

Altitude Business credit cards

Conditions of Use.

Effective date: 14 August 2024



Your Credit Card Contract includes this Conditions of Use brochure, the letter which advises your credit limit and the precontractual statement, if any, contained in the brochure that accompanied your application form.

Therefore it is important that you read all documents carefully and retain them for future reference.

Cardholder enquiries

Cards Customer Service Lines.

Available 8am–8pm, 7 days a week

Altitude Business Gold Cards.

Gold Card Priority Line

1300 367 228 (from Australia)

+61 2 9155 7700 (from overseas)

Altitude Business Platinum Cards.

Westpac 24-Hour Platinum Service Line

1300 859 100 from Australia

+61 2 9155 7722 from Overseas

1300 887 820 Westpac Altitude Rewards Centre

Lost or stolen Cards.

Available 24 hours a day, 7 days a week

Within Australia.

Call 1300 651 089

From overseas.

Call the International Operator to book a reverse charge call to +61 2 9155 7700

Postal address.

Westpac Banking Corporation

Cards

GPO Box 18

Sydney NSW 2001

Accessibility support.

You can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS). To use the NRS, you can register by visiting [**accesshub.gov.au/about-the-nrs**](https://accesshub.gov.au/about-the-nrs)

Visit [**westpac.com.au/web-accessibility**](https://westpac.com.au/web-accessibility) for further information on our accessible products and services for people with disability.

Summary of the key terms of your Altitude Business Credit Card

Introduction.

This is a summary of the key terms of your Altitude Business Credit Card (“**card**”). It doesn’t replace your credit card offer (“**offer**”) or the Altitude Business Credit Card Conditions of Use (“**conditions**”) nor does it cover all of your obligations. You still need to carefully review these documents, the letter which advises your credit limit (“**letter**”), the pre-contractual statement and any other document we provide.

When the conditions take effect.

Either activation of the card account, or the first transaction on the card account, will be taken as your agreement to comply with the conditions.

Additional cardholders.

You can ask us to give an additional card to any person.

You’re responsible for additional cards and you have to pay for all transactions made by additional cardholders.

Security of cards and PINs.

You have to take special care to protect the security of the card and PIN and see that your card and PIN aren’t misused, lost or stolen. You have to ensure that each additional cardholder does this.

Lost or stolen cards or PIN revealed or suspected unauthorised transactions.

You have to immediately tell us if your card or PIN record is lost or stolen, or you suspect any unauthorised card transactions. If you don’t do this, you may be liable for unauthorised card transactions.

Credit limit.

We’ll tell you in the letter of the amount of credit that applies to the card account. This is called the “credit limit.” Transactions made by you must not exceed the credit limit without our prior approval.

If the credit limit is exceeded, you have to promptly repay us any amount in excess of the credit limit.

We can reduce the credit limit and if we do, we’ll tell you in writing. You can also ask us to reduce your credit limit.

Using the card and daily limits.

Your card must be used wholly or predominantly for business purposes.

You can use the card to obtain goods, services and cash in various ways in Australia and overseas, (including through merchants, ATMs and bank branches displaying the card scheme sign). You can also use the card for transactions by mail order, telephone or through the internet.

We can stop operations on the card account if we reasonably suspect fraudulent use of your card, but have been unable to contact you to confirm our suspicion.

A maximum daily transaction limit applies to your card for cash withdrawals through ATMs and transactions through EFTPOS terminals — see your offer.

You can ask us to decline transactions that appear to be gambling.

Foreign transactions on your card account.

We can charge foreign transaction fees on any foreign transaction on your card — see your offer.

Card account statement entries for foreign currency transactions will include the foreign currency amount converted into Australian dollars and any applicable foreign transaction fee, in accordance with the conditions.

Statements and what you have to pay.

You have to pay us for all amounts properly charged to your card account (including the amounts of purchases, cash advances, interest charges, government taxes, duties and charges payable by us in connection with the card account and fees and charges).

A statement for the card account will be issued to you each month. You have to pay the minimum payment amount shown on each statement by the due date.

If you think there's a mistake.

If you wish to dispute an amount charged to the Card Account you must provide us with written notice of your dispute before the due date shown on your statement.

If you don't dispute an amount shown on a statement by the due date, any chargeback right we have under card scheme rules may be restricted.

Fees and charges.

Subject to all applicable laws, we may charge the card account with any fees or charges. These include the annual card fee and fees and charges set out in the letter.

The annual percentage rate and other fees and charges applying to the card account may be changed in accordance with the conditions.

Interest.

We charge interest on these amounts when debited to your card account:

- cash advances;
- fees related to cash advances;
- interest on cash advances and cash advance fees;
- purchases;
- fees related to purchases and annual fees (“Purchase Fees”); and
- interest on purchases and Purchase Fees.

Your card account offers an interest free period for purchases and purchase fees, subject to the conditions.

Interest charges are debited to your card account every statement date.

You may be liable for unauthorised transactions.

Generally, you won't be liable for unauthorised transactions if it's clear you or an additional cardholder didn't contribute to losses resulting from those transactions. Where you're liable, your liability is limited as set out in the conditions. However, in some circumstances, you may be liable for a greater amount.

Transactions not involving manual signature comparison.

You'll be liable for actual losses resulting from an unauthorised card transaction if:

- the transaction was carried out by you, a person authorised by you or another person with your knowledge and consent;
- you contributed in a way set out in the conditions (e.g. you engage in fraud, disclose, or are extremely careless in protecting the security of your PIN); or
- you unreasonably delay in telling us that your card has been lost, stolen or misused or your PIN, internet and phone banking security number or internet banking password has become known to someone else.

Manual signature card transactions.

Until we receive notice from you that your card or PIN record is lost or stolen, or you suspect that unauthorised transactions have been made, you may be liable for any unauthorised card transactions that weren't initiated through electronic equipment and/or required a manual signature.



You're liable for additional cardholders

You'll also be liable if any additional cardholder contributes to unauthorised card transactions in any of the ways listed above.

Closure by us of your card account.

A default occurs if:

- you don't pay any amount when it's due; or
- you or any additional cardholder do any of the following and it has a material impact:
 - don't comply with the law;
 - give us incorrect, incomplete or misleading information; or
 - use the card for an unapproved purpose.

A default has a "material impact" if we reasonably consider it's material, or the event has had, or is likely to have, a material impact on your ability to meet your obligations (or our ability to assess this), our security risk (or our ability to assess this) or our legal risk or reputation.

If there's a default, we can close your card account and require you to immediately pay all amounts owing (including amounts accrued or charged but not yet debited).

Before we require immediate payment, we'll give you at least 30 days' notice and an opportunity to correct any default that can be corrected (unless the law doesn't require us to give you notice).

We don't have to give you any period to rectify the matter (or we can give you a shorter period) if:

- the default can't be rectified; or
- it's reasonable for us to act to manage a material and immediate risk relating to:
 - the default;
 - your particular circumstances; or
 - the value of the security interest in our favour.

Refusal and cancellation of cards.

We reserve the right to decline authorisation for any transaction on the card account.

We can also cancel any card at any time to protect you or us from fraud or other losses, to manage regulatory risk, or where we reasonably believe the use of an account has caused harm (including financial abuse) to another person, or for any other reason determined by us acting reasonably, and we'll tell you as soon as possible afterwards.

Changes to the conditions.

We can change the conditions under certain circumstances — sometimes without your agreement.

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1.0 These Conditions of Use

1.1 Introduction.

- (a) These Conditions of Use, together with the other documents comprising the Credit Card Contract, govern the use and operation of your Credit Card, including the use of your Credit Card and PIN.
- (b) These Conditions of Use apply to the Primary Cardholder, any Additional Cardholder(s) and to all transactions involving the use of your Card or Card details.
- (c) These Conditions of Use do not, on their own, contain all the terms applying to your Credit Card, so it is important that you read all of the documents comprising the Credit Card Contract carefully and retain them for future reference.
- (d) Any other separate terms and conditions (expressed or implied) applicable to Nominated Accounts will continue to apply to you and transactions involving the use of your Card and PIN.
- (e) If there is any inconsistency between these Conditions of Use and other terms and conditions, these Conditions of Use will prevail.
- (f) If you do not understand something in these Conditions of Use, please talk to our staff. They will be happy to help you.

1.2 When the Conditions of Use take effect.

Either activation of the Card Account, or the first transaction on the Card Account, or the use of any other function we make available to you to accept these Conditions of Use (whichever comes first), will be taken as your agreement to comply with these Conditions of Use.

1.3 Banking Code.

- (a) The relevant provisions of the Banking Code apply to your Altitude Business Card(s) if you are a Small Business or an individual who isn't treated as a business under the Banking Code.
- (b) Information on the Banking Code can be obtained by calling our Cards Customer Service Line on 132 032. This includes information about:
 - Account opening procedures;
 - Our obligations regarding the confidentiality of your information;
 - Complaint handling procedures;

- Bank cheques;
- 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.

2.0 Definitions

In these Conditions of Use:

Account Holder means, in relation to a Nominated Account, the person(s) in whose name the account is conducted and who is (subject to these Conditions of Use) responsible for all transactions on the account. In relation to the Card Account, the Account Holder is the Primary Cardholder.

Additional Cardholder means the person who from time to time is issued with an additional Card for use on the Card Account at the request of the Primary Cardholder.

Annual Percentage Rate (interest rate) means the percentage rate or rates per annum applicable to the Card Account, as shown in the letter which advises your credit limit and other prescribed information which we are required to give you by law, or as agreed between you and us under Promotion Plans from time to time.

ATM means an automatic teller machine operated by Westpac Group or someone else.

Bank, Westpac, our, we, us means Westpac Banking Corporation (ABN 33 007 457 141).

Banking Code means the Australian Banking Association's banking code of practice as updated, and adopted by us, from time to time.

Bank@Post™ includes selected Australia Post Offices where you can deposit or withdraw cash and check your account balance.

BPAY® means the electronic payment scheme registered to BPAY Pty Ltd ABN 69 079 137 518 of which we are a member. BPAY is governed by a separate Product Disclosure Statement located at westpac.com.au

BPAY access to your Card Account shall only be provided if you separately apply for and are approved by us to receive BPAY.

Card, or **Credit Card** means any credit card(s) (whether in plastic or digital form) issued by us to you, for use on the Card Account from time to time.

Card Account includes:

- Altitude Business Gold Card Account.
- Altitude Business Platinum Card.

Cash Advance means a transaction where you:

- withdraw cash;
- pay for items we consider to be equivalent to cash (for example, foreign currency including cryptocurrency, traveller's cheques, money orders or stored value cards);
- transfer funds to another account or stored value card (for example, a bank account, trading account or prepaid card) except where this is done as a Balance Transfer;
- pay bills over the counter or through a third party (other than BPAY);
or
- pay a merchant that provides gambling services and products, including merchants that sell lottery tickets.

We classify transactions using information provided to us by the card scheme (Visa or Mastercard), which tells us about the main type of business conducted by the merchant. All transactions with merchants, especially those whose main business is listed above, may be treated as cash advances.

CDM means any authorised Coin Deposit Machine where you can deposit coins.

Cheque Account means the Nominated Account selected by you as the account linked to the cheque button when using an Electronic Banking Terminal.

Contactless Terminal means an Electronic Banking Terminal which can be used to make a Contactless Transaction.

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.

Credit Card Contract includes these Conditions of Use, the letter which advises your credit limit and the precontractual statement, if any, contained in the brochure that accompanied your application form.

Daily Percentage Rate means the rate determined by dividing the Annual Percentage Rate by 365.

Default means an event or circumstance described as a default in clause 13.

eCommerce Transaction means a Credit Card transaction between a cardholder and a Merchant over the internet or other networks using a personal computer or other access device. Mail orders and telephone orders are excluded from this definition.

Electronic Banking Terminal means any authorised terminal or device in which you can use your Card and PIN. This includes:

- Westpac branch terminals in Australia;
- ATMs in Australia;
- Westpac Coin Deposit Machines in Australia;
- ATMs overseas bearing the scheme logo for your Card;
- ATMs overseas bearing the Cirrus logo (for Mastercard® Cards only);
- Electronic funds transfer at point of sale (EFTPOS) terminals; and
- Any other authorised terminal or device connected to the Bank's electronic banking system from time to time.

Electronic Equipment includes Electronic Banking Terminals, computers, televisions and telephones.

Foreign Transaction is any Purchase or Cash Advance made using the Card:

- In a currency other than Australian dollars;
- In Australian dollars or any other currency with a Merchant located outside Australia; or
- In Australian dollars or any other currency that is processed by an entity located outside Australia.

Note: It may not always be clear to you that the Merchant or entity processing the transaction is located outside Australia.

Foreign Transaction Fee is a fee charged to you by Westpac being a percentage of the Australian dollar value of a foreign transaction. The percentage varies depending on the applicable credit card scheme.

Mastercard® is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated

Internet and Phone Banking means any service we offer from time to time through a communication network (including telephone and the Internet) to enable you to receive information from us and to transmit instructions to us electronically, in relation to an account or other matters we specify.

Manual Signature Comparison means a method of authenticating your authority to make a transaction on the Card Account, involving verification by comparison of your manual signature with a written specimen signature, such as the signature that appears on your Card.

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

Monthly Payment Balance means the amount you must pay to retain an interest free period, as set out in your statement.

Nominated Account or **account** means a Westpac account (including the Card Account) nominated by the Account Holder and accepted by us, which can be operated by a Card, either with or without a PIN. Nominated Accounts must be held in the same name as the Card Account.

Online Banking means the online banking service registered in the name of an individual or business to manage their banking online.

PIN means the personal identification number or word which has been selected by you, or which has been allocated to you by us, for use with your Card in any Electronic Banking Terminal.

Primary Cardholder means the person who opens the Card Account with us.

Promotion Plan means a special promotional offer made by us to the Primary Cardholder, in terms of which, if the offer is accepted, a different Annual Percentage Rate will apply to an agreed portion of the balance of the Card Account for an agreed period of time.

Savings Account means the Nominated Account selected by you as the account linked to the savings button when using an Electronic Banking Terminal.

Small Business has the meaning given to it in the Banking Code.

Unauthorised transaction means any transaction made without your knowledge or consent.

User or **you** means the Primary Cardholder and/or an Additional Cardholder, as appropriate.

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

Westpac Group partner ATM refers to an ATM operated by a third party who Westpac has an arrangement with. The available ATM locations can be found on our website at the ATM locator westpac.com.au/locateus/ or via the Westpac Mobile Banking App.

3.0 The Card and PIN

3.1 Types of Cards.

- Altitude Business Gold Card.
- Altitude Business Platinum Card.

3.2 Additional Cards.

- (a) You (being the Primary Cardholder) can ask us to give an additional Card to any person you nominate as your agent to operate on the Card Account, provided that person is over the age of 16 years. An Additional Cardholder must also comply with these Conditions of Use.
- By nominating an Additional Cardholder, the Account Holder authorises the Additional Cardholder to act on their behalf to request a replacement Card where the Additional Cardholder's existing Card is lost, damaged or stolen, except where the Card has been cancelled by the Account Holder.
- (b) Where an additional Card has been issued at your request:
- You authorise us to give the Additional Cardholder information about the Card Account for the purpose of their use of the additional Card. In addition, you authorise us to act on the instructions of the Additional Cardholder in relation to the Card Account, except for a request for an increase to the credit limit on the Card Account, termination of the Card Account or the replacement of the additional Card following cancellation of that Card by you;
 - You are responsible for the use of the additional Card and you must pay for all transactions made by the Additional Cardholder, including any charges;

- You can cancel the additional Card by cutting it into several pieces and either returning them to us, or informing us by telephone that you have destroyed the Card and disposed of the pieces securely. You must then write to us to confirm cancellation of the Card. If you cannot destroy the Card, you should ask us to put a stop on the Card Account;
 - You should be careful in cases where you cannot destroy the additional Card because, although a stop may have been placed on the Card Account, the additional Card may still be used in some circumstances for reasons that are out of our control (for example, for store purchases below floor limits where no electronic approvals are in place). You will not be responsible for the continuing use of the additional Card from the later of the date you advise us that you want the additional Card cancelled, and when you have taken all reasonable steps to have the additional Card returned to us. What constitutes taking all reasonable steps to have the additional Card returned to us will vary, depending on the particular circumstances. At a minimum, it will require you to contact the Additional Cardholder, if at all possible, and request them to surrender the additional Card to you, so that you can return it to us.
- (c) When an Additional Cardholder uses their Card to access accounts held by that Additional Cardholder, they are acting as a principal in their own right. You will not be responsible for any such use where you are not party to such an account.
- (d) As stated in paragraph (a) of this clause, an additional Card is issued at your request to a nominated Additional Cardholder, as your agent to operate on the Card Account. On your death, the authority you have given the Additional Cardholder is automatically cancelled and the additional Card can no longer be used to access either the Card Account or any accounts held by the Additional Cardholder.
- (e) If an Additional Cardholder wishes to deposit a cheque made out to them into the Card Account they must firstly transfer ownership of the cheque to the Primary Cardholder. This is done by the Additional Cardholder writing the words “Please pay (Primary Cardholder’s name)”, along with the Card Account number, then signing the back of the cheque.

3.3 Selection/Issue of PIN.

You are required to select a PIN upon collection of your Card unless we allocate a PIN to you when your Card is first issued. You can change your PIN at any time; visit westpac.com.au to find out how. If the record of the PIN is lost or stolen, you can select a new PIN or we may issue you with a new PIN and, in some circumstances, we may issue you with both a new Card and PIN.

3.4 Card reissue.

We may issue a new Card to you at any time. All such Cards are subject to these Conditions of Use. We reserve the right not to reissue a Card.

3.5 All Cards remain our property.

You agree that your Card remains the property of the Bank and agree to return the Card to us on:

- Our request;
- Cancellation of your Card;
- Closure of the Card Account; or
- Termination of your authority to operate the Card Account.

4.0 Using the Card

4.1 When can you use your Card?

- (a) Your Card is valid only if it has been signed by you and is used during the validity period shown on the face of the Card.
- (b) You must destroy any Card that is no longer valid by cutting it into several pieces and disposing of them securely.

4.2 Where can you use your Card?

- (a) You can use your Card in Australia and most overseas countries.
- (b) You can use your Card at any Merchant directly or by mail order, telephone order, through the internet or at any financial institution or Electronic Banking Terminal displaying the applicable scheme sign for your Card.
- (c) If you use your Card outside Australia, Australian exchange control requirements may apply. Details of requirements, if any, may be obtained from our branches.

4.3 Foreign Transactions.

(a) **Foreign Transactions incur the Foreign Transaction Fee.**

We may charge the Foreign Transaction Fee on any Foreign Transaction which we debit to your Card Account. Details of the Foreign Transaction Fee are set out in the financial table which advises your credit limit, interest rate(s) and other important details about your card or in any notice we give you notifying you of a change in these fees. Details are also available at westpac.com.au/business-banking/credit-cards

(b) **Foreign Transactions in a currency other than Australian dollars.**

Any Card Account statement entries for Foreign Transactions made in a currency other than Australian dollars (a 'foreign currency') will include the foreign currency amount converted into Australian dollars by the applicable card scheme, and the Foreign Transaction Fee.

The method of conversion is as follows:

If a Visa card is used to make a transaction in a foreign currency on your Card Account, the transaction is converted into Australian dollars by Visa International using:

- A rate Visa International selects from the range of rates available to it in wholesale currency markets for the date on which Visa International processes the transaction. The rate Visa International selects may vary from the rate Visa International receives itself; or
- A rate a government requires Visa International to apply to the conversion as at the date Visa International processes the transaction.

Visa International may convert a transaction in a foreign currency into US dollars prior to converting it into Australian dollars.

If a Mastercard card is used to make a transaction in a foreign currency on your Card Account, Mastercard converts the transaction into Australian dollars at the conversion rate or rates Mastercard applies when it processes the transaction.

Note: Foreign exchange rates quoted by Westpac from time to time are not used to convert Foreign Transactions made in a foreign currency to Australian dollars.

(c) **Foreign Transactions in Australian dollars.**

Any Card Account statement entries for Foreign Transactions made in Australian dollars will include the Australian dollar amount and the Foreign Transaction Fee.

Note: The Foreign Transaction Fee may be charged in circumstances where you may not be aware that the Merchant or entity processing the transaction is located outside Australia.

(d) **Refunds and chargebacks of Foreign Transactions.**

Any refund or chargeback relating to a Foreign Transaction made in a currency other than Australian dollars will be converted to Australian dollars by the applicable card scheme in accordance with clause 4.3(b) above. The exchange rate used for the refund or chargeback may differ from the rate applicable when the Foreign Transaction was initially processed.

A Foreign Transaction Fee charged on a Foreign Transaction will be reversed if a chargeback is applied to the transaction.

Foreign Transactions which are refunded by the Merchant other than via a chargeback process will still incur the Foreign Transaction Fee on the original transaction. No Foreign Transaction Fee will be charged on the refund transaction.

4.4 Purpose of use.

- (a) Your Card must be used wholly or predominantly for business purposes. We reserve the right to determine, in any instance, whether use or proposed use of your Card has been or will be in accordance with this requirement.

Note: The National Credit Code does not apply to this card.

- (b) You must not use your Card for any unlawful purpose, including the purchase of goods or services prohibited by the laws of Australia and/or the laws of the location where the Card is used or where the goods or services are provided.

4.5 Transactions at Electronic Banking Terminals.

- (a) You may use your Card at any Electronic Banking Terminal as follows:
 - (i) At ATMs for cash withdrawals/advances and balance enquiries. Other features may be available at select ATMs (e.g. making deposits). ATM features are subject to change. Refer to the ATM device you're using, visit westpac.com.au/ouratms or visit your local branch for more details; and
 - (ii) At EFTPOS terminals in Australia to pay for goods or services provided by a Merchant.
- (b) When you make a transaction at any Electronic Banking Terminal, you authorise us to act on the instructions you enter into the terminal.
- (c) You should ensure that the transaction amount is correct before you sign any vouchers or transaction records given to you by Merchants or financial institutions, or use your Card at a Contactless Terminal and before you enter your PIN at Electronic Banking Terminals. By signing a voucher or transaction record or entering your PIN or otherwise using your Card at an Electronic Banking Terminal, you indicate your agreement that the transaction amount is correct.
- (d) Some Electronic Banking Terminals do not have an account selection facility. Where that is the case, any transaction will be processed to the Card Account.
- (e) In the event that an EFTPOS or other point of sale terminal malfunctions or is otherwise unavailable for use, the Merchant may provide alternative manual procedures to enable a transaction to be made. You will then be required to present your Card and sign a transaction voucher. A voucher signed by you authorises us to process the transaction to the Nominated Account.

- (f) Transactions limits (as notified to you) apply to the use of a Card to make a Contactless Transaction at a Contactless Terminal. We will notify you of any such limit if your Card can make Contactless Transactions.

4.6 Card acceptance.

- (a) We are not responsible if a Merchant or financial institution refuses to accept a Card. Subject to any applicable law, (including, if applicable, the Australian Consumer Law), we are not responsible for goods or services supplied to you. If you have a complaint or concern about goods or services purchased with your Card, you must use best endeavours to resolve this directly with the Merchant, however, we will claim a chargeback right against the Merchant where you request it and it is available.
- (b) Card promotional material displayed on any premises is not a warranty by us, by any other financial institutions or by Merchants carrying on business there that all goods and services available at those premises may be purchased with your Card.
- (c) Where your Card is being used to purchase goods or services from a Merchant, you should disregard any representation, warranty or statement which may be made in connection with the Credit Card Contract by the Merchant, its employees, agents or contractors.

4.7 Transaction limits.

- (a) We can make changes to or limit the amount which may be withdrawn from a Nominated Account by use of a Card. Refer to clause 13.4 for information about how we may make these changes.
- (b) A maximum daily transaction limit applies to your Card for:
- Cash withdrawals through ATMs debited to any account; and
 - Transactions through EFTPOS terminals debited to a Cheque Account and/or Savings Account.
- (c) If you make a cash withdrawal at an ATM and you also make a transaction at an EFTPOS terminal on your Cheque Account and/or Savings Account on the same day, the total of those transactions cannot exceed the maximum daily transaction limit.
- (d) The maximum daily transaction limit does not apply at branch terminals.

- (e) Some Merchants may allow you to withdraw cash from a Cheque Account or Savings Account at EFTPOS terminals, subject to certain conditions. We accept no responsibility for any such conditions imposed by the Merchant. Where you select the credit button on an EFTPOS terminal, you cannot also withdraw cash.
- (f) Additional maximum daily cash withdrawal limits and other restrictions may apply at Non-Westpac Group branded ATMs, which should be disclosed at the specific ATM.
- (g) You will be advised of the maximum daily transaction limit when issued with a Card, and you will be subsequently advised of any changes to the limit.

Refer to clause 13.4 for information about how we may make these changes.

4.8 Do transactions have to be authorised?

- (a) Certain transactions on the Card Account may 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. We may not authorise a transaction if:
 - The credit limit would be exceeded; or
 - The Primary Cardholder is behind in making payments to the Card Account.
- (b) We reserve the right to reasonably decline authorisation for any transaction on the Card Account.
- (c) Once an authorisation is obtained, it will reduce the amount of available funds in the Card Account. If the purchase or other transaction is not completed, the amount of available funds in the Card Account may continue to be reduced for up to four Bank business days after the authorisation is obtained.

4.9 Transaction records.

When you complete a transaction through an Electronic Banking Terminal you will receive a printed transaction record. Check your record carefully and retain it to aid in reconciling account statements. If a transaction record is unavailable, you will be notified prior to the completion of the transaction and given the choice of proceeding.

4.10 Processing date and posting of transactions.

- (a) Transactions at our Electronic Banking Terminals may be processed to the Nominated Account on the day that you made the transaction or the following Bank business day.
- (b) If you use your Card in an Electronic Banking Terminal which is not owned by us, we will process the transaction to the Nominated Account as soon as we receive it. However, transactions may be assigned an effective date in accordance with clause 7.4.
- (c) When, on the same day, multiple transactions are made on the Card Account, or are received by us for processing to the Card Account, debit transactions (such as purchases and Cash Advances) are posted to your account before credit transactions (such as payments). This is the case, even where a credit transaction is made before a debit transaction, and it appears from an account balance enquiry made immediately after the credit transaction that the credit transaction has already been posted to the account.

4.11 Transaction information.

To facilitate the processing of Card transactions, information relating to your Card details and transaction details may be processed by Mastercard International Incorporated or Visa in countries other than Australia. By using your Card, you agree that information regarding the transaction may be processed outside Australia.

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

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 that 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 another 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 your Card, except to the extent caused by the fraud, negligence or wilful

misconduct of us, our related entities, or our contractors, employees, officers or agents;

- 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 agree to compensate Westpac for any actual loss or damage arising from any breach by you of such undertakings.

- (a) You will not initiate, engage or effect a transaction that may be a breach of Australian law or sanctions (or the law or sanctions of any other country); and
- (b) The underlying activity for which your Card is being provided does not breach any Australian law or sanctions (or the law or sanctions of any other country).

The Primary Cardholder must pay us these amounts within 2 banking days after we ask for them.

5.0 The Card Account

5.1 How much credit can you obtain?

- (a) We will notify you in writing of the amount of credit that applies to the Card Account, when we approve your application. This is called the “credit limit”.
- (b) Transactions made by you must not exceed the credit limit without our prior approval. However, transactions may, at our discretion, be allowed to proceed even though they will cause the credit limit to be exceeded. Remember, the credit limit applies to the Card Account – there is not a separate credit limit for each additional Card issued on the Card Account.
- (c) If the credit limit is exceeded, any amount in excess of the credit limit is payable promptly.
- (d) If you ask us to, we will reduce your credit limit (subject to any minimum credit limit that applies to the Card Account).

5.2 How much cash can you obtain?

- (a) The minimum amount of any Cash Advance may vary between financial institutions. The minimum you can obtain at our branches is \$20.
- (b) Before a Cash Advance is processed, you may be required to provide the following identification:

In Australia either:

- A passport or driver’s licence bearing your photo; or
- Any two of the following items:
 - Identity card bearing your photo;
 - Driver’s licence without a photo;
 - Another debit or credit card bearing your signature;
 - Employee identity card, union card or student card bearing your signature; or
 - Pensioner identification card.

Overseas, a passport. Some overseas banks may require additional identification.

5.3 Amounts that are charged to the Card Account.

The Card Account will be charged with, and accordingly the Primary Cardholder is required to pay us:

- The amount for goods and services bought directly from a Merchant or by mail order, telephone order or through the internet;
- The amount of all Cash Advances;
- The fees and charges in accordance with clauses 7.1 and 7.3; and
- Interest charges imposed on Cash Advances and purchases and on fees and interest charges in accordance with clause 7.2.

6.0 The statements

6.1 How do you know how much you owe?

(a) A statement for the Card Account will be issued each month to the Primary Cardholder. The date your statement is issued is called the “statement date” and the period from one statement date to the next statement date is called the “statement cycle”.

(b) If you:

(i) are registered for Online Banking,

(ii) have supplied us with a valid email address; and

(iii) satisfy any other applicable eligibility criteria,

your statement will be available to you electronically using our Online Banking service, instead of receiving paper statements in the mail. You may elect to receive paper statements in the mail at any point.

If you do not qualify for electronic statements in accordance with 6.1(b) above, you will receive paper statements in the mail.

It's important that the contact details you've given us are up to date. If your contact details change or if any means of electronically communicating with you (e.g. email) isn't working, you have to tell us.

(c) Each month we will issue your statement to you on the statement date if:

- There are any amounts owing by you or to you; or
- There have been any amounts debited or credited to the Card Account during the statement cycle.

If the amount outstanding is below \$10 we may not send you a statement.

(d) Amounts shown on your statement will be expressed in Australian currency and must be settled in Australia in Australian currency. There is no facility for payment to be made overseas, other than by transferring funds using our Telephone Banking or Online Banking services.

(e) You should keep all vouchers and transaction records given to you or to the Additional Cardholder by Merchants and financial institutions, or issued by Electronic Banking Terminals, to help you check statements on the Card Account.

6.2 If you think there is a mistake.

- (a) You agree that the amount shown on any sales voucher, Cash Advance voucher or transaction record is sufficient evidence of the cash price of the goods or services or the amount of the Cash Advance to which that voucher or transaction record relates but you may raise disputes.
- (b) You should check each statement carefully as soon as you receive it. If you wish to dispute an amount charged to the Card Account you must provide us with written notice of your dispute before the due date shown on your statement.

If you do not dispute an amount shown on a statement by the due date, our ability to obtain a refund (if applicable) may be restricted under Mastercard scheme rules.

Please refer to clause 10.1 for details of how to notify us of disputed transactions.

Please read clause 11.2 to obtain details of your liability where unauthorised transactions are made on a Nominated Account.

7.0 The charges

7.1 Fees and charges.

- (a) Subject to all applicable laws, we may charge the Card Account with any applicable fees or charges. The Annual Percentage Rate and other fees and charges applying to the Card Account are variable in accordance with clause 13.4.
- (b) The Card Account will be charged with an annual card fee (where an annual card fee is applicable) following the first Cash Advance or purchase transaction, unless the Card Account features a waiver of the first year's annual card fee. The fee is then charged in subsequent years on or after the anniversary of the first Cash Advance or purchase transaction.
- (c) Other fees and charges may apply as outlined in the letter which advises the credit limit.

7.2 Interest charges.

Interest charges on:

- Cash Advances;
- Fees related to Cash Advances (“Cash Advance Fees”);
- Interest on Cash Advances (“Cash Advance Interest”) and Cash Advance Fees;
- Purchases (subject to interest free period conditions);
- Fees related to purchases and annual fees (which are “Purchase Fees”) and interest on purchases and Purchase Fees, will be calculated in accordance with this clause 7.2 and charged for each statement cycle at the statement date. Details of the interest charges will be shown on your statement.

Information on our current interest rates and fees and charges is available at westpac.com.au, on request and at our branches.

7.2.1 Calculation of interest charges.

- (a) We charge interest on interest charges on purchases and Purchase Fees which we debit to your Card Account. There is no interest free period for those interest charges. We add those interest charges to the balance of purchases and Purchase Fees.

- (b) We charge interest on interest charges on Cash Advances and Cash Advance Fees which we debit to your Card Account. There is no interest free period for those interest charges. We add those interest charges to the balance of Cash Advances and Cash Advance Fees.
- (c) Interest is charged (subject to any applicable interest free period):
 - (i) For purchases and Cash Advances (if available) from the date shown on your statement for the purchase or Cash Advance;
 - (ii) For interest and annual fees, from the first day of the next statement after the statement cycle in which the interest or annual fee is incurred;
 - (iii) For fees other than those described in (ii) above from the date shown on your statement for these fees.
- (d) Interest charges are debited to your Card Account every statement date (but interest charges debited on the statement date are not included in the balance on which interest is calculated for that statement date).

Interest charges on the Cash Advance balance.

We charge interest on Cash Advances, Cash Advance Fees and on Cash Advance Interest debited to your Card Account. There is no interest free period for either Cash Advances, Cash Advance Fees or Cash Advance Interest charges.

Until we receive the payment of any Cash Advance or Cash Advance Fee in full, we calculate the interest in any statement cycle on Cash Advances and Cash Advance fees:

- (a) From the date the relevant transaction is made or from the date assigned to the transaction in accordance with clause 7.4 (the “Cash Advance Transaction Date”); or
- (b) If the Cash Advance Transaction Date is prior to the start of the statement cycle, from the first day of the statement cycle.

When we debit your Card Account with interest charges on Cash Advances and Cash Advance Fees and interest on Cash Advances, those interest charges become part of the Cash Advance balance on your Card Account (“Cash Advance Balance”), on which we charge interest.

Interest charges on the purchase balance.

We charge interest on purchases, Purchase Fees and on Purchase Interest debited to your Card Account. There is no interest free period for Purchase Interest charges or interest on Purchase Fees.

We calculate the interest in any statement cycle on purchases and Purchase Fees for each day that is not included in an interest free period:

- (a) From the date the relevant transaction is made or from the date assigned to the transaction in accordance with clause 7.4 (the "Purchase Transaction Date"); or
- (b) If the Purchase Transaction Date is prior to the start of the statement cycle, from the first day of the statement cycle.

When interest is payable, we charge interest at the end of the statement period on the balance of purchases, Purchase Fees and interest on purchases and Purchase Fees during the statement period.

When we debit your Card Account with interest charges on purchases and Purchase Fees and interest on purchases, those interest charges become part of the purchase balance on your Card Account ("Purchase Balance"), on which we charge interest.

Applicable interest rates and total interest charges.

Interest charges in a statement period are calculated by applying:

- (a) The daily percentage rate applicable to Cash Advances separately to the unpaid daily balances of the Cash Advance Balance; and
- (b) The daily percentage rate applicable to purchases separately to the unpaid daily balances of the Purchase Balance.

The total amount of interest charges debited to the Card Account is the sum of the interest charges on the Cash Advance Balance and the Purchase Balance.

7.2.2 Interest free period for purchases and Purchase Fees.

- (a) Your Card Account offers an interest free period for purchases and Purchase Fees, subject to the conditions described in this clause.
- (b) **When does an Interest free period apply?**

References in this clause to the Monthly Payment Balance apply for statements issued on or after 18 November 2019. For a statement issued before then, you must pay the closing balance specified in that statement in order for an interest free period to apply in the manner set out in this clause and clause 7.2.2(c).

If the Monthly Payment Balance is lower than the minimum payment required, you must still pay that minimum amount.

An interest free period will apply for purchases and Purchase Fees:

- (i) if you pay the Monthly Payment Balance (as specified in your statement) in full by the due date for payment listed in that statement, or if there is no Monthly Payment Balance in that statement that you owe us. The Monthly Payment Balance excludes certain amounts, including balance transfers that have not yet expired. The interest free period will commence on the day on which that Monthly Payment Balance is paid in full by the due date (or if there is no Monthly Payment Balance in the statement that you owe us, from the day after the end of the statement period for that statement). It will end on the earlier of:
- the date the Monthly Payment Balance in the next statement is paid in full; or
 - the due date for payment listed in the next statement; and
- (ii) from the date this Credit Card Contract is entered into until the due date for payment listed in the first statement.

If an interest free period applies, interest will not be charged on purchases and Purchase Fees on any day during the interest free period. Otherwise interest will be calculated and charged on the unpaid Purchase Balance in accordance with clause 7.2.1.

Example.

The Monthly Payment Balance listed on a statement is \$500 and it is due for payment on 28 June in a particular year.

If that \$500 Monthly Payment Balance is paid on 20 June in that particular year, an interest free period will apply to purchases and Purchase Fees from 20 June of that particular year until the earlier of:

- the date the Monthly Payment Balance in the next statement is paid; or
- the payment due date listed in the next statement (28 July of that particular year).

(c) **What happens if payment is not made in full?**

If you do not pay the Monthly Payment Balance by the due date for payment listed on a statement, unpaid purchases and Purchase Fees that are outstanding as well as new purchases and Purchase Fees debited to your Card Account will be included in the calculation of the interest charge from the day after that due date for payment. If

you did not pay the Monthly Payment Balance by the due date for payment listed in the immediately preceding statement, any of that amount that remained unpaid will be included in the calculation of the interest charge.

7.3 Government charges.

Subject to any applicable law, the Card Account will be charged with:

- All or any contract stamp duty payable in respect of the Credit Card Contract; and
- Any government duties, taxes, rates or charges now or in the future charged upon or in relation to the use of your Card or transactions debited or credited to the Card Account, whether or not you are primarily liable for such duties, taxes, rates or charges.

7.4 Effective date and adjustments.

- (a) We may assign any date we consider reasonably appropriate to a debit or a credit to the Card Account, but in the case of a debit, that date must not be earlier than the date on which the relevant transaction occurred. If we do this we may make consequential amendments (for example, to interest).
- (b) We will determine the order in which we process transactions on any given day, based on our business systems and processes. This means for example that transactions may not be processed in the order they were made. The processing order can affect how transactions are treated, including for the purposes of applying interest charges. Please contact us if you have any queries.
- (c) You are liable to us for the amount of any purchase or Cash Advance from the date we assign to the transaction under this clause 7.4, and the credit we provide under those amounts is payable under this contract.
- (d) We may subsequently adjust a debit or credit to the Card Account so as to accurately reflect the legal obligations of you and us (for example, because of an error or the dishonour of a cheque). If we do this, we may make consequential adjustments (for example, to interest).
- (e) Where you have made a purchase that is subsequently returned or reversed, subject to the application of any interest free period, you will be charged interest on that purchase in respect of the period up to the effective date of the return or reversal.

8.0 Credit Card Repayment Protection

Please note that Credit Card Repayment Protection is no longer sold. The information on this product is for existing Credit Card Repayment Protection policy holders.

If you have obtained your Card Account by switching from a Westpac consumer credit card to which Credit Card Repayment Protection applied, your Credit Card Repayment Protection policy will continue to apply (unless cancelled by you) to your new card account subject to the following:

Names of Insurers: Credit Card Repayment Protection is issued by Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (AAIL) (issuer of the unfit for work and job loss covers) and TAL Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (TLISL) (issuer of the death cover). TLISL is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL).

Calculation of insurance premium: The premium is calculated and debited monthly at 0.52% of the balance owing on the Card Account at the end of the statement cycle. If there is no balance owing at the end of the statement cycle, no premium is payable for that period.

Insurance Coverage: It helps cover your repayments if you lose your job, contract a sickness or disease or sustain an injury and aren't able to work. It will also pay the balance owing on the Card Account to a maximum of \$50,000 if you die. Conditions, limits and exclusions on cover apply and are explained in the insurance Product Disclosure Statement including policy wording (PDS).

This information does not take into account your personal circumstances, so please consider the PDS. To obtain a copy, please call 1300 369 989.

Other: This insurance isn't compulsory nor is it an investment in or deposit with the Bank. The Bank does not guarantee payments under the policy.

9.0 The payments

9.1 What is the minimum payment required?

- (a) The minimum payment that we require from you (being the Primary Cardholder) each month will be shown on the Card Account statement. Your payment due date is 25 days from your statement date.
- (b) If you do not wish to pay the full amount of the closing balance shown on your statement by the due date, you must pay at least the minimum payment shown on your statement by the due date.
- (c) If your statement shows a closing balance, the minimum payment will be equal to:
 - 3% of the closing balance (rounded up to the nearest dollar) or \$10, whichever is the greater; plus
 - The greater of any unpaid past due amounts from previous statements or any amount that exceeds the credit limit.
- (d) You must pay the full amount of the closing balance if it is less than \$10.
- (e) Your minimum payment obligation may only be met by making payments in the ways described in clause 9.2 How and where can you make your payment? Credits to your Card Account in the form of sales refund transactions (the refund of purchases made using your Card) and interest or fee refunds are not counted towards your minimum monthly payment.

9.2 How and where can you make your payment?

- (a) You must make payments to the Card Account with Australian currency in Australia. As there is no facility for you to pay your account overseas, you must arrange for payments to be made to the Card Account whenever you are overseas.
- (b) You can make payments to the Card Account by:
 - Making a payment using a select Westpac Group or Westpac Group partner ATM;* or
 - Transferring funds through our Internet and Phone Banking or Online Banking services; or
 - Using our Card Autopay facility; or

- Making a payment using BPAY; or
 - Paying at our branches; or
 - Mailing your cheque payment to us at the address shown on your statement. DO NOT SEND US CASH THROUGH THE MAIL.
- (c) Payments must be received and credited to the Card Account by the due date. If you are mailing your payment you should allow more time for it to reach us.
- (d) Payments will be credited to the Card Account as soon as practicable after receipt.
- (e) If you cannot make a payment which is due, you should contact us promptly. We may be able to help you.

* For more information on how you can make payments at ATMs, visit westpac.com.au/ouratms. The available ATM locations can be found on our website at the ATM locator westpac.com.au/locateus/

9.3 Card Autopay facility.

- (a) You may authorise us to automatically withdraw funds from your nominated account to make payments to the Card Account using a Card Autopay facility. You may elect to pay:
- The minimum payment shown on the Card Account Statement.
 - The full amount shown as the 'closing balance' on the Card Account Statement, or
 - A fixed dollar or percentage of the closing balance on the Card Account Statement.
- (b) If the closing balance is less than your nominated amount, the closing balance will be paid. If the fixed dollar or percentage is less than the minimum payment, we will debit the minimum payment.
- (c) If the automatic payment is dishonoured for any reason, you must promptly pay at least the minimum payment required (or the amount specified in (b)). We may cancel your Card Autopay facility if payments are dishonoured. We would normally contact you before we cancel your Card Autopay facility.
- (d) You must advise us if you wish to terminate or change your Card Autopay facility, including if you change the nominated account. Any changes will be effective from the next statement date following our confirmation of the change.

9.4 Deposits at ATMs, CDMs and Bank@Post™.

If you make a deposit at a select Westpac Group or Westpac Group partner ATM or CDM* the amount of your deposit is subject to verification by us. The amount accepted by the CDM, or the amount validated by the ATM and then agreed by the depositor, is the amount that will be credited to your account. Processing and cut off times will vary depending on the time of day the cash deposit is made.

Within any 24 hour period, a deposit limit may apply to deposits at an ATM, CDM or Bank@Post. Such cash deposit limits may change from time to time at our discretion. For deposit limits, processing and cut off times visit westpac.com.au/ouratms or visit your local branch.

* The available locations can be found on our website at the ATM locator westpac.com.au/locateus

9.5 How we apply your payments.

Payments to the Card Account are applied to amounts shown on your most recent statement, in descending order from those attracting the highest Annual Percentage Rate to those attracting the lowest Annual Percentage Rate, or on which interest is not charged. If the same Annual Percentage Rate applies to more than one amount, we apply the payment to those amounts in the following order:

- Interest charges incurred;
- Fees incurred;
- Any amount payable for Credit Card Repayment Protection relating to the Card Account under clause 8, if applicable; and
- Transactions (such as Cash Advances or Purchases).

Within each of the four categories mentioned previously, the payment is applied in the order in which the relevant amount was debited to the Card Account. If your Card Account has amounts owing that relate to more than one Promotion Plan with the same Annual Percentage Rate, payments will first be applied to amounts which relate to the Promotion Plan that commenced earlier.

If the total payments to the Card Account since your most recent statement are more than the Monthly Payment Balance shown on that statement, we apply the excess to amounts that have been charged to the Card Account but have not yet appeared on the statement in the same order as described above.

9.6 Uncleared funds.

To protect against fraud, we may not allow you to withdraw the value of deposited cheques until three Bank business days after the deposit has been made. In certain uncommon circumstances, this period may be extended by a further one, or even two, Bank business days.

If drawings are made against a deposited cheque before it has been paid by the financial institution on which it is drawn, you will have to reimburse the Bank if the cheque is subsequently dishonoured.

10.0 Errors/disputes and resolutions

10.1 How to report a lost or stolen Card or PIN or unauthorised transactions.

(a) **What to do.**

You must immediately notify us if your Card or PIN record is lost or stolen, or you suspect that unauthorised transactions have been made on a Nominated Account(s). 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. Where your report is made by telephone, we may require you to confirm it at one of our branches and complete certain documentation.

(b) **How to tell us.**

If any Card is lost or stolen in Australia or overseas, the best way to contact us is to telephone us using the number listed at the front of these Conditions of Use. You may call in at one of our branches in Australia, but we prefer that you telephone us immediately so that we can put a stop on your Card straight away.

If your Card is lost or stolen overseas, you may report the loss to:

- Mastercard Global Service (if your Card is a Mastercard); or
- Visa Global Card Assistance Service (if your Card is a Visa); or
- Any financial institution displaying the applicable scheme sign.

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

You must, however, tell us of the loss or theft of your Card within a reasonable time from the re-establishment of our telephone reporting facilities.

10.2 Feedback and complaints.

Delivering on our service promise.

We're constantly striving to provide the best possible service, and we'll do our best to resolve any concern you have efficiently and fairly.

Our commitment to you.

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

Our aim is to resolve your complaint within 5 business days, and where possible we will resolve your complaint on the spot. If we need additional time to get back to you, we will let you know. Should we be unable to resolve your concern at your first point of contact, we will then refer the complaint to our dedicated Customer Managers in our Customer Solutions team.

Our Customer Solutions Customer Managers are here to find a solution for you and will ensure that you're regularly updated about the progress we are making to resolve your complaint.

Sometimes we get things wrong. Where we do, we will work to make things right. You will not be liable for any fees, charges or interest that we incorrectly charge to your account contrary to our applicable terms and conditions. Please check the entries listed in your account statements regularly, and if you see an error please contact us immediately.

You can contact us:

Over the phone

Please call us from anywhere in Australia on 1300 367 228 for Altitude Business Gold Cards or 1300 859 100 for Altitude Business Platinum Cards.

If you are overseas, please call +61 2 9155 7700.

By post

You can write to us at:

Westpac Customer Solutions

Reply Paid 5265, Sydney NSW 2001

In Branch

If you prefer to tell us in person, go to our website to locate your nearest branch.

Online

Email us at westpaccustomersolutions@westpac.com.au

For further information go to our website and search 'Feedback and Complaints'.

If you are still unhappy.

If you are not satisfied with our response or handling of your complaint, you can contact the external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA).

Australian Financial Complaints Authority.

The Australian Financial Complaints Authority (AFCA) provides a free and independent service to resolve complaints by consumers and small businesses about financial firms (e.g. banks), where that complaint falls within AFCA's terms of reference.

The contact details for AFCA are set out below.

Australian Financial Complaints Authority.

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Post: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

11.0 Unauthorised transactions

11.1 Protecting your Card and PIN.

- (a) Because anyone who has your Card and PIN can make transactions on your Nominated Accounts, you must take special care to protect them.
- (b) 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.
- (c) 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.
- (d) To protect your PIN you must:
 - Try to memorise it;
 - Destroy our letter telling you your PIN (if applicable);
 - 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 PIN, including family members, friends and our staff;
 - If you select your own PIN, 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, part of your name, telephone number, driver's licence number and so forth;

- Make sure that nobody watches you enter your PIN at Electronic Banking Terminals;
 - 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 Electronic Banking Terminal;
 - Make sure that you do not leave anything behind when you complete a transaction, including leaving your Card unattended in or at an Electronic Banking Terminal;
 - Notify us promptly if your PIN mailer has not been received intact, or if a PIN change has taken place without being requested.
- (e) If you select your own PIN, for security reasons you should endeavour to change it at regular intervals (say, every two years).
- (f) If you make a record of your PIN, 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 PIN if you only:
- Record it in reverse order;
 - Record it as a series of numbers with any of them marked to indicate the PIN;
 - Record the PIN as a telephone number with the PIN in its correct sequence anywhere within the telephone number;
 - Record the PIN as a telephone number where no other telephone numbers are recorded;
 - Disguise the PIN 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 PIN.

11.2 Liability for unauthorised transactions.

11.2.1 Transactions not involving Manual Signature Comparison.

This clause explains the Account Holder's liability for losses resulting from unauthorised transactions which are initiated through Electronic Equipment and do not involve Manual Signature Comparison.

(a) **When the Account Holder is not liable.**

- (i) The Account Holder will not be liable for actual losses resulting from unauthorised transactions where it is clear that the User has not contributed to the loss.
- (ii) 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 who are linked to the electronic funds transfer system or of their agents or employees; or
 - Require the use of the Card and/or PIN and happen before the User receives their Card and/or PIN (including a replacement or reissued Card or PIN). For the avoidance of doubt, receiving a PIN includes setting a PIN for the first time when their Card is first issued; or
 - Happen after we have been notified that a Card has been misused, lost or stolen or that PIN security has been breached; or
 - Are made with a Card or PIN that is forged, faulty, expired or cancelled (as applicable); or
 - Are the result of the same transaction being incorrectly debited more than once to the same account.

(b) **When the Account Holder is liable.**

- (i) 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.
- (ii) The Account Holder will be liable for actual losses resulting from unauthorised transactions caused by the User:
 - Engaging in fraud; or
 - Voluntarily disclosing their PIN to anyone, including a family member or friend; or
 - Keeping a record of their PIN:
 - 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; or
 - Writing their PIN on their Card; or
 - Selecting a PIN which represents their birth date, or being an alphabetical PIN which is a recognisable part of their name, after we have asked them not to select such a PIN and told them of the consequences of doing so; or

- Acting with extreme carelessness in failing to protect their PIN (where 'extreme carelessness' means a degree of carelessness that greatly exceeds what would normally be considered careless behaviour).

(iii) 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 of their PIN 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.

(iv) 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 or any Nominated Account(s);
- That portion of the losses incurred which exceed the balance of their Nominated 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 Card and PIN.

(v) 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.

(c) **When limited liability applies.**

The Account Holder will only be liable for actual losses resulting from unauthorised transactions to a limited extent, in circumstances where a PIN 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 Nominated 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 PIN becoming known to someone else (excluding that portion of the loss incurred on any one day which exceeds the applicable daily transaction limit).

11.2.2 Other unauthorised transactions.

The Account Holder will not be liable for losses resulting from unauthorised transactions made on a Nominated Account after we receive notice from the User in terms of clause 10.1(a). Until we receive such notice, the Account Holder may be liable for losses resulting from unauthorised transactions which were not initiated through Electronic Equipment and/or involved Manual Signature Comparison.

11.2.3 eCommerce Transactions.

If an unauthorised transaction is an eCommerce Transaction and we are notified that the transaction is unauthorised by the due date shown on the Card Account statement, the Account Holder will not be liable for the amount of the transaction.

11.2.4 Where we may not process your claim.

In the event you dispute a transaction, we may ask you to provide certain information, complete certain documentation or do certain things, such as make a police report. Where we request information from you in relation to the disputed transaction, it is expected that this information will be supplied within 14 days (or such longer period as it may be reasonable to allow). In cases where this information is not provided or not provided within 14 days, we may be unable to process the claim and the disputed charge(s) may remain your liability.

12.0 Our responsibilities and liabilities

12.1 Electronic banking access.

- (a) We will maintain electronic banking access to the Nominated Accounts at all times unless:
- An Electronic Banking Terminal malfunctions or is unavailable for use; or
 - A Merchant refuses to accept your Card; or
 - At least one of the accounts is overdrawn or will become overdrawn without prior arrangement, or we have restricted access to the account for one of the reasons set out in these Conditions of Use.

In any of these circumstances, electronic access to the Nominated Account may be denied or withdrawn without prior notice to you.

- (b) We reserve the right at any time to alter the types of accounts which may be operated, or the types of transactions which may be undertaken, or the types of Electronic Banking Terminals which may be accessed, using your Card and PIN.

12.2 What happens if an Electronic Banking Terminal does not work?

- (a) We will be responsible to you for any loss which occurs because an Electronic Banking Terminal accepts your instructions but fails to carry out the transaction requested.
- (b) If you are aware that the Electronic Banking Terminal is unavailable for use or not operating properly, we will only be responsible for correcting the relevant account and refunding any fees or charges.
- (c) We will not be responsible if an Electronic Banking Terminal does not accept your instructions or your Card fails to work in the terminal.

13.0 General information about the Credit Facility

13.1 Cancellation and closure.

- (a) We may cancel your Card at any time to protect you or us from fraud or other losses, to manage regulatory risk, or where we reasonably believe the use of an account has caused harm (including financial abuse) to another person, or for any other reason determined by us acting reasonably, and will notify you as soon as possible afterwards.
- (b) You (being the Primary Cardholder) may terminate the Card Account at any time by contacting us either by visiting a branch, by telephone, by giving written notification, or by signing in to Westpac Live and using the online credit card account closure function.
- (c) A default occurs under your Credit Card Contract if:
 - (i) you don't pay any amount when it's due; or
 - (ii) you or an additional cardholder do any of the following and it has a material impact (as defined below):
 - don't comply with the law; or
 - give us incorrect, incomplete or misleading information in connection with your credit card; or
 - use the Credit Card for a purpose which we have not approved.

A Default has a "material impact" if we reasonably consider that the event by its nature is material, or the event has had, or is likely to have, a material impact on:

- your ability to meet your obligations under the Credit Card Contract (or our ability to assess this);
- our security risk (or our ability to assess this); or
- our legal risk or reputation.

If there is a Default, we may close your Card Account and require prompt payment of all amounts you owe under this Credit Card Contract (including amounts accrued or charged but not yet debited to your account) that would not otherwise be immediately payable.

Before we require payment, we will give you at least 30 days' notice and an opportunity to correct any Default that can be corrected (unless the law or an industry code to which we subscribe does not require us to give you notice).

We don't have to give you any period to rectify the matter (or we can give you a shorter period) if:

- the default can't be rectified, or
- it's reasonable for us to act to manage a material and immediate risk relating to:
 - the default,
 - your particular circumstances, or
 - the value of the security interest in our favour.

(d) Where a Card has been cancelled by us or the Card Account has been closed:

- You agree to cut the Card(s) into several pieces and either return them to us, or inform us by telephone that you have destroyed the Card(s) and disposed of the pieces securely;
- You will not be able to access any Nominated Account with the Card(s);
- You must cancel any periodical payment arrangements which are linked to the Card Account. Where a Card has been cancelled by us, you must continue to make at least the minimum payment each month until the balance of the Card Account is paid in full. Fees, charges and interest charges will continue to be debited to the Card Account.

Where the Card Account has been closed, you must promptly pay us the full balance of the account, including (where applicable) any amount reasonably expended by us in collecting payments.

- (e) You will remain liable for transactions debited to the Card Account which were made prior to closure. You will also be liable for standing order authority transactions which have not been cancelled by you prior to closure. These transactions may, for example, have been made by mail order, telephone order or through the internet.
- (f) You may have to pay reasonable enforcement expenses under these Conditions of Use, including any amount reasonably incurred by the use of our staff and facilities, in the event of a breach of the Credit Card Contract.
- (g) If the Card Account has a positive (credit) balance when it is cancelled or closed, we may send you a bank cheque or direct credit the closing credit balance of the Card Account (unless those funds have been submitted as unclaimed monies in accordance with the law) into another credit or transaction account.

We will usually notify you before we close the Card 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 money that has been transferred to the government).

If the Card Account becomes inactive and has a (credit) balance, and if we have not closed the Card Account in accordance with these Conditions of Use, we will hold the credit balance in this Card Account until you contact us to claim those funds, or we are required to submit those funds as unclaimed monies in accordance with the law, whichever occurs first.

13.2 Stopping the Card Account.

We may block, or place a stop on, the Card Account if it is transacted on in such a way that we reasonably suspect fraudulent use of your Card, but have been unable to contact you to confirm our suspicion.

13.3 Gambling Preference Requests.

- (a) For a Card Account, a Primary Cardholder 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. A Primary Cardholder can make such a request (a “**Gambling Preference Request**”) by calling us or by another means offered by us from time to time. (From 26 May 2018, see our website for more information about this service and how to contact us).
- (b) Where we have received and accepted a Gambling Preference Request from a Primary Cardholder, we will decline to authorise Card transaction authorisation requests that we receive in respect of the applicable Card Account, 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 of a Primary Cardholder has been cancelled by a Primary Cardholder and implemented by us. When a cancellation request is made to us by the Primary Cardholder, a period of up to two business days may elapse before the cancellation request will be implemented. Separately, a cancellation request does not prevent a later Gambling Preference Request from being made by a Primary Cardholder.

- (c) There are some situations where we will not be able to comply with a Primary Cardholder'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 use available credit in order to make a payment using BPAY or to draw down cash from an ATM; where (at the relevant time) any of our relevant systems is "off-line", or otherwise impaired or interrupted; and 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).
- (d) A Primary Cardholder that makes a Gambling Preference Request under this clause (including a cancellation request) should tell the Additional Cardholders, as applicable, that the Primary Cardholder has requested us to provide (or not provide) transaction blocking in accordance with this clause.

13.4 Variation.

We can make changes to the Conditions of Use as set out in this clause. It is important that the contact details you as the Primary Cardholder have given us are up to date. If they are not, we may not be able to notify you as the Primary Cardholder of changes (although we will take reasonable steps to find you as the Primary Cardholder).

(a) **Changes we can make on general basis.**

We can make following types of changes if we apply them to a class of customers or to a product type or feature:

- changes to the annual percentage rate (which includes the rate for purchases, cash advances and balance transfers);
- changes to how we calculate interest and how often we debit interest (including any interest free period);
- changes to payments (including changes to the amount, frequency, number of payments, the time of payment or how we calculate payments);
- changes to fees and charges (including introducing new fees and charges, changing the amount of them or the time of payment);

- other changes which:
 - reflect changes in law, an official directive, or the guidelines or requirements of a regulator;
 - impose, remove or adjust transaction limits;
 - reflect changes to our pricing;
 - reflect changes to our business or technological systems;
 - reflect current industry or market practice or conditions;
 - are administrative or correct a mistake or omission;
 - we reasonably think you will benefit from; or
 - are reasonably necessary to protect our legitimate interests.

(b) Changes we can make that will only apply to you.

We can make some changes that will only apply to you. These are:

- reflect our risk associated with you, the credit card and any security (such as reducing the credit limit or cash advance limit);
- are administrative or correct a mistake or omission;
- reflect changes to our business or technological systems; or
- any other change which reduces your obligations or gives you more time to pay us.

(c) How we notify you of changes.

We will notify you of changes as set out in the following table:

Type of change	Time frame	Method of notification
Reduction in your obligations, or change that gives you more time to pay us	As soon as reasonably possible (which may be before or when we send your next statement of account after the change takes effect).	In writing or electronically.
New fee	30 days in advance.	In writing or electronically.
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 an advertisement in a major newspaper.
Change in the way interest is calculated or charged to your account	30 days in advance.	In writing or electronically.
Government charges	30 days in advance of the change, unless the change has been publicised by a government agency, government or representative body in which case we do not have to notify you of these changes.	In writing, electronically or through an advertisement in a major newspaper.

Type of change	Time frame	Method of notification
Reduction in the credit limit or the cash advance limit or a refusal to authorise further transactions on the credit card	30 days in advance unless: <ul style="list-style-type: none"> - there is a default; - we reasonably believe that the use of the card may cause material loss to you or us; or - you have not used the credit card for 6 months, in which case we will notice you in the next statement of account after the change takes effect.	In writing or electronically.
Any other term or condition	30 days in advance.	In writing, electronically or through an advertisement in a major newspaper.

We may give you shorter notice (or no notice) where it's reasonable for us to manage a material and immediate risk.

By “electronically”, we mean by:

- Electronic communication to your nominated electronic address; or
- Making particulars of changes available at our website: westpac.com.au

14.0 Other

14.1 Marketing consent.

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 that we believe may interest you. We may also use trusted service providers to assist us to offer products and services to you. Please call us on 132 032, visit any of our branches or login to Westpac Live if you would like to review or update your marketing preferences.

14.2 Change of name or address.

You agree to promptly notify us of any change to your name or address. If you fail to notify us of your change of address, you may prejudice your rights under the Credit Card Contract.

14.3 Set off – no deduction.

If you (being the Primary Cardholder) have money in any account with us (other than the Card Account) we can, but need not, use it to pay amounts owing under the Credit Card Contract. If the Card Account has a positive (credit) balance, we may also use all or part of that balance 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 taken the money will reduce by the amount used for this purpose.

To the maximum extent allowed by law, you give up any right to set off any amounts we owe you (for example, credit balances in your other accounts or any deposit) against amounts you owe us under the Credit Card Contract. You will need to pay any money that is due and that you are required to pay under the Credit Card Contract without deducting amounts you claim are owing to you by us or any other person.

14.4 Exercising our rights.

If we fail to exercise or delay in exercising any of our rights under these Conditions of Use, that failure or delay does not constitute a waiver of our rights. We may exercise our rights under these Conditions of Use at any time, despite any previous failure or delay on our part.

14.5 Governing law.

These Conditions of Use are governed by the laws of New South Wales.

14.6 Non-assignment.

You may not assign your rights under this contract to another person.

The Bank may transfer this contract to someone else. If the Bank wants to do so it can give anyone all information that privacy laws allow it to give. If the Bank transfers this contract, the contract will apply to the transferee as if it were the Bank.

14.7 Tax reporting obligations.

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, including information about the foreign tax identification number for all countries you or any shareholder, beneficiary, settlor or controlling person are a foreign tax resident of, we may be required to limit the services we provide to you. This could include not opening your product, or limiting functions or services of your product, or closing it.

Unless you tell us otherwise, by completing any application for products covered by these terms and conditions, you certify that you, 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 (e.g. 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 such beneficiary and, in any case, before such distribution is to be made 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.



Westpac acknowledges the Traditional Owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respects to Australia's First Peoples, and to their Elders, past and present.

Things you should know: Information in this brochure is current as at 14 August 2024. Full details of current merchant facility terms and conditions are contained in the Merchant Business Solutions Card Acceptance by Business Terms & Conditions booklet and in the Merchant Operating Guide. Merchant facility terms and conditions, including fees and charges, may be varied or introduced in the future.

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