

Credit Card Interest Rate Changes

With effect from 2 November 2009, the interest rate for purchases and charges on certain Westpac credit cards will increase. The new interest rates will apply from the opening date of your statement period starting on or after 2 November 2009. The increases are:

Standard MasterCard or Visa card, Gold MasterCard or Visa card, BusinessPLUS Gold MasterCard, Business Limited Edition Gold MasterCard, MasterCard Business Card & Purchasing Card

Retail purchases 0.50%p.a. increase

To work out your new retail rate (this rate applies to all purchases and charges) simply add the amount of the increase from your existing retail rate (as shown in your most recent statement). The interest rate changes do not affect any promotional interest rates that currently apply to Westpac credit cards.

If you are not sure of the interest rates which currently apply to your credit card, or the rates which will apply from 2 November 2009, please phone us on **0800 888 111**. The interest rates shown are current as at 2 November 2009 and are subject to change at Westpac's discretion.