



ALTITUDE BUSINESS GOLD MASTERCARD®

Turn everyday business spending
into rewards.



We're here to help



General information

westpac.com.au



Gold priority service line

1300 367 228 (from Australia)
+61 2 9155 7700 (from overseas)

Lost or stolen cards

1300 651 089 (from Australia)
+61 2 9155 7700 (from overseas)

Telephone Banking

132 142

Online Banking

1300 655 505

Altitude Rewards Centre

1300 887 820

Mastercard® emergency assistance

1800 120 113 (from Australia)
+1 636 722 7111 (outside Australia)

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Welcome to a great way to earn rewards

Now that your Altitude Business Gold Mastercard® has arrived, you can start earning points on credit purchases to redeem for a wide range of premium rewards. All the details are set out in the Altitude Business Rewards Terms and Conditions.

Enjoy a wide range of Altitude Business Gold Mastercard complimentary insurance covers whenever you use your card to pay for selected travel, car rental or shopping in accordance with the policy.

This booklet gives you important information about your Altitude Business Gold Mastercard, so keep it safe for future reference.

Please note the associated benefits and fees can be changed on reasonable notice to you.

You get:	Which earns you:
 Altitude Business Gold Mastercard	1 Altitude Point¹ per \$1 spent on eligible business purchases
Government Payments	0.5 Altitude Points per \$1 paid
Points Cap*	20,000 Altitude Points

* A points cap per statement cycle applies. Bonus points do not count towards the points cap. A statement cycle is the period from one statement date to the next. The statement date is the date your statement is issued.

Altitude Travel

Altitude Travel² is your fully licensed travel agency staffed by qualified, friendly consultants. Altitude Travel gives you access to most major domestic and international airlines within and from Australia and their connecting partner airlines.

For all the details on booking availability and conditions, call Altitude Travel on 1300 887 820 or visit the Altitude website.

Redeeming your Altitude Points

Redeem your Altitude Points for either business or pleasure including travel, a range of merchandise and gift cards, or redeem for superannuation³.

Frequent Flyer Points.

If you're a member of a participating frequent flyer program, you can also redeem your Altitude Points for frequent flyer points or air miles in that program. To check the latest on participating airlines, the terms and conditions that apply, and to find out about the availability of reward seats, as well as the multiples of points needed, visit the Altitude website.

Domestic and international travel.

Through Altitude Travel you can use your Altitude Points to book any available flight on many airlines, as well as car hire, accommodation and holiday packages. All details are available on the Altitude website or by calling Altitude Travel on 1300 887 820.

Superannuation.

Did you know you can use your Altitude Points to invest in your future? With BT Super for Life you can turn your Altitude Points into superannuation³.

For more information, or to apply for BT Super for Life:

 btsuperforlife.com.au

Gift cards and vouchers.

Redeem gift cards or vouchers with your Altitude Points. Visit the Altitude website to view the full range of available gift cards and vouchers.

Tax considerations.

Rewards provided under the Altitude rewards program may be subject to income or fringe benefits tax⁴. We recommend you seek independent advice regarding conversion of your Altitude Points into superannuation contributions or other rewards.

Shopping

Altitude also offers you a wide range of leading brand products and services, including:

- Electrical goods.
- Magazine subscriptions.
- Fitness equipment.
- Charity donations.

Points Plus Pay.

If you see something you want, but don't have enough Altitude Points yet – don't worry. Provided you have at least 3,000 Altitude Points, Points Plus Pay⁵ lets you use your Altitude Points and make up the difference for most rewards with payment by some other means. If you pay the remaining reward cost using your Altitude Business Gold Mastercard, you could also earn Altitude Points from the remaining reward cost. For information on exclusions and how to use Points Plus Pay read the terms and conditions at the Altitude website.

Delivered to your door.

When you redeem your Altitude Points, vouchers will usually be dispatched within 5 business days, and products within 10 business days.

We'll let you know the delivery charges before we dispatch your reward, including any additional charges that may apply because of your geographical location. You can use your Altitude Points to cover these charges or choose to debit these to your Altitude Business Gold Mastercard account.

Stay up to date with the latest rewards.

Be in the know with monthly updates on our rewards program and travel offers. You can sign up in a few quick steps:

1. Sign into your Altitude Rewards Account.
2. Choose the 'Rewards account' tab.
3. Select 'Manage my profile'.
4. Under 'Notification preference' select 'Yes, I would like to receive special offers and promotions related to my Altitude Rewards Account'.



How to redeem your points.

Go to the Altitude website or call the Altitude Rewards Centre on 1300 887 820

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 for more personalised help.

Westpac Online Banking

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

Altitude Rewards Centre

1300 887 820
Monday-Friday, 8am-8pm AEST,
excluding National Public Holidays.

Complimentary Gold insurance covers

Enjoy a wide range of complimentary insurance covers⁶ when you use your Altitude Business Gold Mastercard to pay for specified purchases in accordance with, and subject to the terms of, the Westpac Business Credit Cards Complimentary Insurance Policy.

Overseas travel insurance⁶.

Provides cover for you, your spouse and certain dependent children for overseas trips up to 3 months, where you each satisfy the eligibility conditions set out in the policy including pre-paid travel costs using your card prior to leaving Australia.

Purchase security insurance⁶.

Provides 90 days cover for business items or personal goods purchased on your Altitude Business Gold Mastercard against loss, theft and accidental damage, once you have taken possession of the goods.

Extended warranty insurance⁶.

Gives you an extension of up to 12 months on the standard manufacturer's Australian warranty on certain new items purchased on your Altitude Business Gold Mastercard.

Transit accident insurance⁶.

Protects against serious injury or accidental death when riding as a passenger in a plane, bus, train or ferry, while travelling abroad.

Interstate Flight Inconvenience Insurance⁶.

If you pay for your Australian Interstate flight in full using your Altitude Business Gold Mastercard, you may be entitled to reimbursement of certain costs incurred as a result of flight or luggage delay including meals and refreshments, clothing and toiletries lost, subject to the limits in the policy.

Business related insurance⁶.

Account holder's Unauthorised Transaction insurance: receive automatic protection (up to \$20,000 per cardholder and \$150,000 per account holder) against unauthorised transactions made by cardholders in a 12 month period (if the principal and the account holder of the card).

Account holder's Business Inconvenience insurance: cover for up to \$10,000 a year if the account holder's business premises are invaded during normal business hours, and up to \$10,500 for recruitment expenses incurred for replacement of a cardholder unable to continue their employment.

Policy Details.

For the latest information on your complimentary insurance policy conditions, exclusions and issuer information, please check [westpac.com.au](https://www.westpac.com.au) from time to time.

Exclusive privileges

Priceless[®] Cities.

Unlock a range of unforgettable experiences in the cities where you live and travel. Exclusive to Mastercard cardholders. Find out more at [priceless.com](https://www.priceless.com)

Getting the most from your card

Up to 55 days interest free on purchases.

Altitude Business Gold Mastercard can help you manage your cash flow with up to 55 interest-free days on purchases⁷. For instance, if you have 30 day payment terms on an invoice, you might be able to negotiate with your supplier to make the payment with your Altitude Business Gold Mastercard just after your credit card statement cycle date, and if you pay off your closing balance in full by the due date each month (including any balance transfer amount or promotional amount), you could pay no interest on that purchase.

For more information on the interest free period, please read the Altitude Business Credit Card Conditions of Use available at westpac.com.au/business-banking/credit-cards

Use your Altitude Business Gold Mastercard to get a cash advance from ATMs around the world using your Personal Identification Number (PIN). To select a first time PIN register for Online, Mobile or Tablet banking at westpac.com.au/register so you can start using your card straight away. You can select a PIN online at any time or at a Westpac branch.

If you want to change your PIN you can do so by logging into Online Banking, by visiting a branch, or at most Westpac ATMs if you know your current PIN.

Connect a Bank Feed to your accounting software.

A Bank Feed, also known as a data feed, links your Altitude Business Gold Mastercard transaction data with your business accounting software. Bank Feeds can help save you time on manual data entry and reconciliations and provide better visibility and control over your finances.

 Learn more about Bank Feeds at westpac.com.au/bankfeeds

Know your PIN if you're travelling overseas.

Some countries will now request a PIN for credit card purchases, so we strongly recommend you memorise your PIN if you're travelling overseas.

Changing your credit limit.

To request an increase or decrease to your credit limit simply call us on 1300 367 228.

Credit limit increase and decrease applications are subject to Westpac's lending criteria and the Altitude Business credit card terms and conditions.

Never forget a payment, use Card Autopay.

If you're struggling to remember to pay your credit card on time, have greater peace of mind with Card Autopay: a service that automatically pays a nominated amount to your card monthly from funds in your specified account. Every month, you can choose to make the minimum payment (3% of the closing balance or \$10 (whichever is greater); plus the greater of any unpaid past due amounts from previous statements or any amount that exceeds the Business credit limit), or pay the entire closing balance or you may choose to pay any amount between the minimum monthly payment and the entire closing balance. To apply for Card Autopay:

 1300 367 228

 Search Card Autopay on westpac.com.au for an application form

Pay with your phone⁸.

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

 westpac.com.au/mobilewallets

Available on:



Added security with Westpac CardShield™

Your Altitude Business Gold Mastercard is equipped with CardShield™, a suite of security features that help guard you against fraudulent activity when making purchases with your card, even online, including:

Online transaction security guarantee - you're not liable for the amount of any unauthorised online transaction on your card if you notify us of that transaction before the due date shown on the card account statement. So if you notice any irregularities, please notify us immediately.

Our 24/7 fraud protection system - monitors every card transaction, then alerts Westpac's fraud specialists who may contact you to verify transactions if any suspicious activity occurs.

Day-to-day service

Telephone banking.

Use your card account to pay bills, check your account or transaction details, transfer funds between Westpac accounts or request a statement. Self Service Telephone Banking is available 24 hours a day, 7 days a week. Banker assisted Telephone Banking is provided 8am-8pm, 7 days a week. To register, call 132 142.

Online Banking - your account online.

Manage your account, view your transactions, transfer funds between Westpac accounts, pay bills by BPAY®, and print your last 7 years' statements free - 24 hours a day. For help accessing Westpac Online Banking, go to westpac.com.au/onlinebanking or call 132 032.

Customer service.

Get assistance and advice about your cards whenever you need it. Simply call 1300 367 228 (8am–8pm, 7 days a week) from anywhere in Australia, or +61 2 9155 7700 anytime from overseas.

Mastercard Global Service™.

☎ 1800 120 113 (from Australia)
+1 636 722 7111 (outside Australia)

Your payment options

- **Telephone or Online Banking** – Transfer funds from Westpac accounts.
- **ATMs** – Transfer funds from a linked Westpac account.
- **BPAY** – Make BPAY payments to your Westpac credit card account through Telephone or Online Banking.
- **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.

Lost or stolen cards

If your card is lost or stolen, we'll aim to get you a replacement within two business days.

While in Australia, call 1300 651 089, 24 hours a day, 7 days a week.

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

Things you need to know: Information is current as at 10 February 2023. Credit criteria, conditions and fees and charges apply. Credit criteria apply to credit limit increase applications. The associated fees and benefits of the Altitude Business Gold Mastercard® can be changed on reasonable notice to you.

1. The earning and redemption of Altitude Points is subject to the Westpac Altitude Business Rewards Terms and Conditions available at westpac.com.au/business-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.
2. Altitude Travel gives you access to most major domestic and international airline operations within and from Australia and their connecting partner airlines. In certain circumstances seats may not be available on the airline or flight of your choice at the time you wish to travel. Terms and conditions apply. For details call Altitude Travel on 1300 887 820.
3. This information has been prepared without taking account of your objectives, financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness, having regard to your objectives, financial situation and needs. BT Funds Management Limited ABN 63 002 916 458 is the trustee of BT Super for Life. A Product Disclosure Statement (PDS) is available by visiting btsuperforlife.com.au You should read the PDS before deciding whether to acquire or continue to hold BT Super for Life. An investment in BT Super for Life is not an investment in, deposit with or any other liability of Westpac Banking Corporation ABN 33 007 457 141 (the Bank) or any other company in the Westpac Group. It is subject to investment risk, including possible delays in repayment of withdrawal proceeds and loss of income and principal invested. The Bank is not the issuer of BT Super for Life. Neither the Bank nor any other company in the Westpac Group stands behind or otherwise guarantees the capital value or investment performance of BT Super for Life.
4. Any advice in relation to tax or the effect of any law is general in nature and should not be relied on. You should seek independent professional advice in relation to these matters.

5. Points Plus Pay cannot be used to redeem Altitude Business credit card Annual Card Fee rebates or other bank related products, Holden Rebate Vouchers, Qantas Points or frequent flyer points. Terms and conditions apply.
6. AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631, of 74 High Street, Toowong, QLD 4066 (trading as Allianz Global Assistance) under a binder from the underwriter, Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708, has issued an insurance group policy to Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (Westpac), of 275 Kent Street, Sydney, NSW 2000 which allows eligible Westpac account holders and cardholders to claim under it as third party beneficiaries. The terms, conditions, limits and exclusions of the group policy are set out in the Westpac Business Credit Cards Complimentary Insurance Policy, which may be amended from time to time. Westpac does not guarantee the insurance. You can get a copy of the policy booklet by calling 1300 367 228 or download it from westpac.com.au
7. Up to 55 interest free days on purchases when you pay off your closing balance in full by the due date shown on your statement each month. Please see the Altitude Business credit cards Conditions of Use available at westpac.com.au/business-banking/credit-cards/ for more information.
8. 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 use a have an eligible card, and a compatible device with a supported operating system. Internet connection may be needed to make payments using Google Pay, Samsung Pay, Fitbit and Garmin Pay and normal mobile data charges apply.



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