



Everyday Purchases Card



Meal Entertainment Card (max \$2,650)

Choose a Card and save **tax & time!**



Advantage offers the convenience of salary packaging your expenses using a **Visa** (debit) card issued through Westpac. Most employees will find this option very useful. It is a paperless option (no receipts), saving you time.

FOR QUICK PROCESSING scan and send to westpac@salary.com.au or Fax (03) 9822 7455.

How do I order ? Send the completed form to Advantage	Complete the 3 PAGE form in full. Incomplete forms will be returned. Make sure you : <ul style="list-style-type: none"> - Sign <i>each</i> page where required. Have you signed 2 times ? - You must provide your bank account in DDR section (direct debit request). Required if card is overdrawn on 27th of month.
How long will it take to deliver ?	About 7-10 business days from when Advantage <i>receives</i> your application. The Card will be sent to your home address (not PO Box).
What day is the money paid ? CARE, public holidays.	The next business day after Advantage processes payment. Payments will NOT be made on a public holiday (eg. Easter, Christmas). Westpac do NOT confirm payments with a txt.
What time is the money available ?	The day <u>after</u> we process. No need to call Advantage.
Where can I use it ? Overseas ?	Anywhere that accepts Visa . Yes , Visa is accepted overseas. Have your PIN handy.
Will I get a PIN ?	Yes . 3 days after your card is sent. Press 'credit' for purchases. You can "Tap and Go" for transactions < \$100.
ATM access	Yes , but only to view your account balance. NO cash withdrawals.
Registration – Westpac LIVE (internet banking). BPay – you must <u>register</u> at a branch -	Phone 1300 650 107 to register . Have your card handy. You can then view card transactions, balances and statements. Bpay - visit a Westpac branch and provide 100 points of ID.
Card Balances – phone, internet, ATM's	Use Westpac LIVE or phone Westpac on 1300 650 107 .
Statements – internet only	www.westpac.com.au (You must have registered with Westpac).
Ordering Both Cards ?	Simply tick both boxes - Meal Card and Everyday Purchases Card.
What is the cost ?	\$66/year. Payable at time of ordering. Fee applies to <i>each</i> card.
What if I leave ?	Your card will be closed. Unspent money returned.
Need Help ? Contact Advantage	Email westpac@salary.com.au Ph (03) 9822 3455.
Free access to our Frequent Values reward program www.salary.com.au/loyalty	

Salary Packaging Card Application

Return to: Email: westpac@salary.com.au | Fax: 03 9822 7455 | Post: PO Box 8480 Armadale Vic 3143

1. Card type and amount

Please select (✓) card(s) and amount per pay.

- | | | | |
|----|-------------------------|-----------------------|-------------------|
| A. | Everyday Purchases card | Additional cardholder | Amount per pay \$ |
| B. | Meal Entertainment card | Additional cardholder | Amount per pay \$ |



2. Primary cardholder details Card fee applies.

Employer		Site	
Title	First name	Surname	Date of birth (dd/mm/yyyy) / /
Are you known by any other name? If yes, please provide.		Occupation (e.g. nurse) mandatory	Gender (M/F)
Residential address (mandatory)		Suburb	State Postcode
Postal address (if different)		Suburb	State Postcode
Email	Mobile phone	Westpac customer no. (for existing customers)	

3. Additional cardholder details (e.g. partner, dependant). Card fee applies.

Title	First name	Surname	Date of birth (dd/mm/yyyy) / /
Are you known by any other name? If yes, please provide.		Occupation (e.g. nurse)	Gender (M/F)
Residential address		Suburb	State Postcode
Westpac customer no. (for existing customers)			

You agree to enter into an effective salary packaging arrangement. You elect to use the *Advantage Everyday Purchases Card and/or Meal and Entertainment Card* ('cards') to facilitate your salary package arrangement. The cards will be issued in your name and expenditures on the card is limited to the pre-tax salary effectively salary sacrificed by you. Any unused funds remain in the ownership of your employer, and if returned, will be subject to personal income tax.



Employee Benefits Card Agreement – Cardholder Request

The Salary Packaging Provider or Employer will hold this form on site and will complete the Cardholder Electronic Application for establishment of the Employee Benefits Card.

Company Name

Facility Number

Primary Cardholder Name

Additional Cardholder Name

If known by any other name

If known by any other name

DIRECT DEBIT REQUEST (DDR)

To be completed by the Cardholder to provide for debit balances on the Employee Benefit cards to be paid from another account.

I/We authorise and request Westpac Banking Corporation (User ID 249802) to debit my/our account nominated below through the Bulk Electronic Clearing System in accordance with the attached Direct Debit Request Service Agreement.

Account Name

Name and Branch of Financial Institution

BSB No.

Account Number

Immediately upon issuance of an Employee Benefits Card please draw all debit balances of my Employee Benefits Card at the end of the statement period (monthly) from the above account. This Direct Debit authority will remain in place until the Bank receives instructions to revoke the authority or the Bank cancels the authority in accordance with the Direct Debit Request Service Agreement. If debiting from a joint account, all account holders are required to sign.

Account Holder's Signature

Date

Additional Account Holder's Signature

Date

Direct Debit Request Service Agreement

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between Westpac Banking Corporation, USER ID 249802 and you. It sets out your rights, our commitment to you and your responsibilities to us together with where you should go for assistance.

Terms of the arrangement

In terms of the Direct Debit Request arrangements made between us and signed by you, we undertake to debit your nominated account for any debit balance outstanding on your Employee Benefits Card at the end of the Statement period for that card. If any debit falls due on a non-business day, it will be debited to your account on the next business day. We will give you at least 14 days notice in writing via your Employer or SPP when changes to the terms of the arrangement are made. If you wish to discuss any changes to the terms, you should contact your Employer or SPP. Additional information may also be obtained from the Westpac Commercial Cards Service line 1300 650 107.

ACKNOWLEDGEMENTS AND CONSENTS

PRIVACY STATEMENT

Personal information

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you.

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf, rewards program administrators and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at westpac.com.au or by calling 132 032. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or registered privacy code and how we will deal with your complaint;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

Other Acknowledgements and Consents

- We may confirm the details of the information provided in this application.
- Where you have provided information about another individual, you must make them aware of that fact and the contents of the Privacy Statement.
- This application is not an offer or acceptance of credit.

We will use your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers. Please call us on 132 032 or visit any of our branches if you do not wish to receive marketing communications from us.

Our reporting obligations

We are required to identify certain US persons in order to meet account information reporting requirements under local and international laws.

If you or (where you are applying on behalf of an entity) the entity and/or any office bearer* of the entity and/or any individual who holds an interest in the entity of more than 25% (a Controlling Person) are a US citizen or US tax resident, you must telephone 1300 658 194 at the time of completing this application. When you contact us you will be asked to provide additional information about your US tax status and/or the US tax status of the entity and/or any Controlling Person which will constitute certification of US tax status for the purposes of this application.

Unless you notify us that you or (where you are applying on behalf of an entity) the entity and/or any Controlling Person are a US citizen or US tax resident as specified above, by completing this application you certify that you or (where you are applying on behalf of an entity) the entity and/or any Controlling Person are not a US citizen or US tax resident.

If at any time after account opening, information in our possession suggests that you, the entity and/or any Controlling Person may be a US citizen or US tax resident, you may be contacted to provide further information on your US tax status and/or the US tax status of the entity and/or any Controlling Person. Failure to respond may lead to certain reporting requirements applying to the account.

*Director of a company, partner in a partnership, trustee of a trust, chairman, secretary or treasurer of an association or co-operative.

Definitions

"We", "our", "us", "Westpac" means Westpac Banking Corporation ABN 33 007 457 141. "Westpac Group" means Westpac Banking Corporation and its related bodies corporate.

OTHER ACKNOWLEDGEMENTS AND CONSENTS

- I consent to the issue by Westpac Banking Corporation ABN 33 007 457 141 (Westpac) of the card type selected.
- In addition to the consents provided in relation to the handling of my Personal information, I authorise Westpac and my Employer (or any other third party named in this form) to request and obtain from one another, or disclose to one another, information relating to my use of the Card (including any information relating to transactions I carry out or attempt to carry out with my Card) for the purpose of administering my Card and general salary sacrifice administration.
- If my Employer has appointed a salary packaging provider ("SPP") to administer the Card on my behalf, than I authorise Westpac and the SPP to request and obtain from one another or disclose to one another, information relating to my use of the card (including any information relating to transactions I carry out or attempt to carry out with my card) for the purpose of administering my Card and general salary sacrifice administration.
- I acknowledge that if I have any questions about my Card or with Westpac, I may discuss these with my Employer directly or with Westpac by calling 1300 650 107.

YOUR RIGHTS

Changes to the arrangement

If you want to cancel this agreement you should notify the financial institution where your nominated account is held at least five working days prior to the next scheduled drawing date. You should also notify your Employer immediately, in writing, that you wish to cancel both the drawing arrangement and the Employee Benefits Card(s).

Disputes

- If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting the Commercial Cards Service unit on 1300 650 107.
- You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing.

Your Commitment to us

It is your responsibility to:

- Ensure your nominated account can accept direct debits as direct debiting may not be available on all accounts (your financial institution can confirm this); and
- Ensure that on the drawing date there are sufficient cleared funds in the nominated account; and
- Advise us if the nominated account is transferred or closed.
- Check your nominated account details against a recent statement from your financial institution. If your drawing is returned or dishonoured by your financial institution then value will be processed to your Employer's account.

Your Information

We will keep all information relating to your nominated account confidential except where required for the purpose of conducting direct debits with your financial institution.

Cardholders Consent

By signing below, the Primary Cardholder/Additional Cardholder:

- Agrees to the Acknowledgements and Consents on this form; and
- Requests the issue of a new card under the nominated Facility, to be used by the Primary Cardholder/Additional Cardholder in accordance with Employee Benefits Card Terms and Conditions.

Primary Cardholder Signature

X

Additional Cardholder Signature

X

Date

/ /

Note: It is an offence under the *Anti-Money Laundering and Counter-Terrorism Finances Act 2006* to knowingly provide false or misleading information.