s) becoming known to someone else. The account holder's liability will only extend to losses which occur between the time when the user became aware (or should reasonably have become aware) of such misuse, loss or theft and when we were actually notified.

However, the account holder will not be liable to pay for:

- that portion of the losses incurred on any one day which exceed the daily transaction limit applicable to the card, their account(s) or the relevant device;
- that portion of the losses incurred which exceed the balance of their account(s), including any pre-arranged credit;
- losses incurred on any accounts which the account holder and the Bank had not agreed could be accessed using the relevant device;
- losses occurring after we have been notified that the card or other device has been misused, lost or stolen or that the security of the code has been breached.

The account holder's liability is subject to the Bank proving on the balance of probability that the user contributed to the losses in one or more of the ways listed above.

If more than one code is required to perform a transaction and we prove that a user breached the security requirements for one or more, but not all, of those codes, you will be liable under this clause only if we also prove, on the balance of probabilities, that the breach of the security requirements was more than 50% responsible for the losses.

25.3 When limited liability applies.

The account holder will only be liable for losses resulting from unauthorised transactions to a limited extent, in circumstances where a code was required to perform the transaction and it is unclear whether the user contributed to the loss. The account holder's liability in such cases will be the least of:

- \$150; or
- the balance of the account(s), including any pre-arranged credit; or
- the actual loss at the time we are notified of the misuse, loss or theft of the card or of the code(s) becoming known to someone else (excluding that portion of the loss incurred on any one day which exceeds the applicable daily transaction limit).
- You will not be liable for losses resulting from an unauthorised electronic transaction made using your Debit Mastercard to the extent they exceed what the account holder's liability would have been had we exercised any rights we had under the rules of the Mastercard Scheme at the time you reported the unauthorised transaction to us against other parties to the Scheme.

Notwithstanding anything else in these terms and conditions, for transactions governed by the ePayments Code, we do not deny a user's right to claim consequential damages resulting from a malfunction of a system or equipment provided by a party to a shared electronic payments network that you are entitled to use pursuant to these terms and conditions (such as a merchant or us) except where a user should reasonably have been aware that the system or equipment was unavailable or malfunctioning, in which case our liability for any loss arising from the equipment or system unavailability or malfunction is limited to:

- (a) correcting any errors; and
- (b) refunding any fees or charges imposed on the user.

26. Mistaken internet payments.

This clause 26 does not apply to BPAY payments. See clause 17 for information about BPAY payments.

26.1 Reporting mistaken internet payments.

You should report mistaken internet payments to us as soon as possible after you become aware of them. You can report mistaken internet payments to us by visiting a Westpac branch or by calling Customer Call Centre on:

- 132 032 if calling within Australia;
- +61 3 6345 1058 if calling from overseas.

We will give you a notification number or some other form of acknowledgment which you should retain as evidence of the date and time of your report.

26.2 Dealing with mistaken internet payments.

Mistaken internet payments will be dealt with by us in accordance with the ePayments Code, where that Code applies to the payment, or where the payment is an Osko® payment or a Basic Single Credit Transfer. Set out at clauses 26.3 to 26.4 is a summary of the processes in that Code.

We may be the sending institution, namely the financial institution whose customer made the payment or the receiving institution, namely the financial institution whose customer received the payment (this customer is the unintended recipient of the payment). We will be the sending institution where the payment is made from your Westpac account. We will be the receiving institution where the payment is made to your Westpac account.

Where a financial institution other than us is the receiving or sending financial institution, we cannot guarantee that it will follow the processes in the ePayments Code. A financial institution is unlikely to follow these processes if it is not an authorised deposit-taking institution for the purposes of the Banking Act. We are not liable for any loss suffered if it does not follow those processes.

Where the sending institution is not satisfied that a payment is a mistaken internet payment, it is not required to take any further action.

Notwithstanding anything set out below, where the unintended recipient of the mistaken internet payment is receiving income support payments from Centrelink, the receiving institution must recover the funds from that recipient in accordance with the Code of Operation for Centrelink Direct Credit Payments.

Where you or another financial institution advises us that you are, or we think you may be, the sender or recipient of a mistaken internet payment, you must give us, as soon as reasonably practicable and within the time we request, any information we reasonably require to enable us to determine whether the payment was a mistaken internet payment.

26.3 When sufficient funds are available in the unintended recipient's account.

Where the sending institution is satisfied that the mistaken internet payment occurred and there are sufficient credit funds available in the account of the unintended recipient to the value of the mistaken internet payment, the process that will apply will depend upon when the report of the mistaken internet transaction is made:

When the report is made within 10 business days of the payment:

- if the receiving institution is satisfied that a mistaken internet payment has occurred, it will return the funds to the sending institution within 5 business days of the request or any reasonably longer period up to a maximum of 10 business days.

When the report is made between 10 business days and 7 months of the payment:

- the receiving institution will investigate the payment and complete the investigation within 10 business days of receiving a request;
- if the receiving institution is satisfied that a mistaken internet payment has occurred, it will prevent the unintended recipient from withdrawing the funds for a further 10 business days and notify the unintended recipient that they will withdraw the funds if that recipient does not establish they are entitled to the funds within that 10 day period.
- if the unintended recipient does not establish they are entitled to the funds within that time, the receiving institution will return the funds to the sending institution within 2 business days of the end of that period.

When a report is made after 7 months of payment:

- If the receiving institution is satisfied a mistaken internet payment occurred, it must seek the consent of the unintended recipient to return the funds.

In each case where the receiving institution is not satisfied that a mistaken internet payment has occurred, it may (but is not required to) seek consent of the unintended recipient to return the funds.

Where the funds are returned to the sending institution, it will return the funds to the holder as soon as practicable.

26.4 When sufficient funds are not available.

Where both the sending and receiving institution are satisfied that a mistaken internet payment has occurred but there are not sufficient credit funds available in the account of the unintended recipient, the receiving institution will use reasonable endeavours to recover the funds from the unintended recipient.

26.5 When you receive a mistaken internet payment.

Where:

- (a) both we and the sending institution are satisfied that a payment made to your account is a mistaken internet payment; and
- (b) sufficient credit funds are available in your account to the value of that payment; and
- (c) the mistaken internet payment is reported 7 months or less after the payment; and
- (d) for mistaken internet payments reported between 10 business days and 7 months of the payment, you do not establish that you are entitled to the payment within the relevant 10 business day period referred to in clause 26.3,

we will, without your consent, deduct from your account an amount equal to that mistaken payment and send that amount to the financial institution of the payer in accordance with clause 26.3 above.

If there are insufficient funds in your account, you must co-operate with us to facilitate payment by you of an amount of the mistaken internet payment to the payer.

We can prevent you from withdrawing funds the subject of a mistaken internet payment where we are required to do so under the processes set out in the ePayments Code.

26.6 Liability for losses arising from internet payments.

You must ensure that internet payment details are correct. You and your user are solely responsible for providing correct payment details including amount and payee details. We will return to you any funds recovered by us on your behalf from an unintended recipient in respect of a mistaken internet payment but otherwise have no liability to you or your user for any payment made in accordance with details provided by you or your user including mistaken internet payments.

General Matters.

27. The Banking Code of Practice.

The Australian Banking Association's banking code of practice as updated, and adopted by us, from time to time (Banking Code) sets out the standards of practice and service in the Australian banking industry for individuals and small business customers, and their guarantors who are individuals.

The relevant provisions of the Banking Code apply to the banking services referred to in this document. This means that we will comply with the Banking Code, where it applies to the banking services provided to you.

You can view a copy of the Banking Code on our website or ask us for a hard copy in branch or over the phone.

28. The ePayments Code.

The ePayments Code governs certain electronic payments to or from your account where you are an individual. For example, using your credit card or debit card at ATMs, online payments, telephone banking payments and BPAY. We will comply with this Code where it applies.

29. What happens if your details change?

If your address or other relevant details change, please notify us as soon as possible. This can be done easily by calling Telephone Banking, Westpac Online Banking or at any Westpac Branch.

If the account signatories change, please notify us as soon as possible by visiting any of our branches.

Please note that unless you have given us adequate prior notification of account changes, unfortunately we cannot be held responsible for any resulting errors or losses.

30. Privacy and confidentiality.

Westpac's Privacy Policy explains our commitment to the protection of your personal information. You may obtain a copy of our Privacy Policy by:

- calling Telephone Banking on 132 032;
- asking at any of our branches;
- visiting our website at www.westpac.com.au.

In addition to the Bank's duties under legislation, it has a general duty of confidentiality towards you, except in the following circumstances:

- where disclosure is compelled by law;
- where there is a duty to the public to disclose;
- where the interests of the Bank require disclosure;
- where disclosure is made with your express or implied consent.

31. Foreign Tax Residents

We are required under domestic and international laws to collect and report financial and account information relating to individuals and organisations who are, or may be, foreign tax residents. We may ask you whether you or any shareholder, beneficiary, settlor or controlling person are a foreign tax resident from time to time, such as when you open an account with us, or if your circumstances change. If you do not provide this information to us we may be required to limit the services we provide to you.

Unless you tell us otherwise, by completing any application, you certify that any shareholder, named beneficiary, settlor or controlling person is not a foreign tax resident. You must tell us if you, or any shareholder, named beneficiary, settlor or controlling person is, or becomes, a foreign tax resident (unless an exemption applies, such as for shareholders of listed companies). Where there are no named beneficiaries (eg for beneficiaries identified only as a class) you must tell us if a beneficiary is a foreign tax resident immediately when any decision is made to identify and make a distribution to them. You may contact us to provide foreign tax residence information by calling 1300 725 863.

We cannot give tax advice, so please contact your independent tax advisor if you need help finding out whether any person is a foreign tax resident.

32. The amounts we pay our staff.

Staff are paid a combination of salary and superannuation but may also become entitled to other benefits as a result of customers acquiring products through them. These other benefits may include cash incentive programs where staff may be eligible for a cash bonus based on the performance of their team and their own performance for achieving or exceeding a sales target. The performance requirements include a variety of key behaviours and objectives, such as the quality of their customer service and may include the level of product sales made by them and by other areas of the business as a result of their referrals.

The amount of the bonus will be based on the extent to which they have exceeded their objectives, their general behaviour, the performance of their business unit and their job classification.

Staff may also be entitled to receive other benefits from incentive and promotional programs. These vary from small non-monetary rewards such as movie tickets, hampers and dinners, to more valuable benefits such as flight and accommodation packages.

33. Communication with you.

We will use your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers. Please call us on 132 032 or visit any of our branches if you do not wish to receive marketing communications from us.

34. Anti-Money Laundering and Counter-Terrorism Financing Obligations.

Please be advised that in order for us to meet our regulatory and compliance obligations we will be increasing the levels of control and monitoring we perform.

You should be aware that:

- transactions may be delayed, blocked, frozen or refused where we have reasonable grounds to believe that they breach Australian law or sanctions (or the law or sanctions of any other country). Where transactions are delayed, blocked, frozen or refused Westpac and its correspondents are not liable for any loss you suffer (including consequential loss) howsoever caused in connection with any deposit product;
- we may from time to time require additional information from you to assist us in the above compliance process; and
- where legally obliged to do so, we will disclose the information gathered to regulatory and/or law enforcement agencies, other banks, other members of the Westpac Group, service providers or to other third parties. You provide Westpac the following undertakings and indemnify Westpac against any potential losses arising from any breach by you of such undertakings:
 - (a) you will not initiate, engage in or effect a transaction that may be in breach of Australian law or sanctions (or the law or sanctions of any other country); and
 - (b) the underlying activity for which any deposit product is being provided does not breach any Australian law or sanctions (or the law or sanctions of any other country).

35. Australian Government's Financial Claims Scheme.

You may be entitled to payment under the Australian Government's Financial Claims Scheme. Payments under the Financial Claims Scheme are subject to a limit for each depositor. Information about the Financial Claims Scheme can be obtained from www.fcs.gov.au.

36. What to do if you have a problem or dispute.

If you're ever unhappy about something we've done – or perhaps not done – please give us the opportunity to put things right.

Where possible, we will attempt to resolve your complaint on the spot. If we need to take some additional time to get back to you, we will let you know. In the event we can't resolve your concern at your first point of contact, we will refer the complaint to our dedicated Customer Experience team.

Our Customer Experience Managers aim is to respond to your complaint as quickly as possible, however some complaints may take longer to resolve than others. We will keep you informed as to the progress of your complaint.

You can contact us by:

Telephone: 1300 130 467

E-mail: Go to our website, westpac.com.au, and search 'Feedback and Complaints'

Mail: Customer Experience, Reply Paid 5265, Sydney NSW 2001

If you are still unhappy.

If you are unhappy with the outcome of your complaint, then please feel free to contact our Westpac Group Customer Advocate.

The role of the Customer Advocate is to provide an objective and independent review of the outcome. The Customer Advocate's recommendations are binding on Westpac but it's up to you if you want to accept or reject the determination. The Westpac Group Customer Advocate can be contacted by email:

customeradvocate@westpac.com.au

Information to include in your correspondence:

- Your customer number and complaint reference number
- Your preferred contact details
- A brief description of your complaint.

If you are not satisfied with our response or handling of your complaint, you may be able to lodge your complaint with a free, independent external dispute resolution scheme.

You may lodge your complaint with the Australian Financial Complaints Authority:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001.

Definitions.

To assist you with reading his booklet, listed below are some definitions for terms which are used throughout this document.

'account holder' means the person(s) in whose name an account is conducted and who is responsible for all transactions on the account.

'available balance' means the total balance in your account less any unsettled transactions (i.e. cheques deposited that have not yet been cleared or Debit Mastercard transactions pending authorisation) plus any credit limit you may have on your Account for Accounts with overdraft arrangements.

'the Bank' means Westpac Banking Corporation.

'Basic Single Credit Transfer' means a credit payment message, other than an overlay service payment or an international funds transfer instructions payment, sent by a New Payments Platform (NPP) participant via the NPP basic infrastructure for the benefit of a payee with another NPP participant.

'business day' Where we mention 'business day' within this booklet we are referring to any weekday when the Bank is open for business in any State or Territory of Australia. If the Bank is closed in all States and Territories then that day will not be a business day. If the Bank's offices are closed in your State or Territory but open in other States or Territories then the Bank will still regard that day as a business day in every State and Territory.

Saturday and Sunday are not classified as business days even though branches may be open for business.

'card' means any authorised card issued by us for your Account or for which we allow you to link to your account and includes a Debit Mastercard, Visa Debit card, Handycard and a Westpac credit card.

'code' means a PIN, Telephone Banking access code, Westpac Online Banking password or any similar information which may be required in order to make electronic funds transfer transactions to or from accounts, and which the user is required to keep secret.

'contactless terminal' means an electronic terminal which can be used to make a contactless transactions.

'contactless transaction' means a transaction made by holding your card (which is capable of making a contactless transaction) in front of a contactless terminal and without having to insert or swipe the card.

'current balance' means the total balance in your account which may include any uncleared funds.

'Debit Mastercard transaction' means when you use your Debit Mastercard to make purchases by selecting the 'credit' or 'Debit Mastercard' option, you make a contactless transaction or you use your 16-digit card number to purchase goods or services.

'device' means an article we give to a user to perform electronic transactions.

'eftpos' means debit card payment system owned and administered by eftpos Payments Australia Ltd ABN 37 136 180 366

'electronic equipment' means electronic terminals (e.g. ATMs, POS terminals and terminals located at the counter in a branch), computers, televisions and telephones.

'electronic transactions' means payment, funds transfer, and cash withdrawal transactions that are initiated on your account using electronic equipment and not intended to be authenticated by comparing a manual signature with a specimen signature.

'identifier' means information that a user knows and must provide to perform an electronic transaction but is not required to keep secret.

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

'mistaken internet payment' means a payment, other than one made using BPAY, by an individual through a 'Pay Anyone' internet banking facility and either processed through direct entry or through Osko where the funds are paid into the account of an unintended recipient because either the user enters or selects a BSB number and/or identifier that does not belong to the intended recipient as a result of the individual's error or the individual being advised of the wrong BSB number and/or identifier.

'non-Westpac Group branded ATM' means any ATM which is not branded Westpac or St.George or BankSA or Bank of Melbourne.

'PIN' means the Personal Identification Number used in conjunction with your Card.

'POS' means point of sale.

'Osko' means the Osko payment service administered by BPAY.

'Osko payment' means a Pay Anyone payment made using the Osko service.

'other bank' means any bank, financial institution, building society or credit union which is not part of the Westpac Group.

'regular payment' means a regular drawing from your account that you have authorised a third party to make (this includes a person, company or merchant) by quoting your 16 digit Westpac Debit Mastercard or Handycard number.

'Unarranged Lending Rate' means the rate at which you are charged interest if your account becomes overdrawn without arrangement. The current unarranged lending rate is available by contacting Telephone Banking or visiting www.westpac.com.au.

'Westpac Group' means Westpac Banking Corporation and its related bodies corporate. BankSA, St. George Bank and Bank of Melbourne are all divisions of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.



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