



WESTPAC ALTITUDE PLATINUM MASTERCARD®

An even more rewarding experience.



We're here to help

Platinum Priority Service Line:

Toll-free anywhere in Australia
1300 859 100

Reverse charge when overseas
+61 2 9155 7722

Accessibility support.

At any time, 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 [**infrastructure.gov.au/national-relay-service**](https://infrastructure.gov.au/national-relay-service)

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.

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Welcome to a great way to earn rewards

Your new Westpac Altitude Platinum card offers you a choice of three great rewards programs – Altitude Rewards,¹ Altitude Qantas² or Altitude Velocity.³ Enjoy:

- Altitude Platinum's great points earning potential
- dedicated Altitude Platinum Mastercard® travel services and privileges
- a range of complimentary insurance covers

We take the time to help you make the most of yours

More than managing the everyday, Altitude Platinum Mastercard offers a range of premium services to help you do more with your time.

Westpac Altitude Platinum card Priority Service line.⁴

If you have any questions or any problems with your card, just call our dedicated Platinum cardholders line. It's available from anywhere in the world and is open 24 hours a day, 7 days a week.

- ☎ 1300 859 100 toll-free from anywhere in Australia, or reverse charge +61 2 9155 7722 from overseas.

Altitude Rewards

If you choose Altitude Rewards, you can redeem your Altitude Points for a wide collection of products and services, gift vouchers and travel.¹ What's more, your points won't expire as long as you stay an Altitude cardholder.¹

Altitude Rewards earn rate
Altitude Points per \$1 spent on eligible purchases



Altitude Platinum Mastercard®

Spend on Flights: ⁵ Earn bonus points by purchasing flights directly from major airline partners		3 Altitude Points up to \$10,000 per month then 1 point per dollar thereafter
Earn bonus points by purchasing directly from partnering merchants	Earn bonus points on overseas spend ⁷	2 Altitude Points
Spend on Shop, Stream, Ride and Stay: ⁶		
Spend on all other eligible purchases ¹		1 Altitude Point

 A full list of partners are available on your Altitude Rewards Account.

Exclusive, handpicked Altitude Platinum premium rewards.

Altitude Rewards opens the door to a selection of over 1,000 handpicked rewards and special offers, reserved just for cardholders. You'll find prestige items and services, like luxury goods, timepieces, the latest technology and your choice of several Frequent Flyer partners to transfer your Altitude Points to. Visit the Altitude website for more information on redeeming your Altitude Points.

 westpac.com.au/altitude-platinum

Accessing your Altitude Rewards Account.

To access your Altitude Rewards Account online, you'll need to sign into Westpac Online Banking or the Westpac App. You can also call the Altitude Rewards Centre.

Westpac Online Banking

1. Sign in to Westpac Online Banking
2. Go to 'Rewards & Offers'
3. Look for 'Altitude Reward Points', select 'Redeem Points' and follow the prompts.

Westpac App

1. Sign in to the Westpac App
2. Search 'Rewards & Offers'
3. Tap 'Altitude Reward Points' and follow the prompts.

You'll need to register for Westpac Online Banking or the Westpac App to access your Altitude Rewards Account.

Altitude Rewards Centre

Altitude Rewards Centre 1300 887 820

Monday–Friday, 8am–8pm AEST, excluding National Public Holidays.

Altitude Qantas

If you've selected Altitude Qantas, you can redeem your Qantas Points for flights, privileges, stays, upgrades and all the benefits of the Qantas Frequent Flyer program.

You'll also earn Qantas Points on your eligible purchases with your Altitude Platinum Mastercard.[®] Altitude Qantas Platinum cards, earn 0.5 Qantas Points per \$1 up to a maximum of \$100,000 spent on eligible purchases annually.² The annual Qantas Points cap will reset on your January statement date each year. If you do exceed the annual cap within the year, you can continue to use your card as normal. While you will not earn Qantas Points for eligible purchases until the cap resets the following January, you'll still be able to earn bonus Qantas Points. An annual \$75 Qantas Rewards Program Fee applies.

Altitude Qantas Rewards earn rate
Qantas Points per \$1 spent on eligible purchases.



Altitude Platinum Qantas Mastercard

Spend on all eligible purchases ⁸ up to \$100,000 each year ²	0.5 Qantas Points
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Flight upgrades.

Use your Qantas Points on any available flight upgrades on Qantas Domestic and International flights.⁹

Qantas & Jetstar seat rewards.

Your Qantas Points² can also give you the freedom to book any available seat on any Qantas or Jetstar flight with a QF or JQ flight number.¹⁰

Qantas Rewards Store.

Use your points in the Qantas Rewards Store and select from a great range of products, for delivery in Australia and New Zealand.¹¹

Qantas Classic Flight Rewards.

Spread your wings to numerous destinations worldwide by using your Qantas Points² towards a Qantas Classic Flight Reward on eligible flights with Qantas and over 30 partner airlines, and their affiliates.¹²

 qantas.com/frequentflyer

Altitude Velocity

If you've selected Altitude Velocity you can redeem your Velocity Points for flights and upgrades, fuel, car hire or hotel stays, or a choice of rewards at the Velocity Rewards store. In order to redeem Velocity Points you must be a member of the Velocity Frequent Flyer program. An annual \$75 Velocity Rewards Program Fee applies.

Altitude Velocity Rewards earn rate³
Velocity Points per \$1 spent on eligible purchases.



Altitude Platinum Velocity Mastercard®

Spend on all eligible purchases	0.5 Velocity Points
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Economy X Seat Upgrade Vouchers.¹³

Altitude Velocity invites you to enjoy two complimentary Economy X Seat Upgrade Vouchers¹³ to use on selected domestic Virgin Australia operated flights. All you have to do is ensure you've provided us with your Velocity Frequent Flyer number and you've made an eligible spend at Virgin Australia on your Altitude Platinum Mastercard. Vouchers will then be available in your Velocity Frequent Flyer account within 10 business days.¹³

To redeem your Economy X Seat Upgrade Voucher, book an eligible domestic flight with Virgin Australia on your Altitude Platinum Mastercard. Once you have booked an eligible domestic flight with Virgin Australia, you will need to call the Virgin Australia Guest Contact Centre on 1300 038 373 to apply your Economy X Seat Upgrade Voucher to your eligible flight.

Virgin Australia Reward Seat or Any Seat.

As a Velocity member, you can redeem your Points for Reward Seat or Any Seat on Virgin Australia Domestic and International flights.¹⁴

Virgin Australia Flight Upgrades.

All Velocity members can use Points to upgrade to the luxury of Business Class on Domestic and International Short Haul.¹⁵

Redeem Velocity Points at BP.

Swipe your Velocity membership card before you pay and if you have enough Velocity Points, you'll be able to redeem and Pay with Points at over 1,000 participating BP service stations¹⁶ for part or all your fuel or in-store purchase.

Velocity Points for Cars & Hotels.

Redeem Points or use a combination of Points + Pay¹⁷ with Europcar via our direct online booking system¹⁸ or use your Velocity Points to redeem your next hotel stay.

 experience.velocityfrequentflyer.com

Complimentary insurance covers

Get Interstate Flight Inconvenience Insurance and Rental Vehicle Excess in Australia cover, up to 3 months' complimentary cover for international travel insurance, plus extended warranty, purchase protection for up to 4 months' and overseas transit accident insurance (terms, conditions, exclusions and eligibility criteria apply).¹⁹

International travel insurance.¹⁹

Get up to 3 months' complimentary cover for International Travel Insurance when you meet the eligibility criteria as set out in the Credit Card Complimentary Insurance Policy including prepaying \$500 of your travel costs to your eligible card and holding a return overseas ticket before departing Australia (see policy document for full eligibility criteria, terms, conditions, and exclusions).

Purchase protection insurance.¹⁹

Get up to 4 months Purchase Protection Insurance on eligible purchases, as set out in the Credit Card Complimentary Insurance Policy (terms, conditions, exclusions and eligibility criteria apply).

Extended warranty insurance.¹⁹

Up to 24 months extended warranty insurance cover (in addition to the manufacturer's expressed Australian warranty) on a range of personal items purchased using your Credit Card (terms, conditions, exclusions and eligibility criteria apply).

Overseas transit accident insurance.¹⁹

Overseas Transit Accident insurance covers against specified accidental death or injury when sustained overseas while riding, boarding or alighting as a passenger in a plane, bus, train or shorthaul ferry when you have purchased the tickets for the entire trip using your Credit Card before you leave (terms, conditions, exclusions and eligibility criteria apply).

Rental vehicle excess insurance.¹⁹

Rental Vehicle Excess Insurances covers the maximum total limit of up to the amount specified in your rental vehicle agreement or \$5,500, whichever is the lesser (terms, conditions, exclusions and eligibility criteria apply).

Interstate flight inconvenience insurance.¹⁹

Interstate Flight Inconvenience Insurance covers against Cancellation, Flight Delay, Luggage, Luggage Delay and Funeral Expenses when you charge the entire cost of the return interstate flight to your eligible credit card (terms, conditions, exclusions and eligibility criteria apply).

Making the most of your Altitude Platinum Mastercard®

Up to 45 days interest free on purchases.

You could enjoy up to 45 days interest free on your card purchases when your account (excluding the balance transfer amount) is paid in full by the statement due date each month.

ATM withdrawals and your PIN.

Use your Altitude Platinum Mastercard to get a cash advance from ATMs around the world using your Personal Identification Number (PIN). Note that cash advances do not attract interest-free days and attract the fees, charges, and cash advance interest rate set out in your Credit Card Contract.

If you can't remember your PIN, or need a new one, just call us and we'll send you one immediately.

Know your PIN.

Merchants in Australia and some overseas countries will request a PIN for credit card purchases in-store, so you must attempt to memorise your PIN.

Additional cardholder.²⁰

You can request an additional Altitude Platinum Mastercard® linked to your account, for your partner or family member aged 16 or over, at no extra cost. Every time they use their Altitude Platinum Rewards card on eligible purchases, you could earn points. All transactions using the additional credit card will be the responsibility of the primary cardholder.

 Visit westpac.com.au for an application form and details.

All points remain the benefit of the primary cardholder.

Changing your credit limit.

To request an increase or decrease to your credit limit, simply call us or sign in to Westpac Live Online Banking and request a credit limit change. Credit limit applications are subject to Westpac's lending criteria.

Never forget a payment, use Card Autopay.

If you find yourself struggling to remember to pay your credit card on time, you can have greater peace of mind with Card Autopay. It's a free service that automatically pays a nominated amount to your card monthly from funds in your specified account. You can choose to pay the full balance, a percentage of the balance or a set amount.

Added security with Westpac CardShield™.

Altitude Platinum card is equipped with CardShield to help guard you against fraudulent activity online or in person.

Online transaction security guarantee.

If your Westpac account is compromised as a result of internet fraud, we guarantee to refund any missing funds, provided you've complied with our Online Banking Terms and Conditions.

Enhanced accessibility card features.

Our credit card designs include braille and notch features that are built into our cards. The credit card has a square accessibility notch cut out and has braille dots representing the letter C. These accessibility features aim to support customers to identify and orientate their cards when using them.

Westpac SmartPlan™

SmartPlan is a handy tool, available in Westpac Online Banking that helps you manage your credit card balance by structuring your repayments into a number of regular monthly instalments. It's ideal for those big-ticket items like unplanned expenses, emergencies and balance transfers²¹.

SmartPlan benefits:

- maintain interest-free days – on new purchases, if applicable
- cancel your plan any time²²
- no change to your credit limit
- track your progress in Westpac Online Banking.

 westpac.com.au/smartplan

Contactless technology



A faster way to pay.

Your Altitude Platinum card comes with contactless technology giving you a convenient way to pay. Simply hold your card against the contactless terminal to pay for your purchases of \$100 or less at participating merchants. Once approved, you're on your way.

Pay with your phone.²³

Westpac offers a choice of Mobile Wallets, which allow you to pay for purchases with your compatible phone or smart watch, anywhere contactless payments are accepted.

Available on:



 westpac.com.au/mobilewallets

Instant Digital Card.²⁴

A digital version of your card is available 24/7 in the Westpac App. Use it just like your physical card to shop online, pay bills, make in-app purchases and set up your recurring card payments, or even add it to your mobile or wearable wallet to shop in-store.

 westpac.com.au/digitalcard

Day-to-day service

Westpac Online & Mobile Banking – your account online.

Manage your account, view your transactions, transfer funds between Westpac accounts, pay bills by BPAY®, and print your last seven years' statements for free – 24 hours a day.

 To register, call 1300 655 505.

Telephone Banking – available 24/7.

Use your card account to pay bills, check your account or transaction details, transfer funds between Westpac accounts or request a statement any time, day or night.

24 hour Platinum service.

Get assistance on queries about your card whenever you need it.

Your payment options.

Choose from a range of payment options that suit you:

- **Online, Mobile or Telephone Banking** – Transfer funds from Westpac accounts
- **BPAY** – Make BPAY payments to your Westpac credit card account
- **Mail** – Post your statement slip and cheque to:
 - 🏠 Cards, GPO Box 4220, Sydney NSW 2001
- **In person** – Just drop in to any Westpac branch
- **Card Autopay** – A convenient way to make your repayments automatically from most transaction accounts.

® Registered to BPAY Pty Ltd ABN 69 079 137 518.

Lost or stolen cards.

If your card is lost or stolen, please notify us immediately so we can stop all transactions on your account. While you wait for your replacement card, you can instantly access a **Digital Card** via Mobile Banking.

- ☎ 1300 859 100 while in Australia,
+61 2 9155 7722 from overseas (reverse charge)
(24 hours a day, 7 days a week).

Things you should know:

Information current as of 15 June 2023. Fees, charges and credit criteria apply. Terms and conditions available on request.

1. Rewards points and eligible purchases: The earning and redemption of Altitude Points is subject to the Westpac Altitude Terms and Conditions available at westpac.com.au/personal-banking/credit-cards/. The Terms and Conditions outline which purchases are eligible for points and the circumstances when you will not earn points, including when your account is overdue. Purchases or payments to a local, state or federal government entity or government related agency are also not eligible to earn points. Excludes Westpac Altitude Qantas and Westpac Altitude Velocity credit cards.
2. The earning of Qantas Points is subject to the Westpac Altitude Terms and Conditions. For Altitude Platinum cards, earn 0.5 Qantas Points per \$1 up to a maximum of \$100,000 spent on eligible purchases annually. This annual limit resets in January each year, based on your statement date. Bonus Points earned are not part of your annual cap. You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points. Membership and Qantas Points are subject to the terms and conditions of the Qantas Frequent Flyer program. A joining fee usually applies. For more information on the Qantas Frequent Flyer program visit qantas.com/frequentflyer Qantas Points are not earned on cash advances and balance transfers. You do not receive Qantas Points if your card account is in arrears for 2 consecutive statement cycles and in other circumstances – see the Westpac Altitude Terms and Conditions.
3. The earning of Velocity Points is subject to the Westpac Altitude Terms and Conditions. You must be a member of the Velocity Frequent Flyer program to earn and redeem Velocity Points. Membership and Velocity Points are subject to the terms and conditions of the Velocity Frequent Flyer program. For more information on the Velocity Frequent Flyer program visit experience.velocityfrequentflyer.com Velocity Points are not earned on cash advances and balance transfers. You do not receive Velocity Points if your card account is in arrears for 2 consecutive statement cycles and in other circumstances – see the Westpac Altitude Terms and Conditions.
4. The Platinum card Priority Service line is only available to Platinum cardholders.
5. Flights: Applies only to flights purchased in Australia directly with the listed participating airlines using your Altitude Platinum Mastercard. Excludes flights not purchased directly with the participating airlines, for example flights purchased through travel agents, online aggregators or other airlines such as a code-share. Excludes Westpac Altitude Qantas and Westpac Altitude Velocity. Participating airlines may change.

6. Shop, Stream, Ride and Stay: Applies only to domestic spend made in Australian dollars or any other currency (and converted to Australian dollars) using your card or card account with a Merchant who is located in Australia. Excludes Westpac Altitude Qantas and Westpac Altitude Velocity. Participating merchants may change.
7. Overseas spend means purchases made in Australian dollars or any other currency (and converted to Australian dollars) using a card or card account with a Merchant who is located outside of Australia. Overseas spend applies to online or in-store purchases that charge a foreign currency. A foreign transaction fee will apply.
8. Earn 1 additional Qantas Point per \$1 spent on selected Qantas products & services in Australia. Selected Qantas products and services are the following items purchased directly from Qantas: Qantas passenger flights (with a QF flight number), Qantas Frequent Flyer and Qantas Club membership joining and annual membership fee. Excludes Jetstar, Qantas Holidays, Qantas branded non-airfare products and any Qantas products and services not purchased directly from Qantas. You do not earn bonus points on Qantas Freight, Qantas Business Travel, Jetset Travelworld channels and Qantas Staff Travel.
9. Flight Upgrade Awards are subject to capacity controls and availability (which is limited). Flight Upgrade Awards are not available on Classic Awards or on international airfares booked in E, N, O, P, Q and X class (which includes some Qantas Any Seat Awards and some international Red e-Deal fares). You must have an eligible paid and confirmed ticket on a Qantas operated service (with a QF flight number on your ticket).
10. Terms and conditions apply when taking advantage of these options, for more information refer to qantas.com/frequentflyer or call 13 11 31.
11. Store products are for delivery in Australia and New Zealand only (and different products are available in each delivery location). Redemption of Qantas Points for items through the online store is subject to Terms and Conditions (including the Store Terms of Use and voucher Terms and Conditions). See qantas.com/store for further details. The range of Awards and Qantas Points required are subject to change and products are available while stocks last.
12. Qantas Classic Flight Rewards seats are subject to capacity controls and availability is strictly limited particularly at peak times such as school and public holidays. Some flights may not have any Classic Flight Reward seats available. For Classic Flight Reward flights, taxes, fees, and carrier charges are payable in addition to the points required, are subject to change and are quoted at the time of booking. Classic Award flights must be booked at least 24 hours before scheduled departure and other

advance booking requirements may apply. For more information see qantas.com/classicawards

13. Economy X Seat Upgrade Vouchers: Two complimentary Economy X Seat Upgrade Vouchers (for eligible domestic flights only) are available to Westpac Altitude Platinum Mastercard and Westpac Altitude Black Mastercard primary cardholders earning Velocity Points through the Altitude Velocity rewards program. To be eligible, your card account must not be in arrears for more than two consecutive statement cycles in accordance with the Altitude Terms and Conditions, you must have provided Westpac with your Velocity Frequent Flyer number and you have made a direct spend with Virgin Australia on your Altitude Platinum Mastercard or Altitude Black Mastercard every year from card open date. Economy X Seat Upgrade Vouchers are valid for 12 months from date of issuance and will appear on your Velocity Frequent Flyer membership account within 10 business days of meeting eligible spend. Economy X Seat Upgrades are available to other passengers travelling on the same itinerary the primary cardholder. To redeem, book an eligible domestic flight on your Altitude Platinum Mastercard or Altitude Black Mastercard, then call the Virgin Australia Guest Contact Centre on 1300 038 373 at least 24 hours prior to your flight to apply your Economy X Seat Upgrade Vouchers. You can find out if your flight is eligible by calling Virgin Australia on 1300 038 373. Voucher benefits cannot be carried forward to any subsequent year. Each Economy X Seat Upgrade Voucher can only be redeemed on an eligible non-stop Virgin Australia operated domestic Australian flight. The Economy X Upgrade Voucher is valid per single flight sector only. The flight on which the Economy X Seat Upgrade Voucher is redeemed may be part of a multi-flight itinerary but the Economy X Seat Upgrade Voucher can be applied to only one flight sector. All Economy X Seat Upgrade Voucher redemptions are subject to availability and neither Virgin Australia nor Westpac guarantee that Economy X seats will be available on the flight you may wish to redeem on. Economy X seat availability may be limited to certain dates and/or flights and it may be more difficult to book seats around public holidays, school holidays or special events. All travel is subject to the Virgin Australia Fare Conditions and Virgin Australia Conditions of Carriage as amended from time to time. No Velocity Points or Status Credits will be awarded for Economy X Seat Upgrade Voucher redemptions. Economy X Seat Upgrade Voucher redemption is subject to the Westpac Altitude Velocity Platinum Mastercard and Westpac Altitude Velocity Black Mastercard Economy X Seat Upgrade Voucher Conditions available at velocityfrequentflyer.com.au/partners-offers/credit-cards-bankinginsurance/westpac All travel is subject to the Economy X standard Terms and Conditions available at virginaustralia.com/eu/en/experience/on-board-the-flight/seat-selection/eligibility. For more information visit westpac.com.au

14. Redemption bookings are subject to availability and to the Velocity membership Terms and Conditions and must be booked at Velocity website. Taxes, fees and surcharges are payable at the time of booking. Taxes vary depending on carrier, city pair, fare class date and time of booking. A card payment fee may apply.
15. All upgrades are subject to Premium Economy or Business Class Reward Seat availability and to an Upgrade Cancellation and Amendment Policy. View Flight Upgrades Using Points Terms and Conditions.
16. Available at participating BP service stations. Points will not be earned and cannot be redeemed on selected purchases, including but not limited to Tobacco, Fleet and Gift Cards. View the full list of Terms and Conditions.
17. Purchasing Points with Velocity Points Booster is facilitated by Points Inc. Purchasing Points is subject to the membership Terms and Conditions. Prices are in Australian Dollars and are inclusive of GST. The applicable price will be the price published at the time of purchase and is subject to change without notice. Purchased Points are non-refundable (subject to your statutory rights). Points Booster transactions are processed outside of Australia. You are responsible for any additional fees charged by your financial institution in connection with your Points Booster transaction. The purchase of Points does not guarantee the availability of your desired reward. If you have any enquiries in relation to Points Booster, please contact the Membership Contact Centre.
18. Car Rental Rewards are governed by Europcar's standard Rental Terms and Conditions applicable to the booking. You must be a Velocity Member to redeem Points for Car Rental Rewards with Europcar.
19. AWP Australia Pty Ltd ABN 52 097 227 177 AFS Licence No. 245631, trading as Allianz Global Assistance (AGA), under a binder from the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz), has issued an insurance group policy to Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 which allows eligible persons to claim under it as third party beneficiaries. AGA is also authorised to handle and settle claims on behalf of Allianz. Access to the benefit of cover under the Policy Information Booklet is provided to eligible Westpac cardholders by operation of s48 of the *Insurance Contracts Act 1984* (Cth). If an eligible person wishes to claim any of these benefits, they will be bound by the eligibility criteria, terms, conditions, limits and exclusions contained in the insurance information booklet. Any advice on this insurance provided by AGA does not consider your objectives, financial situation or needs. Because of that, you should consider whether the advice is appropriate for you. Travel insurance is underwritten by Allianz.

For more information, please refer to the Westpac Credit Cards Complimentary Insurance Policy Information Booklet available at westpac.com.au/cc-comp-insurance.

20. Additional Cardholder. Additional credit card(s) can be issued on the primary cardholder's credit card account to any nominated person 16 years or over. All transactions using the additional credit card will be the responsibility of the primary cardholder.
21. SmartPlan Promotion Plans must have a remaining term of at least 3 months, but where more than 36 months are remaining on a Promotion Plan, any SmartPlan will be capped at 36 months.
22. SmartPlan cancellation takes up to 2 Business Days. Any SmartPlan Remaining Balance will revert to the variable interest rate for your balance type or special offer rate as applicable.
23. Read the appropriate mobile wallets Terms and Conditions at westpac.com.au/mobilewallets before making a decision and consider if it is right for you. To use the mobile wallets you will need to have an eligible card, and a compatible device with a supported operating system. Internet connection may be needed to make payments using Google Pay or Samsung Pay and normal mobile data charges apply.
24. The Instant Digital Card is only available in the latest version of the Westpac Mobile Banking app. The terms and conditions applicable to your product also apply to the use of your digital card. Online Banking Terms & Conditions also apply. You may not always be able to access your digital card.

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Garmin, the Garmin logo, and the Garmin delta are trademarks of Garmin Ltd. or its subsidiaries and are registered in one or more countries, including the U.S. Garmin Pay is a trademark of Garmin Ltd or its subsidiaries.

Mastercard and Priceless are registered trademarks, and the circles design and Tap & go are trademarks of Mastercard International Incorporated.

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

Things you should know: This information does not take your personal objectives, circumstances or needs into account. Consider its appropriateness to these factors before acting on it. © Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 WBCAGB019MC 0623