

Conditions of Use for Westpac Debit Mastercard® and Westpac Airpoints™ Debit Mastercard.

As at 20 October 2016.



Debit card Conditions of Use

These Conditions of Use apply to the Westpac Debit Mastercard® and the Westpac Airpoints™ Debit Mastercard. Please read these Conditions of Use and then keep this document in a safe place.

The Westpac General Terms and Conditions and the Westpac Transaction and Service fees brochure also apply.

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As soon as you sign or use your card or use any other payment instrument to access your account, you are deemed to have agreed to the Conditions of Use in this document.

Under our Conditions of Use you are required to:

- keep your card, any other payment instrument and any Personal Identification Number (PIN) secure,
- agree that your card and any Westpac PayTag® is the property of Westpac,
- sign your card as soon as you receive it.

If you have any enquiries about your debit card, you can call us between 7am and 11pm, 7 days a week on **0800 888 111**. If you need to write to us, our address is: Westpac, Private Bag 92503, Wellesley Street, Auckland.

Westpac can also accept electronic communications. Find out more information by following the *Contact Us* link on our website, westpac.co.nz.

You are responsible for promptly informing Westpac of any change of your personal details (including your name, address, telephone, mobile or facsimile numbers and email address). Failure to notify us of your change of address, may impact your rights under these Conditions of Use.

Receiving and signing your card

When you receive your card you must immediately sign it. You must not use your card until you have signed it. You must not send your card or Westpac PayTag overseas or have any other person send your card or Westpac PayTag to you overseas. Please contact us to find out about sending a card overseas or receiving a card while you are overseas.

Ownership of your card and other device(s)

Your card, card number and any application or devices provided to you by Westpac to access your account are the property of Westpac. You must not copy or reproduce them. If Westpac tells you to return or destroy your card then you must do so.

Selecting your PIN

When you are issued with your card, if you have a PIN (self-selected online or otherwise) you will activate your card when you use your card at any electronic funds device such as EFTPOS terminals and ATMs. If you have not self-selected a PIN online, you will need to visit a Westpac branch with the card and suitable ID (eg passport or New Zealand driver licence) in order to select a Personal Identification Number (PIN). You will also need to select a PIN if you wish to use any other payment instrument to access your account where a PIN is required and PIN functionality is available for that payment instrument. Your PIN enables you to use your card in electronic funds devices such as ATMs and EFTPOS terminals.

When you select your PIN (either online or in a branch), you should choose a number that you will be able to remember easily as you must memorise it. You must not choose unsuitable numbers such as birth dates, months or years, parts of your telephone number, parts of your card number or sequential or easily identified numbers (e.g. 2345 or 2222). You must also not use numbers from personal data such as your driver's licence or locker number, your Airpoints membership number or password or other numbers easily connected with you.

We recommend using different PIN numbers for different cards, other payment instruments and equipment, eg. security alarms and lockers. From time to time we may replace/reissue you with a card or other payment instrument pre-loaded with your existing PIN, which means you do not need to visit a Westpac branch to select a PIN unless you want to change it.

Protecting your PIN, card and other payment instrument(s)

For your security, your PIN must not be:

- written down, especially not on the card or other payment instrument
- kept in any form with the card or other payment instrument
- disclosed to any other person, including the Police, family members or bank staff, or

- negligently or recklessly disclosed. You must ensure no one can see you enter your PIN at ATMs and EFTPOS terminals.

You must exercise every possible care to ensure the safety of your card and any other payment instrument that you may use to access your account. You must not allow others to use your card, card number or PIN or any other payment instrument. Always get your card or other payment instrument back after using it. You must make sure that your card or other payment instrument is kept secure. Do not leave your card or any other payment instrument in an unattended wallet, purse or vehicle or anywhere a thief could remove the card without being noticed (particularly in night clubs, hotels or restaurants). If your card or any other payment instrument is lost or stolen it can be used for unauthorised transactions, which may result in a loss to you.

Lost or stolen cards/PINs

You must notify Westpac immediately if:

- your card or any other payment instrument is lost or stolen
- your PIN becomes known to someone else
- a record of your PIN is lost or stolen.

You will be required to provide information on how the loss occurred.

If you are outside New Zealand, please:

- notify a bank which displays the Mastercard® symbol, or
- if you cannot find a bank which displays the Mastercard® symbol, notify us by calling **+64 9 914 8026** collect.

There may be a charge to your account if a replacement card or Westpac PayTag is required or you wish to enable a new payment instrument to access your account.

You should also be aware of the following conditions concerning your card:

Liabilities

Liability for losses which result from lost/stolen cards/PINs

Once you have told us that your card or any other payment instrument has been lost or stolen, or your PIN disclosed, either in New Zealand or overseas, you will not be held responsible for any unauthorised use of your card or payment instrument (as the case may be) after that time, unless you have acted fraudulently or negligently.

You will be deemed to have acted fraudulently or negligently if:

- you have failed to reasonably safeguard your card or other payment instrument,
- you have kept a written record of your PIN on or with your card or other payment instrument,
- you have kept your PIN in a form that can be readily identified as a PIN,
- you have selected an unsuitable PIN,
- you have disclosed your PIN to anyone, whether family or those in apparent authority including bank staff, or let them use your card or other payment instrument,

- you have unreasonably delayed notifying us that your card or any other payment instrument has been lost or stolen, or that your PIN has been disclosed,
- you have failed to take all reasonable steps to prevent disclosure to any other person when keying in your PIN, or
- you have breached these Conditions of Use.

In the above instances, your maximum liability will be the lesser of:

- the actual loss at the time of notification, or
- the maximum amount that you would have been entitled to withdraw from your account between the time your card or other payment instrument is lost/stolen and the time you notify us.

If your card or other payment instrument gives you access to an account with a credit facility (e.g. Choices home loan), failure to look after your card, other payment instrument and PIN could result in a substantial loss for which you could be held responsible. There may also be a charge to your account if a replacement card or Westpac PayTag is required.

Westpac's liability

Westpac will be responsible for any direct and/or reasonably foreseeable loss or damage caused by the failure of either your card or any electronic funds device (excluding any card or EFT terminal which is obviously faulty, or in the case of an EFT terminal which has been advised by message notice or display as being faulty) to function properly. We will also be liable for any direct or indirect loss or damage which results from the fraudulent or negligent acts or omissions of our employees or agents. Subject to the specific terms and conditions of a payment instrument, we will not be liable for direct or indirect loss or damage that results from:

- using or attempting to use, a payment instrument otherwise than in accordance with the terms and conditions that apply to the use of that payment instrument, or
- inserting a payment instrument (other than a card) in an ATM machine.

Liability for transactions charged to your account

You are responsible for all transactions made with the use of your card or other payment instrument or card number.

You will be required to pay us the amounts on all:

- cash advance and sales vouchers signed or authorised by you or another cardholder on your account,
- mail, telephone, internet order or email transactions and cycle payments authorised by you or another cardholder on your account,
- EFT transactions carried out on your account using your card or other payment instrument or the card or other payment instrument of another cardholder on your account and,
- other transactions authorised by you or another cardholder on your account and approved by us.

There are risks involved if you or another cardholder on your account initiate a transaction by mail order, telephone order, internet or by email. You are giving authority to the Mastercard merchant to process an EFT transaction or issue a sales voucher for the purchase amount which will be debited to your account. You should consider the security and standing

of the company or entity you are doing business with. If you or another cardholder on your account initiate cycle payment transactions, i.e. if you agree with a Mastercard merchant that an amount will be debited against your account on a regular basis, then you are liable for meeting those transaction amounts even if you close your account.

In certain circumstances your agreement with the merchant may authorise the debiting of your account with additional purchase amounts without the need for your signature. Provided these amounts have been incurred under the terms of that agreement they may be charged to your account.

Incorrect or unauthorised transactions

If you think a transaction shown on your statement is incorrect, you can dispute it, provided you notify us in writing **within 30 days** of the statement period closing date.

In some situations, if you do not receive the goods or services you have ordered with your card, another payment instrument or by use of your card number, or you have not authorised a transaction, you may be able to get a credit for the transaction.

Card transaction requirements

Use of your card or other payment instrument constitutes an irrevocable order to Westpac, and you may not stop payment of a transaction once requested. There are limited circumstances under which we can reverse a transaction which will be subject to the rules of Mastercard. For example, we cannot reverse a transaction where there is a dispute with a merchant about the quality of goods and services. We will not be responsible for the goods and services supplied by any merchant, and any complaints you have with the merchant must be resolved by you.

Electronic funds transfers will be debited to your account on the day the transaction is made, or as soon as possible thereafter, subject to our right to vary the date of debiting due to circumstances beyond our control.

When you use your card in an electronic funds device other than a Westpac ATM or branch terminal, the transaction will be processed as soon as we are notified by the bank that owns the electronic funds device you used.

Westpac may impose such restrictions as it reasonably thinks fit for the efficient processing of transactions and in order to reduce your and Westpac's exposure to theft or fraud. These restrictions may include maximum daily transaction limits for EFT Transactions made with your card or any payment instrument(s), details of which are available at westpac.co.nz.

You will be obliged to pay any amounts debited to your accounts which exceed the daily EFT transaction limits. In addition, there may be a daily limit on the number of EFT transactions you may make using your Debit Mastercard or other payment instrument.

In respect of off-line funds transfers, any voucher signed or authorised by you shall be authority for us to process the transaction to your account. The transaction will be processed as soon as we receive it.

If you initiate a transaction with your card by mail order, telephone order or via the internet you are authorising the Mastercard merchant to process an EFT transaction or issue a sales voucher for the purchase amount, which will be debited to your account. If you initiate cycle payment transactions (i.e. if you agree with a Mastercard merchant that an amount will be debited against your account on a regular basis), then you are liable for meeting those transaction amounts even if you close your account.

The acceptance of an electronic funds transfer or an off-line funds transfer is not a representation by us that you have sufficient funds in your account to cover the transfer of funds. Where a transfer overdraws your account, normal overdraft charges will apply. Details of these charges are available from any of our branches or by calling us on **0800 888 111**.

If an off-line funds transfer is processed to an account that has been closed or is open and there are insufficient funds to permit the transaction, we will not be deemed in any way to have consented to that transfer. You are liable for meeting the transaction amount.

If you wish to dispute a transaction on your statement, you may do so. See the section on 'Transaction disputes' later in this booklet.

In addition to these Conditions of Use, the use of your card or any other payment instrument is also subject to the conditions which apply to your account.

Contactless transactions

If your card or other payment instrument has contactless technology you may use your card to make contactless transactions in New Zealand and overseas at a contactless terminal. You will be able to find a contactless terminal at any merchant that displays your card symbol and the relevant contactless symbol.

You may be required to enter your PIN or sign to use your card or your other payment instrument(s) for contactless transactions over certain limits. For New Zealand, the transaction limits can be found at westpac.co.nz. Different limits apply overseas and we have no control over these limits.

Card acceptance & limitations

In New Zealand, your card will be accepted in any electronic funds device or by any merchant displaying the Mastercard symbol. Overseas, the card will be accepted by banks and merchants displaying the Mastercard symbol and at any electronic funds device displaying the Mastercard symbol. However, we will not be held liable if any bank or merchant either refuses to accept the card or any other payment instrument, or will not allow the card or other payment instrument to be used to purchase particular types of goods and services available at the premises. We will not be responsible for the goods and services supplied by any merchant. Any complaints you have with the merchant must be resolved by you.

The use of your card or other payment instrument for foreign currency transactions may be subject to exchange controls or other government requirements.

Mastercard processes and converts into New Zealand Dollars, cash advances, purchases and/or charges made in foreign currencies at the rate(s) of exchange fixed by Mastercard.

Transactions made in United States and Australian Dollars are converted directly into New Zealand Dollars. Mastercard converts transactions made in any other foreign currency into United States Dollars before converting them into New Zealand Dollars.

A foreign currency fee will be charged by the bank on any such foreign currency transaction. Details of this fee are available in our Transaction and Service Fees brochure which forms part of these Conditions of Use, a copy of which is available at any Westpac branch or online at westpac.co.nz.

Westpac PayTag

When Westpac PayTag is available, at your request we may issue to you a Westpac PayTag on your account in your name or to any person nominated by you, who is over the age of 15. Use of a Westpac PayTag does not require a PIN or the signature of the account holder or any nominated persons.

You are liable for any transactions carried out on your account using a Westpac PayTag by you or any person nominated by you. Westpac PayTag can only be used for contactless transactions. Any limits that apply to contactless transactions will also apply to the use of Westpac PayTag. Westpac PayTag is subject to these Conditions of Use as well as the Westpac PayTag Terms and Conditions, which can be found online at westpac.co.nz.

Damaged or faulty cards/Westpac PayTags

In the event that your card or Westpac PayTag becomes damaged or faulty, we will issue you with a new card or Westpac PayTag when you return the damaged/faulty item to us, together with a description of how the damage or fault occurred. There may be a charge to your account if a replacement card or Westpac PayTag is required.

Charges

Charges that may be incurred and charged to your account are subject to change, and details of these charges are available in our Transaction and Service Fees brochure available at westpac.co.nz, in branch or call us on

0800 888 111.

Charges include

- annual card charges
- a replacement card or Westpac PayTag charge (if your card or Westpac PayTag is lost, stolen, damaged or becomes faulty)
- urgent replacement card or Westpac PayTag charges
- courier/freight charges for replacement card or Westpac PayTag
- voucher search charges
- transaction charges
- Government duties or taxes
- using another banks ATM charges
- foreign currency fees.

Terms & Conditions set by third parties

In addition to these Conditions of Use, the use of your card or other payment instrument in an EFT terminal is subject to the conditions imposed from time to time by other financial institutions that are parties to any EFT system.

Card cancellation or change

Westpac may cancel your card or Westpac PayTag at any time without prior notice. Examples of when we may exercise this right include, if:

- we are required to do so in order to comply with a court order or other legal or regulatory obligation;
- we believe that use of the card or card account may cause loss to you or to Westpac; or
- you have operated your card fraudulently or negligently.

We may also change your card or Westpac PayTag to another scheme or branded item at any time and, where we consider it necessary or appropriate, cancel the card or other payment instrument your new item replaces. If you are notified that your card or Westpac PayTag has been cancelled, you are required to cut it in half and return it to any Westpac branch.

Proof of posting a letter to your last known address notifying you of the cancellation of your card will be proof of notification.

You may cancel your card or Westpac PayTag by notifying us in writing, cutting it in half and returning it to any branch.

Transaction disputes

You are responsible for checking your statements to ensure their accuracy and advising us of any mistakes. If you do not notify us of a disputed transaction within the time period stated below then the charge or record of the transaction will remain on your account.

If you dispute any transaction recorded in your monthly statement, you must notify us in writing within 30 days of the statement period closing date, giving the following information:

- your name, account number and card number
- the amount and nature of the disputed transaction attaching (if available) a copy of the transaction record or sales voucher in support of your case
- details of the EFT terminal (if any) at which the disputed transaction occurred
- details of the website (if any) through which the disputed transaction was initiated
- the date and approximate time (if known) on which the disputed transaction occurred
- details of any formal complaint lodged with the Police.

Once you have notified us of the disputed transaction we will investigate the matter and acknowledge your complaint within five days. Failure to report the incorrect, invalid or unauthorised transaction within 30 days may mean we cannot reverse the transaction and you will have to pay for it.

Where it is established that an error did occur (whether it was the disputed transaction complained of, or not) it will be corrected, and you will be advised of any appropriate adjustments which will be made to your account in respect of credit charges and other charges. If, as a result of our investigation, we believe the charge or transaction should remain, we will write to you setting out our reasons and service charge. If you have followed Westpac's internal complaints procedure and you are still not satisfied with the outcome of the investigation, you may refer the matter to the Banking Ombudsman. In respect of disputes between merchants and cardholders, refer to the 'Card transaction requirements' section.

What to do if you have a complaint

Your satisfaction is our priority so if you have any concern or problem, whatsoever, let us know and we'll do our best to resolve it right away.

Westpac is a member of the Banking Ombudsman Dispute Resolution Scheme. If you're still unhappy after we've reviewed your complaint, then you may want to refer the matter to the Banking Ombudsman.

Further details on Westpac's internal complaints process and the Banking Ombudsman's Dispute Resolution Scheme are set out in Westpac's General Terms and Conditions (a copy of which is available at any Westpac branch or online at westpac.co.nz).

Privacy

You agree we may use and disclose personal information held about you now or in the future (including information about transactions involving your debit card) to any party associated with a Westpac rewards programme for the purpose of administration of the applicable rewards programme, provision of related services and for marketing and research purposes.

Variation of Conditions of Use

We reserve the right to vary these Conditions of Use at any time.

Examples of when we may exercise this right include:

- if Westpac's and/or Westpac Group's legal or regulatory requirements change;
- to allow us to respond to market changes;
- to reflect improvements to the product and/or service; or
- to enable changes that are reasonably necessary for our other legitimate business purposes.

Notice of any such changes to these Conditions of Use will be given in accordance with the Code of Banking Practice. The Code of Banking Practice is available at any Westpac branch or online at nzba.org.nz.

Exercise of Westpac's discretion

When we exercise discretion under these Conditions of Use we will do so in a reasonable and consistent way. We have provided some examples in this document of when we may exercise a discretion.

Definitions

account

means your nominated Westpac account from which funds may be withdrawn by using your card.

branch

means any Westpac branch.

branch terminal

means each of the computer terminals installed at the service counters at our branches.

card

means your Westpac Debit Mastercard or Westpac Airpoints Debit Mastercard as applicable.

contactless terminal

means an EFT terminal which can be used to make contactless transactions.

contactless transaction

means a transaction made by holding a payment instrument with contactless technology close to the card reader on a contactless terminal without having to insert or swipe the card.

electronic funds device

in New Zealand, means any Westpac ATMs, any branch terminals, point of sale terminals or any other automatic teller machines (ATM) approved by us as a device in which the card may be used in accordance with these Conditions of Use within New Zealand. Overseas, electronic funds device means any electronic funds device displaying the Mastercard symbol.

electronic funds transfer (EFT)

means the process by which funds are withdrawn electronically from your account. You authorise an electronic fund transfer by using your card with your associated PIN at an electronic funds device.

off-line funds transfer

means the process by which funds are withdrawn from your account when an electronic funds device is out of operation or a merchant does not have EFT facilities. You authorise an off-line funds transfer by signing or authorising the issue of an off-line payment voucher.

payment instrument

means any instrument or device (such as a card, mobile phone, computer or Westpac PayTag) that Westpac allows you to use to access your account.

we, us, our or Westpac

means Westpac New Zealand Limited.

Westpac PayTag

means the Westpac PayTag sticker issued to you by Westpac that enables you to conduct contactless transactions.

Westpac PayTag Terms and Conditions

means the current terms and conditions relating to the use of Westpac PayTag.

you or your

means the account holder or cardholder, depending on the context.

Westpac Airpoints Debit Mastercard Terms and Conditions

This Airpoints section is part of the Debit card Conditions of Use set out in the preceding pages. The Air New Zealand Airpoints terms and conditions (which can be viewed at airnewzealand.co.nz/airpoints) also apply. To the extent that there is any inconsistency between the Air New Zealand Airpoints terms and conditions and the Conditions of Use, these Debit card Conditions of Use shall prevail.

Airpoints Programme

Your Airpoints debit card must be linked to an account and a minimum monthly deposit of an amount detailed on our website must be paid to that account.

A cardholder will be a nominated earner and eligible to earn Airpoints dollars on their Airpoints debit card if:

- a) they are a current member of the Airpoints programme and have advised Westpac of his/her Airpoints membership number; and
- b) they are an account holder.

The awarding and value of Airpoints dollars will be determined by Westpac in its absolute discretion. Westpac does not guarantee that Airpoints dollars will continue to be offered for its products or services provided. Westpac is not responsible for the provision of Airpoints dollars and associated tier status and privileges, which are the sole responsibility of Air New Zealand and subject to the Air New Zealand Airpoints terms and conditions.

You must notify us immediately if you cease, for any reason, to be a member of the Airpoints programme.

Earning Airpoints Dollars

The nominated earner can earn Airpoints dollars every time the Airpoints debit card is used to make an eligible purchase.

Eligible purchases made by a cardholder who is an account holder but not an Airpoints Member, will earn Airpoints dollars for another nominated earner linked to the same account.

Airpoints dollars will be earned at a rate specified and published by us from time to time on our website at westpac.co.nz. Airpoints dollar earn rates are subject to change without notice.

Additional Airpoints dollars may also be earned in relation to promotions, incentives or in other ways offered by us or Air New Zealand or its partners from time to time.

We may appoint bonus partners that may offer promotional Airpoints dollars on purchases of bonus partner goods and services with your Airpoints debit card. You authorise bonus partners to collect the nominated earner's Airpoints membership number at the point of sale and hold it for the crediting of Airpoints dollars.

Excluded transactions - The following transactions are not eligible purchases and Westpac is not obligated to award Airpoints dollars for such transactions:

- a) fees or interest;
- b) gambling chips;
- c) cash advances or cash withdrawals made from ATMs, EFTPOS terminals or financial institutions (over the counter cash at a bank) In the case of a transaction comprising a purchase and a cash withdrawal, the cash withdrawal component is not an eligible purchase;
- d) money orders, travellers cheques and foreign currencies in cash;
- e) any transaction that is reversed, refunded or charged back or other adjustments;
- f) transactions on your account, by means other than an Airpoints debit card, including transactions as a result of the failure of any machine or system or strike beyond the control of Westpac;
- g) purchases made with an Airpoints debit card for the purpose of business related expenditure;
- h) transactions made in any period during which the nominated earner's Airpoints membership is suspended by Air New Zealand or at any time after it is terminated for any reason; and
- i) transactions made in any period during which the nominated earner's Airpoints debit card or account is suspended by Westpac or at any time after it is cancelled or closed pursuant to the "Cancellation" clause below.

Airpoints dollars will accrue monthly and be credited to your Airpoints account at the end of your statement period closing date. Air New Zealand will provide any earned Airpoints dollars to the nominated earner's Airpoints account within its normal processing periods.

For general information about the Airpoints programme or your Airpoints account, including the amount of Airpoints dollars earned, please contact Air New Zealand on 0800 247 764 or visit airnewzealand.co.nz/airpoints

Using Airpoints Dollars

The use of Airpoints dollars to redeem rewards is governed by the Air New Zealand Airpoints terms and conditions. Westpac does not guarantee the redemption of Airpoints dollars or any rewards you receive under the Airpoints programme, which are the sole responsibility of Air New Zealand and subject to the Air New Zealand Airpoints terms and conditions.

Your information

The Privacy section of Westpac's General Terms and Conditions applies to information we hold about you in connection with your Airpoints debit card. In addition, we may use and disclose personal information about you (including information about transactions involving your Airpoints debit card) to Air New Zealand and any Air New Zealand programme partners or our bonus partners for the purposes of allowing Air New Zealand to administer the Airpoints programme, to enable Air New Zealand to conduct analysis on members of the Airpoints programme, in connection with the provision of related services, for marketing and research purposes or for

any other purpose outlined in the Air New Zealand Airpoints terms and conditions. Please refer to Air New Zealand's Privacy Policy found in those terms and conditions for more information about how Air New Zealand handles your information.

Cancellation

The Cancellation section of these Conditions of Use applies to our and your ability to cancel your Airpoints debit card.

Westpac may also cancel, suspend or discontinue the earning of Airpoints dollars on your Airpoints debit card, at any time without prior notice if you fail to comply with these Conditions of Use, the Air New Zealand Airpoints terms and conditions or if our participation in the Airpoints programme ends.

If your Airpoints debit card is cancelled, suspended or closed, you will not earn Airpoints dollars on purchases made since the last award of Airpoints by Westpac at the end of your statement period closing date. When you cancel your Airpoints debit card, all other payment instruments that are linked to it will also be blocked from accessing your account and cancelled.

Changes to Airpoints Terms and Conditions

The Variation of Conditions of Use section of these Conditions of Use applies to our ability to change this Airpoints section. Air New Zealand may change the Air New Zealand Airpoints terms and conditions at any time as set out in those terms.

Disputes

In addition to the Transaction Disputes section of these Conditions of Use a dispute in relation to the awarding of Airpoints dollars must be notified to us in writing within 30 days of your statement period closing date.

We may refer your dispute to Air New Zealand.

These Conditions of Use and the Air New Zealand Airpoints terms and conditions are two separate agreements. Westpac has no liability to you under the Air New Zealand Airpoints terms and conditions and Air New Zealand has no liability to you under these Conditions of Use.

Definitions - Westpac Airpoints Debit Mastercard

Defined terms in this section shall have the meaning given to them in the preceding Definitions section and the Air New Zealand Airpoints terms and conditions unless they are otherwise defined here.

account – means in relation to an Airpoints debit card, a Westpac Electronic account, Access account, Earner account, Easy Access account or such other account as determined by us from time to time, from which funds may be withdrawn using your Airpoints debit card.

Air New Zealand - means Air New Zealand Limited and its successors and assigns.

Air New Zealand Airpoints terms and conditions – means the terms and conditions that govern the Airpoints programme, as amended from time to time by Air New Zealand and published at airnewzealand.co.nz/airpoints

Airpoints account – means the Air New Zealand account that records the Airpoints dollars earned, advanced and redeemed by a member of the Airpoints programme.

Airpoints debit card – means the Westpac Airpoints Debit Mastercard issued to you and includes, unless the context states otherwise, any associated payment instruments such as Westpac Paytag.

Airpoints dollars means Airpoints Dollars™ which are any frequent flyer points that are accrued to the Airpoints account of a nominated earner in accordance with the Air New Zealand Airpoints terms and conditions and these Conditions of Use.

Airpoints member benefits - means Airpoints dollars and other benefits available to you as an Airpoints debit card holder as contained in these Conditions of Use.

Airpoints programme – means the Air New Zealand frequent flyer programme governed by the Air New Zealand Airpoints Terms and Conditions.

bonus partner – means a third party partner that may from time to time, offer promotional Airpoints dollars to Westpac customers for purchases of its products and services.

cardholder – means the person who holds an Airpoints debit card.

nominated earner – means the account holder who has provided their own Airpoints Member number to Westpac.

payment instrument – means any instrument or device (such as a card, mobile phone, computer or Westpac PayTag, Westpac Masterpass) that is linked to and enables you to access your Airpoints debit card.

rewards – means any benefits, services, goods and facilities rewards that Air New Zealand may offer an Airpoints member in return for them redeeming a specified number of Airpoints dollars in their account.

Airpoints™ and Airpoints Dollars™ are registered trade marks of Air New Zealand Limited.

Name of Card Issuer

Westpac New Zealand Limited

53 Galway Street

Private Bag 92503

Wellesley Street

Auckland



Using the Debit Mastercard

New Zealand

NZ EFTPOS: Select CHQ or SAV and enter your PIN

NZ ATM: Select CHQ or SAV and enter your PIN

Overseas

Overseas EFTPOS: Select CREDIT and sign or enter your PIN

Overseas ATM: Select CREDIT and enter your PIN

Online/Phone/Mail Order

- Select Mastercard as your card type.
- Provide your card number and expiry date.
- Provide the three digit CVV number on the back of your card if required.



You can get a copy of the current disclosure statement for Westpac New Zealand Limited from any Westpac branch in New Zealand free of charge.

Westpac New Zealand Limited.

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Keep these cards handy.

1. Emergency Assist for New Zealand and overseas
– keep this in your wallet.
2. Global ATM Alliance for overseas
– keep this with your passport.

Westpac Debit Mastercard® and Westpac Airpoints™ Debit Mastercard®

Lost or stolen card

In New Zealand call **0800 888 111** immediately, when overseas call **+64 9 914 8026** (via International Operator), 24-hours a day, seven days a week or fax **+64 9622 8063**.

Alternatively, report the loss to any bank displaying the Mastercard symbol.

Worldwide Emergency Travel Assistance

For assistance with medical, legal, travel or NZ diplomatic services call Mastercard Emergency Services **1-636-722-7111**.

Or visit any bank displaying the Mastercard symbol.

Global ATM Alliance

Save \$3 each time you withdraw cash overseas

Simply use your Westpac credit or debit card at any ATM belonging to a Global ATM Alliance bank. That way, you can avoid the \$3 overseas cash withdrawal fee.* Visit **westpac.co.nz/globalatm** for more information

Note, some banks have ATMs in countries other than those mentioned, which are not part of the Global ATM Alliance.



* The \$3 international transaction fee saving applies to Westpac cards only and is subject to change. All other international & standard fees apply including foreign currency conversion fees – refer to the 'Transaction & Service Fees' brochure available from any Westpac branch, or visit our website westpac.co.nz for more information. Alliance banks and their details are subject to change. Debit card Conditions of Use apply.