

VISA DEBIT CARD

ASSIST PRODUCT RANGE

PRODUCT CODE: AVAILABLE ON ALL ASSIST PRODUCTS

UPDATED: 27 JULY 2018



The Visa debit card is another way borrowers can access their available funds or redraw. The card works in conjunction with our 100% offset account for an easy way for borrowers to reduce the interest payable on their home loan.

What products offer Visa debit card(s)?

Our full range of Assist variable rate home loan products when a customer opts in for an offset account. Applicable for new applications on and from 22 September 2015 only.

Is there a fee charged for a Visa debit card(s)?

No charges for issuing new or replacing expired Visa debit cards. A \$4.50 fee applies for lost, stolen or replacement Visa debit cards. Other fees and charges apply to the use of the Visa debit card and these are set out in the customer's loan agreement and the Conditions of Use relating to the Visa debit card.

When are statements issued?

Loan accounts with a Visa debit card or offset account attached will have statements produced on a monthly basis; otherwise, current statement cycle applies (half yearly). Monthly statements are sent on the second business day of each month; half yearly statements are available in January and July. Note: If a Visa debit card is cancelled or removed from a loan split or offset account, statements will continue to be produced monthly.

Can a separate Visa debit card be requested for each loan split?

Visa debit card(s) are limited to one loan split. If the split has an offset account, the Visa debit card(s) will be linked to the offset account.

What is the daily card transaction limit?

Daily card transaction limit is \$5,000 (across all card holders).

What is the daily cash limit?

Daily cash limit per card is \$1,020 (including \$20 to cover potential ATM fees).

What ATMs can I use without incurring fees?

There are no direct charges for domestic Visa debit card transactions made using Westpac Group ATMs including Bank of Melbourne and Challenger Bank ATMs. Standard ATM fees apply when using non-Westpac Group ATMs.

How much are international transactions using the Visa debit card?

\$4.00 is charged for each balance enquiry and/or cash withdrawal transaction made overseas. A fee of 3% of the AUD value of any foreign currency purchase or overseas cash transaction applies. Standard Visa Global cardholder assistance fees apply while travelling overseas.

Is PayWave® available on the Visa debit card?

Yes - for transactions under \$100 where Visa PayWave® is accepted.