

Westpac Cardless Cash.

Terms and conditions.

Effective as at 21 February 2017.

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200 years proudly supporting Australia

Terms and Conditions.

This booklet sets out the Terms and Conditions of Cardless Cash (also known as 'Emergency Cash' through Telephone Banking or 'Get Cash' through Westpac Mobile Banking), a facility which may be used by holders of eligible Westpac transaction accounts to withdraw cash from their accounts without a card at Westpac Group-branded ATMs in Australia. Westpac Group-branded ATMs include those branded as Westpac, St.George, Bank of Melbourne and BankSA.

Except to the extent of any inconsistency, and only to the extent relevant, the Terms and Conditions which apply to your eligible Westpac transaction account and the Online Banking Terms and Conditions also apply to Cardless Cash.

These terms are legally binding on you in your dealings with us. You will be deemed to have agreed to these Terms and Conditions when you use (or another person uses) a cash code supplied by us to you.

The information in it is subject to change. We may vary its terms, which are also the terms of your contract with us. You can get a copy of any updated information at www.westpac.com.au/cardlesscash or we may notify Cardless Cash users electronically in accordance with the Online Banking Terms and Conditions. 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.

You must read these Terms and Conditions and if you do not understand them, please contact us:

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

Your Bank.

The Cardless Cash facility is provided to you by:

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

1. Definitions.

Set out below are some definitions for terms which are used throughout this document. Other terms are defined in the terms and conditions which relate to your eligible Westpac transaction account.

'account holder' and **'you'** is the person(s) in whose name the relevant eligible Westpac transaction account is held and who is responsible for all transactions on the account.

'account balance' has the meaning given in your eligible Westpac transaction account terms and conditions.

'card' means any authorised card issued by us for your eligible Westpac transaction account or which we allow you to link to your eligible Westpac transaction account and includes a Debit MasterCard[®], Visa debit card, Handycard and a Westpac credit card.

'cash code' means an identifier (within the meaning of the ePayments Code) which we issue to you on your request which is to be used to make Cardless Cash withdrawals at Westpac-branded ATMs in Australia.

'eligible Westpac transaction account' means a Westpac deposit account in relation to which Cardless Cash is available for use from time to time. A list of eligible Westpac transaction accounts is available on our website at www.westpac.com.au/emergencycash.

'identifier' has the meaning given in the ePayments Code, being information that a user knows but is not required to keep secret and must provide to perform a transaction (e.g. cash code).

'the Bank', **'we'** and **'us'** means Westpac Banking Corporation.

'user' means the person(s) authorised by the account holder to perform a Cardless Cash transaction.

'Westpac Group-branded ATMs' includes ATMs in Australia that are branded as Westpac, St.George, Bank of Melbourne and Bank of South Australia

2. What is Cardless Cash?

Cardless Cash is a facility through which account holders and users may withdraw cash without a card from eligible Westpac transaction accounts from Westpac Group-branded ATMs in Australia.

How does Cardless Cash work?

Call Westpac on 132 032

If you wish to withdraw cash without your card, you may call 132 032 and request a cash code. You will need to correctly answer the security questions we ask you and tell the operator the amount you wish to withdraw. You will then be given a cash code either over the phone or via a text message (if you choose to receive the cash code via a text message). The cash code will be valid for withdrawing cardless cash from Westpac Group-branded ATMs for 3 hours from the time the cash code is given to you over the phone or the text message is sent from us.

To access Cardless Cash at a Westpac Group-branded ATM in Australia, you must press the "Cardless Withdrawal" button to start a cardless cash withdrawal. You will be asked to enter your cash code and the amount you wish to withdraw (which must be no more than the amount you nominated when you requested a cash code).

Use Westpac Mobile Banking.

You can also generate a cash code via Westpac Mobile Banking by selecting the Cardless Cash feature.

All first time users must set up Cardless Cash by following the steps below:

1. Open the Westpac Mobile Banking App on your device
2. Sign into Cardless Cash, using your Mobile Banking credentials
3. Accept the Cardless Cash Terms and Conditions
4. Set up your device for Cardless Cash by requesting and entering the Westpac Protect™ SMS Code

Note: You will need to be registered for Westpac Protect SMS Code before you can set up Mobile Cardless Cash.

5. You can start using Cardless Cash once steps 1–4 are completed successfully.
6. Start using Cardless Cash by selecting an eligible Westpac transaction account that you wish to make a withdrawal from. You should ensure that the eligible Westpac transaction account you nominate contains sufficient funds.
7. Enter an amount you wish to withdraw and tap 'Go'
8. A cash code will be generated in the next screen. You also have the option to share the code with family and friends, see "May I pass the cash code on to my family and friends?" below.
9. After first time set up, you can continue to use the feature by following steps 1, 2, 6–8.

If you access Westpac Mobile Banking on multiple devices, and would like to use Cardless Cash on any of these devices, you will need to go through the above set up steps for each device.

Only one account holder can access Cardless Cash per device at a time. Cardless Cash cannot be set up if you have a joint account that requires two-to-sign.

You should take care of your cash code and ensure that it is not given or made available to any person unless you want that person to be able to withdraw cash from your account using Cardless Cash. See "May I pass the cash code on to my family and friends?" below.

How much cash can I withdraw using Cardless Cash?

You may withdraw up to a maximum of the amount you nominate when you request a cash code, subject to a Cardless Cash daily limit of \$500 and a weekly Cardless Cash limit of \$1,000. These limits apply in addition to the daily withdrawal limits which apply to your card. You may conduct up to three cardless transactions per day, subject to the daily transaction limit of \$500. Please note that \$20 is the minimum amount and \$500 is the maximum amount you may withdraw per cardless cash transaction per day. The limits described above will apply per account holder for joint account holders.

What is a "cash code"?

A cash code is a 6-digit identifier, and is given to you, upon your request, for the purposes of withdrawing cash using Cardless Cash from a Westpac-branded ATM in Australia.

May I pass the cash code on to my family and friends?

Yes. You may authorise another person to withdraw up to the amount of cash nominated by you from your eligible Westpac transaction account using Cardless Cash by passing a cash code to that person (a "user").

If you pass on a cash code to another person, you are authorising the user to withdraw up to the amount of cash nominated by you from your eligible Westpac transaction account.

A user:

- is limited to withdrawing up to the amount of cash nominated by you from your eligible Westpac transaction account following your instruction to Westpac to issue you with a cash code, and may not perform any other transaction or give any other instruction; and
- will not be acting as agent for you (whether the user accesses funds through use of a cash code for itself or for you, that person does so as principal and not as agent).

When does the cash code expire?

The cash code will expire 3 hours after it is given to you and it may only be used once (even if you do not withdraw the maximum available amount when you use the cash code). To obtain a new cash code, call 132 032 or request one through Mobile Cardless Cash.

Can I have more than one cash code?

No. Only one cash code can be generated per customer for an eligible Westpac transaction account at any one time. This means that there can be only one live cash code at any time. If you suspect your cash code has fallen into the wrong hands, you should call us to cancel the code and request a new one immediately. You can also cancel the code and request for a new one via Mobile Cardless Cash at any time. See section 3.2 below in relation to loss, theft or misuse of cash code.

Can I access Cardless Cash at non-Westpac branded ATMs or overseas?

Yes. Cardless Cash can be accessed through Westpac Group-branded ATMs in Australia. This includes any ATM branded as Westpac, St.George, Bank of Melbourne and BankSA.

You cannot access Cardless Cash at overseas ATMs.

Are there any fees or charges associated with Cardless Cash?

There is no additional charge to access Cardless Cash. Refer to the Terms and Conditions which apply to your eligible Westpac transaction account for standard fees and charges that apply to transactions that you make on your eligible transaction account.

If you currently incur transaction fees for Westpac Group branded ATM withdrawals, you will continue to incur these fees in accordance with the Terms and Conditions of your eligible Westpac transaction account. You will not incur transaction fees for Telephone Banking (staff assisted) cardless cash transactions.

Note: 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.

3. Security and liability for Cardless Cash.

3.1 Protecting your cash code.

To protect your cash code, you must

- not give it to another person unless you want that person to perform a cardless cash withdrawal from your eligible Westpac transaction account;
- try to memorise it;
- make sure that nobody watches you or hears you when you are entering or using your cash code at a Westpac Group-branded ATM (except for users you have authorised to use your cash code);
- never enter your cash code in an ATM 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 withdrawal when you approach a Westpac Group-branded ATM in Australia;
- lock your mobile phone that you have nominated to receive the text message containing the Cardless Cash details to avoid unintended persons accessing this information should your mobile phone be stolen or go missing.

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.

3.2 Loss, theft or misuse of a cash code.

You should notify us if your cash code has been passed on inadvertently to another person, or a record of it is lost, stolen or misused. If you notify us, we will be able to cancel the cash code and provide you with a new cash code. You can also cancel the cash code yourself through Mobile Cardless Cash. The best way to contact us is by visiting a Westpac branch or calling our Customer Service Centre 132 032, or on +61 2 9293 9270, if you are calling from overseas.

4. General Matters.

4.1 The Code of Banking Practice.

This is a self-regulatory Code adopted by us and other banks. Its purpose is to set standards of good banking practice for banks to follow when dealing with persons who are, or who may become, their individual and small business customers and their guarantors. We actively comply with this Code.

Each relevant provision of the Code applies to the banking products and service described in this booklet.

Information set out in this booklet about:

- our obligations regarding the confidentiality of your information;
- complaint handling procedures;
- the advisability of you informing us promptly when you are in financial difficulty; and
- the advisability of you reading the terms and conditions applying to the relevant banking service.

4.2 The ePayments Code.

The ePayments Code governs certain electronic payments to or from your account where you are in an individual. For example, using your credit card or debit card at ATMs, on-line payments, telephone banking payments and BPAY[®]. We will comply with this Code where it applies. The ePayments Code applies to cardless cash withdrawals.

4.3 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 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.

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

Getting your complaint heard.

Sometimes you may want to talk about problems you are having with us. Fixing these problems is very important to us. We've put in place ways of dealing with your issues quickly and fairly.

Please talk to us first.

We aim to resolve your complaint at your first point of contact with us. So please raise your complaint with any of the people handling your banking.

You can contact us 24 hours a day, 7 days a week, from anywhere in Australia, by:

- Telephone: 1300 130 467
- Email: Go to our website, www.westpac.com.au, click on 'Contact Us' and then 'Feedback and complaints'.
- Fax: 1300 655 858
- Mail: Reply Paid 5265, Sydney NSW 2001.

Contact our Customer Relations and Support Team.

If we can't resolve your complaint at your first point of contact with us, we will escalate it to our Customer Relations and Support Team. You can also contact our Customer Relations and Support Team directly by:

- Telephone: 1300 130 206
- Email: Go to our website, www.westpac.com.au, click on 'Contact Us' and then 'Customer Feedback'.
- Fax: 1300 655 858
- Mail: CRST, Reply Paid 5265, Sydney NSW 2001.

What to do if you are still unhappy.

If we haven't been able to deal with your issues to your satisfaction there are a number of other bodies you can go to. One of these is the Financial Ombudsman Services (FOS). The FOS deals with complaints about banks and their related companies. Their contact details are:

Financial Ombudsman Service
Telephone: 1300 780 808
Fax: (03) 9613 6399
Online: www.fos.org.au
Mail: GPO Box 3, Melbourne VIC 3001



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