



55 Day Platinum Visa Card

Account Number

4564 7290 0363 0450

Due Date

15 Nov 18

Closing Balance

14,529.09

Minimum Payment Due

291.00

Amount Paid (Details on the reverse)

\$

MR J C MINNEY
7 FERDELL CRES
TEMPLESTOWE VIC 3106

+4564729003630450+

(Cut along this dotted line)

For enquiries please call the Cards Customer Service Centre on 1300 859 100 (24 hours a day, 7 days a week) or visit our internet site at westpac.com.au. Please check all entries on this statement and promptly inform the Bank of any possible error or unauthorised transaction. For payment methods please see reverse.

Any statement entries for purchases or cash advances made in a foreign currency show the foreign currency transaction amount converted into Australian dollars by the applicable credit card scheme, and any applicable Westpac Foreign Transaction Fee.

Cardholder Name	Account Number	Customer Number	Credit Limit	Available Credit	
MR J C MINNEY	4564 7290 0363 0450	55315039	36,000	21,470.91	
No. of Days in Statement Cycle	Statement From	Statement To	Minimum Payment Due	Due Date	Opening Balance
31	21 Sep 18	21 Oct 18	291.00	15 Nov 18	14,373.89

Summary of Changes in Your Account Since Last Statement

From Your Opening Balance of	We Deducted Payments and Other Credits	And We Added		To Arrive at Your Closing Balance of	Past Due / Overlimit is	Your Minimum Payment Including Past Due / Overlimit is
		New Purchases Cash Advances And Other Debits	Fees, Government & Interest Charges			
14,373.89	500.00-	487.38	167.82	14,529.09	0.00	291.00

Minimum Repayment Warning: If you make only the minimum payment each month, you will pay more interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the Closing Balance shown on this statement in about...	And you will end up paying an estimated total of interest charges of...
Only the minimum payment	38 years 1 month	\$18,240.24
\$694.08	2 years	\$2,128.90, a saving of \$16,111.34

Having trouble making repayments? If you are having difficulty making credit card repayments, please contact us on 1300 859 100. We may be able to assist you.

Reminder : please pay all of the minimum monthly payment by the due date to avoid a \$15 missed payment charge.

Please note: Any statement entries for purchases or cash advances/withdrawals made in a foreign currency prior to 5 Jun 09 include the following three components: (1) the foreign currency transaction amount, converted into Australian dollars by the applicable credit card scheme; (2) any fee that may be charged by the applicable credit card scheme to Westpac on foreign currency transactions; and (3) a foreign currency transaction fee charged to you by Westpac, being a specified percentage of the Australian dollar transaction amount obtainable by calling the Enquiries line on this statement.

PAY YOUR CREDIT CARD THE EASY WAY:



ONLINE BANKING - register and then simply go to the funds transfer section of Online Banking and transfer funds to your credit card from one of your other Westpac accounts.



BPAY - contact any participating institution to make this payment from your cheque or savings account. When prompted, simply enter the **Biller Code 5181** and your **credit card account number** as your reference number.



TELEPHONE BANKING - register and call 132 032 if you have other Westpac accounts.



CARD AUTOPAY - apply, then pay your account automatically from any cheque or non-passbook savings account with any bank or other financial institution.

PLEASE NOTE:

**THIS ELECTRONIC STATEMENT CANNOT BE USED AS A DEPOSIT SLIP.
TO MAKE A PAYMENT IN THE BRANCH, PLEASE COMPLETE A DEPOSIT SLIP.**

Take the pressure out of repayments

Credit Card Repayment Protection could help make your repayments or pay off your balance if you can't.

Credit Card Repayment Protection* is optional insurance that could help make your repayments if you unexpectedly lose your job, or can't work because of illness or injury, allowing you to focus on getting back on your feet. It could also pay off your outstanding balance (up to \$50,000) if you pass away, so your loved ones aren't left with your debt.

If you already have it, your monthly premium appears in your credit card transactions as "Credit Card Repayment Protection", and may be subject to credit card interest charges.

Please be aware that policy limits and exclusions apply which mean you won't be covered in some instances as set out in the Product Disclosure Statement (PDS) or policy wording e.g. for voluntary redundancy or resignation, if your employment ceases at the end of a contract, or if you're aged 66 years or over.

To find out more, apply or make a claim visit westpac.com.au/ccrp or call **1300 369 989**.

* Credit Card Repayment Protection is issued by Westpac General Insurance Limited ABN 99 003 719 319 and Westpac Life Insurance Services Limited ABN 31 003 149 157 and distributed by Westpac Banking Corporation ABN 33 007 457 141 (Bank). The Bank does not guarantee the insurance. This is general advice. Consider the Product Disclosure Statement at westpac.com.au/ccrp to see if it's right for you.

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Date of Transaction	Description	Debits	Credits (-)
27 Sep 18	LINKT MELBOURNE MELBOURNE AU	37.19	
30 Sep 18	stan.com.au Sydney AU	15.00	
02 Oct 18	TRANSDIRECT PTY LTD OSBORNE PARK AU	12.10	
11 Oct 18	ONEFLARE PTY LTD SYDNEY AU	200.00	
12 Oct 18	YOUI - PREMIUM SIPPY DOWNS AU	58.75	
12 Oct 18	APIA CREDIT CARD 4914 MELBOURNE AU	74.85	
12 Oct 18	AMAYSIM AUSTRALIA LIMI SYDNEY AU	20.00	
14 Oct 18	089499 TFR FROM Westpac Busines		500.00
15 Oct 18	PAYPAL *NETFLIX.COM 4029357733 AU	13.99	
17 Oct 18	CASH ADVANCE	50.00	
	SPORTSBET P/L DARWIN AU		
17 Oct 18	CASH ADVANCE FEE - CASH SUBS	2.50	
18 Oct 18	GOOGLE*GSUITE FABRICAR CC GOOGLE.COM AU	5.50	
21 Oct 18	INTEREST CHARGES - PURCH	165.18	
21 Oct 18	INTEREST CHARGES - CASH	0.14	

IMPORTANT INFORMATION ABOUT USING AUTOPAY TO PAY YOUR CREDIT CARD BALANCE: IF YOU HAVE ACTIVATED AUTOPAY TO PAY OFF YOUR ENTIRE BALANCE EACH MONTH, AUTOPAY WILL DEBIT THE FULL BALANCE AS INDICATED ON YOUR LAST STATEMENT FROM YOUR TRANSACTION ACCOUNT AND APPLY THAT AMOUNT AS A PAYMENT TO YOUR CREDIT CARD ACCOUNT. THIS WILL OCCUR EVEN IF YOU DISPUTE ONE OR MORE TRANSACTIONS BEFORE THE PAYMENT DUE DATE. IF THE DISPUTE IS LATER RESOLVED IN YOUR FAVOUR, YOU WILL NOT BE LIABLE FOR THE DISPUTED AMOUNT. IF YOU WANT TO STOP OR CANCEL YOUR AUTOPAY FOR A PARTICULAR MONTH (OR ONGOING) PLEASE CONTACT US ON 1300 651 089.

LEARN HOW TO PROTECT YOUR CREDIT CARD AGAINST UNAUTHORISED TRANSACTIONS. VIEW THE SECURITY GUIDELINES AT WESTPAC.COM.AU/SECURITYGUIDELINES

Transaction Type	Annual Percentage Rate	Expiry	Closing Balance
Cash Advances	19.49		52.64
Purchases	13.49		14,476.45

Account Number 4564 7290 0363 0450
For Your Record
PAYMENT AMOUNT \$
PAYMENT DATE / /

Visa is a registered trademark of Visa Worldwide PTe Limited.

As a Westpac credit card customer, we want to ensure that you're always aware of changes that are happening.

From 1 January 2019, new legislation will come into effect that will change the way interest free days are calculated on consumer credit cards.

During December 2018, we will be moving your Westpac credit card onto a new method of offering interest free days. Your interest free period will start when you pay your closing balance in full (by the payment due date) and continue to the next payment due date. To continue to enjoy interest free days, make sure you pay your closing balance in full, by the payment due date.

The Combined Conditions of Use and Credit Guide will be updated to reflect these changes. Please note: our No Annual Fee Mastercard® does not currently offer an interest free period.

For more details on the changes, or helpful advice on how to make the most of your credit card's interest free days, visit westpac.com.au/interestfreedays

Upcoming changes to Combined Conditions of Use and Credit Guide for Westpac credit cards.

The Combined Conditions of Use forming part of your Credit Card Contract will change with effect on and from the start date of your statement period commencing in December 2018 or, if none, 31 December 2018 (**Effective Date**) as set out below. This means the changes will apply to transactions first listed in statements issued from January 2019. The Combined Conditions of Use, as changed below, will apply, including as they relate to interest free periods on purchases.

1 The final three bullet points in clause 7.2 are replaced with:

- " ■ Fees related to purchases, annual or monthly card fees, the Qantas Rewards Fee (which are all "**Purchase Fees**") and interest on purchases and Purchase Fees;"

2 Clause 7.2.1(c) and (d) are replaced with:

- " (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, annual or monthly card fees and the Qantas Rewards Fee, from the first day of the next statement after the statement cycle in which the interest, annual or monthly card fee, and the Qantas Rewards 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)."

3 The second paragraph under the heading "Interest charges on the purchase balance" in clause 7.2.1 is replaced with:

- " 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 (either 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."

4 Clause 7.2.2 is replaced with:

- " **7.2.2 Accounts with no interest free days for purchases (including Purchase Fees).**

The No Annual Fee Mastercard® Account has no interest free period."

5 Clauses 7.2.3(b) to (f) are replaced with:

" (b) When does an Interest free period apply?

If your Card Account is a type that offers an interest free period for purchases and Purchase Fees, an interest free period will apply to purchases and Purchase Fees:

- (i) if you pay the closing balance in a statement in full by the due date for payment listed in that statement or if there is no closing balance in that statement that you owe us. That interest free period will commence on the day on which that closing balance is paid in full by the due date (or if there is no closing 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 closing 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 closing balance listed on a statement is \$500 and it is due for payment on 28 June in a particular year. If that \$500 closing 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:
 - o the date the closing balance in the next statement is paid; or
 - o 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?

These provisions apply if your Account is a type that offers an interest free period for purchases and Purchase Fees as set out in clause 7.2.3.

If you do not pay the closing 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 closing 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.

This means that for the Westpac Lite Card Account, you must pay the monthly card fee every month, and for all other Card Accounts, the annual card fee and the Qantas Rewards Fee (if applicable) every year by the relevant payment due date, to access the interest free days."

6 The following new clause 7.4(d) is added:

" (d) 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."

7 The following new clause 5.1(d) is added:

" (d) If you ask us to, we will reduce your credit limit (subject to any minimum credit limit that applies to the Card Account).

In addition, if the offer states that you have interest free days on your Card Account, an interest free period will apply to purchases and our fees (excluding fees that result from a cash advance) if:

- (a) you paid, in full, by the due date for payment occurring immediately before the Effective Date (the "last payment due date"), the closing balance shown on the statement to which that last payment due date related; or
- (b) there was no closing balance in that statement that you owed us.

That interest free period will commence on the last payment due date and end on the first due date for payment occurring after the Effective Date.

Example

if your offer states you have interest free days and:

- the Effective Date is 5 December 2018;
- the due date for payment immediately before 5 December 2018 was 29 November 2018;
- the closing balance on the statement to which that due date of 29 November 2018 related was \$500; and
- the first due date for payment after 5 December 2018 is 29 December 2018,

and you paid that \$500 closing balance on 29 November 2018, an interest free period will apply from 29 November 2018 and end on 29 December 2018.

Terms in place prior to the Effective Date will continue to apply before the Effective Date (including the calculation of interest in accordance with any applicable interest free period).

Other changes to the Westpac 'Combined Conditions of Use and Credit Guide'.

On 1 December 2018, the following change to the Westpac Credit Card Conditions of Use and Credit Guide applicable to your account will become effective. Please read this change with the Credit Card Conditions of Use.

In the Credit Card Conditions of Use, the third sentence of clause 13.3(b) will be amended from "When a cancellation request is made to us, we will tell the Primary Cardholder the period that will elapse before the cancellation request will be implemented" to "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".