

Credit Cards Conditions of Use.



About these Conditions of Use

Your Card Contract comprises:

1. these Conditions of Use;
2. the Credit Card Schedule; and
3. the Credit Card Account Access Conditions of Use.

Before you activate your Card Account you should read all these documents carefully and ensure each Additional Cardholder does likewise. Together these documents contain the information we are required by law to give you and you should keep them for future reference.

This document does not contain all of the information we are required to give you before entering into a credit contract. Other information is contained in the Credit Card Schedule and the Credit Card Account Access Conditions of Use.

You should also read both the Information Statement and the Privacy Collection Notice, which appears at the end of this document. Copies of the Conditions of Use are available on request from our Contact Centre or on our website bankwest.com.au or by messaging us in the Bankwest App.

If you have linked your Card to a nominated cheque or savings account, the use of the Card to access that nominated cheque or savings account will not be governed by any of the above Conditions of Use but will be governed by the Bankwest Account Access Conditions of Use. In that event the Card will be treated as a Debit/Access Card for the purposes of those Conditions of Use.

Information on standard fees, charges and any interest rates is available on request.

About these Conditions of Use

Customer enquiries

Please call **13 17 19**, message us in the Bankwest App or visit **bankwest.com.au**.

Where to report lost or stolen cards or suspected unauthorised transactions (24 hours):

Through the Bankwest App or Online Banking, including by messaging us.

Within Australia **13 17 19** (cost of a local call).

Outside Australia **+61 8 9486 4130** (to use this reverse charges number please contact the international operator in the country you are in and request to be put through to **+61 8 9486 4130**).

Please note: we have no control over any charges applied by the local or international telephone company for contacting the operator.

Notice of Variation

Effective 28 May 2026, the Bankwest Credit Cards Conditions of Use dated 6 June 2025 are amended as follows:

Section 1, Definitions - amend the definition of “Balance Transfer” by adding the word “Australian” before the words “non-Bankwest credit card” and deleting the words “held by you or an Additional Cardholder.”

Section 7.2, Types of changes we can make and how we will tell you – add the word “media” after the words “Where we notify by national” to the second last paragraph of the section, under the table.

Page 37 of 43, Electronic Communications, Changing your preferences – delete the first two paragraphs under the heading and replace with the following, and insert as new section 34 after section 33 and update contents page to reflect insertion:

We will provide you with options you may use to opt out of receiving commercial electronic messages we send you and to choose the way we send them to you. While in some cases one of the options may be an unsubscribe facility, you agree:

- we are not required to include an unsubscribe facility in commercial electronic messages we send you; and
- you may be required to log in to your Bankwest app and update your marketing preferences, to unsubscribe from commercial electronic messages.

Opting out of commercial electronic messages sent by Bankwest:

- may impact our ability to provide you with information about all the benefits that are available as our customer. There are, however, messages that we must be able to send you and which you will not be able to opt out of receiving.
- will not opt you out of receiving messages from other brands within the Commonwealth Bank Group where you have agreed to those other brands sending you messages. If you would like to opt out of receiving commercial electronic messages from other Commonwealth Bank Group brands, please follow the opt out facilities in their communications or as set out in their terms and conditions.

Important information:

The terms and conditions which follow this notice, are not varied unless expressly stated in this notice.

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1. Definitions

Additional Cardholder means a person 16 years or over nominated by you and authorised by us to operate your Card Account alone.

Annual Balance Transfer Percentage Rate means the interest rate set out in the Schedule described as such.

Annual Cash Advance Percentage Rate means the interest rate set out in the Schedule described as such.

Annual Fee Free Card means a Card described as such in the Schedule.

Annual Purchase Percentage Rate means the interest rate set out in the Schedule described as such.

Balance Transfer means the transfer by us of any debit balance of any non-Bankwest credit card, store card or charge card account held by you or an Additional Cardholder, which you ask us to transfer, and which we agree to transfer, to the Card Account.

Biller means an organisation who tells you that you can make bill payments to them through the **BPAY**[®] scheme. **BPAY** payment means a payment to a Biller through the **BPAY** Scheme.

BPAY Pty Ltd means **BPAY** Pty Limited ABN 69 079 137 518 GPO Box 3545 Rhodes, NSW 2138. Tel: (02) 9646 9222.

BPAY Scheme means the electronic payments scheme through which you can ask us to make payments on your behalf to Billers who advise that payment can be made to them through the BPAY Scheme.

Business Day means a weekday including local public holidays but excluding holidays observed on a national basis.

Card means the Mastercard[®] issued by us, including the electronic microchip that may be embedded in the Card and where one has been issued, includes a Virtual Card.

Card Account means the accounts(s) we set up to record transactions under the Card Contract.

Card Contract means the contract between you and us comprising these Conditions of Use, the Schedule and the Credit Card Account Access Conditions of Use.

Card Contract Variation means the variation of your Card Contract which you request and we agree to, including changes to the Card Account, the type of Card you have, the interest rate, fees and product features.

Card Details means the information printed or displayed on a Card and includes, but is not limited to, the Card Account number and expiry date.

Credit Card Scheme Rules means, as relevant, the Credit Card rules of Mastercard International Incorporated.

Easy Instalments Plan means an arrangement where you request that an agreed balance is to be paid off in a specified number of instalments.

ePayments Code means the ePayments Code issued by ASIC.

Financial abuse is a serious form of domestic and family violence that may occur through a pattern of control, and results in exploitation or sabotage of money and finances which affects an individual's capacity to acquire, use and maintain economic well-being and which threatens their financial security and self-sufficiency.

Merchant means a supplier of goods or services.

National Credit Code means Schedule 1 to the National Consumer Credit Protection Act 2009 (Cth) and includes any instruments made under that Schedule and regulations made under that Act for the purposes of that Schedule.

NFC means near field communication.

Payment Device means a NFC enabled payment accessory (other than a Mobile device or Card including without limitation a ring, key fob or other device which is NFC enabled and which is provided to you and owned by us to make payments from your Card Account.

Effective 28 SEP 2021 the Bankwest Halo payment device is withdrawn from sale. Customers who already hold a Bankwest Halo payment device can continue using it until the expiry date of the device, however from 1 December 2021 the Bank will no longer reissue or replace any existing Bankwest Halo payment device.

Nominated Account means an account with us, other than the Card Account or any other credit card account with us, which you nominate and which we authorise you to access by using your Card in accordance with the Bank's 'Account Access Conditions of Use'. Additional Cardholders will have automatic authority to operate the Nominated Account in their own right.

Recurring Payment means an arrangement where you have given your Card Details to a merchant service provider to regularly charge your Card Account.

Schedule means the Credit Card Schedule provided to you, which contains the financial table, and forms part of your Card Contract.

Statement Period means any period in which a statement of account is issued.

Unauthorised means without the knowledge or consent of a User.

User means you and/or any Additional Cardholder.

Virtual Card means a type of Card that from 19 March 2025:

- may be provided to you to access the Card Account on the terms set in your Card Contract, via a request made by you through the Bankwest App;
- that exists solely in virtual (digital) form (i.e. a Virtual Card is not available in physical form);
- uses Mastercard payment infrastructure;
- contains Card Details not replicated on any other Mastercard issued in connection with the Card Account; and
- may be used either on a single-use basis, or a multi-use basis (see section 17A of these Conditions of Use).

we, us, the Bank or Bankwest means Bankwest, a division of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL/ Australian credit licence 234945 and its successors and assigns. Any other grammatical form of the word ‘we’ has a corresponding meaning.

you means the holder of the Card Account. Any other grammatical form of the word ‘you’ has a corresponding meaning.

Unless otherwise required by the context, a singular word includes the plural and vice versa.

2. The Card Contract

The Card (including the Card Details) is offered to you on the terms set out in these Conditions of Use, the Schedule and the Credit Card Account Access Conditions of Use. The terms govern the use of the Card and all transactions on the Card Account.

You will be bound by the terms if you accept the offer in accordance with Clause 3.

If we allow the Card to be used to access a Nominated Account, the use of the Card and transactions on the Nominated Account will be governed by the Bankwest Account Access Conditions of Use. In that event the Card will be treated as a Debit/Access Card for the purposes of those Conditions of Use.

3. Activation and acceptance

Users cannot transact (including by use of the Card) on the Card Account until the Card Account is activated by you.

You can accept the terms of your Card Contract by activating your Card Account in any way in which we tell you including:

- through the Bankwest App;
- by activating the Card when received through Bankwest Online Banking.

By you activating your Card Account you also acknowledge our Privacy Collection Notice set out at the end of this document. The Privacy Collection Statement and Collection Notice does not form part of these Conditions of Use.

4. Balance Transfers, Easy Instalments Plans and Card Contract Variations

At any time, we may agree to a request by you for a Balance Transfer, Easy Instalments Plan or a Card Contract Variation provided that the User is not in default under the terms and conditions applicable to the account from which the request is made.

A Balance Transfer request will only be processed up to 95% of the approved credit limit, or for electronic Balance Transfers (via Bankwest Online Banking or the Bankwest app) you may only transfer up to the nominated amount we advise at the time of making the transfer. The minimum transfer amount is \$500.

A balance transfer request will only be processed to your card account once the card has been activated. The source account must be Australian issued.

We will process Balance Transfers, Easy Instalments Plans and Card Contract Variations in the order that you request them and we will not be responsible for any delay or any charges in connection with processing a request for a Balance Transfer or Easy Instalments Plan.

Neither a Balance Transfer, Easy Instalments Plan nor a Card Contract Variation can be requested by an Additional Cardholder.

If we agree to process a Card Contract Variation, we may, upon completion of the Card Contract Variation, set up a new Card Account, close your old Card Account, and issue a new Card to each User and Card Account number(s) for the Card Account. However, we may for a period, permit Users to use the old Card to

effect transactions on your new Card Account. If a new Card has been received and activated, the User must immediately destroy the old Card.

5. Opening a Card Account

The Card Account is available only to individuals aged 18 years or older and for personal and household (and not investment) purposes.

To open an account you must:

- (a) complete the application process relevant to the card; and
- (b) provide the documents and information we request.

If you have agreed with or represented to us that you will reduce your credit limits for other card(s) you currently hold, immediately after you receive your Card, you are required to:

- (a) close the other card(s); and/or
 - (b) apply to reduce the credit limit for the other card(s),
- so that the aggregate of all your existing credit limits is reduced by the amount agreed with, or represented to, us.

The credit limit we have offered you for the Card Account is conditional on you doing so. You agree to arrange this with your other card issuer(s).

Cardholders cannot be issued with a Card Account if they hold another Card Account of the same type, unless they are an Additional Cardholder on that Card Account.

6. Statements of account

We will send you a statement of account on your Card Account for each Statement Period where there is any activity on your Card Account or a balance outstanding on the Card Account on any day in the Statement Period. A fee may apply for paper statements of account. We may not send you a statement where this is not required by law. You may also request a statement at any time by calling us or by messaging us in the Bankwest App.

Amounts shown on your Card Account statement will be expressed in Australian currency.

It is your responsibility to check your Card Account statement carefully as soon as you receive it and immediately notify us of any errors or Unauthorised transactions. Should you have any enquiries concerning your Card Account you must follow the procedures set out in the Credit Card Account Access Conditions of Use.

So that you can check your Card Account statements, you are required to keep copies of all vouchers, dockets, receipts and transaction records.

7. Changes to your Card Contract

7.1 Changes made by us.

Subject to the Credit Card Account Access Conditions of Use, we may change your Card Contract without your consent. We will only make changes where reasonably necessary for legitimate business purposes. Such circumstances may include but are not limited to:

- (a) changes to the cost of providing credit to you;
- (b) as necessary or desirable to comply with or reflect any law, code of conduct, regulator guidance or requirement, or decision of a court or other dispute resolution process;
- (c) reflect changes in technology or our processes, including computer systems;
- (d) include new product features or services or to ensure that the terms and conditions match our operational processes;
- (e) discontinue or replace a product, and for this purpose we may change your product to a different product with similar features to the discontinued or replaced product as reasonably possible;
- (f) to consolidate or simplify our terms and conditions and contractual documents;
- (g) to add, change or remove concessions or benefits;
- (h) to bring us into line with our competitors, industry or market practice or best practice in Australia or overseas;
- (i) to manage risks including credit, fraud, operational or regulatory risk; or
- (j) in good faith to correct errors, omissions, inconsistencies or ambiguities;

7.2 Types of changes we can make and how we will tell you.

The changes we can make without your agreement are listed in the table below with the minimum notice period and the way we will let you know of the changes.

Each of the type of changes below is a separate right and this clause 7.2 is to be read as if each change was a separately expressed right.

We will act reasonably in exercising these rights.

How we tell you about changes

Change

Notice method

Minimum notice period

Interest rate

| | | |
|-----------------------|--|---------------------------------|
| Interest rate changes | In writing* or by advertising in the national media (no notice required if your rate is decreased) | No later than day of the change |
|-----------------------|--|---------------------------------|

Fees

| | | |
|--|---|---------|
| Introducing a new fee or increasing the amount or frequency of a fee | In writing* or by advertising in the national media | 30 days |
|--|---|---------|

Credit limit

| | | |
|--|--|------------------------|
| Reducing or suspending your credit limit | In writing* (no notice required if you are in default) | As soon as practicable |
|--|--|------------------------|

Other changes

| | | |
|---|--|---------------------------------------|
| Changing your minimum payment or making any other change to your contract | In writing* (no notice required if the change reduces your obligations but we will confirm the change no later than when your next statement is sent after the change) | 30 days if the change is unfavourable |
|---|--|---------------------------------------|

Where we notify by national or, we will confirm the change no later than in your next statement.

* Writing includes electronic notice where permitted and may include your statement.

If you consider that you will be adversely affected by changes to the Card Contract notified to you under this Clause 7, you may pay us the amount required to pay out your Card Contract on the day you wish to end the Card Contract.

8. Changes in your particulars

You must inform us immediately of a change in your name or address (including your email address) or mobile telephone number. You can do this via the Bankwest App or by calling us on 13 17 19. We will not be responsible for any errors or losses associated with a change in your particulars if we do not receive notice or adequate notice of the change.

9. Service of notices

9.1 Whenever we send you a letter, notice or statement, or otherwise seek to communicate with you, we will do so by any method permitted by law, including by mail addressed to you at your last known address or by the electronic means described in Clause 9.2.

9.2 Where you have given us an email address, mobile phone number or other electronic address for contacting you, you agree that we may satisfy any requirement under this Card Contract or under any law or relevant code of conduct to provide you with information by any of the following means:

- (a) electronic communication to your nominated electronic address;
- (b) making the information available on our website after first notifying you by:
 - SMS message to a mobile phone number you have given us for contacting you;
 - by electronic communication to any other electronic address you have given us for contacting you, or
 - push notification from the Bankwest App that the information is available for retrieval by you;
- (c) a SMS text message to a mobile number you have given us for contacting you; or
- (d) such other means as we agree with you.

Your agreement for us to communicate with you by electronic communication may be cancelled by you at any time by notice to us. You may also change any email address, mobile phone or other electronic address via our website, via the Bankwest App or by calling us on 13 17 19.

While you have agreed that we can communicate with you by electronic communication, paper communications may no longer be given to you and you should regularly check your electronic communications for notices and statements from us.

Even if we normally provide electronic statements of notices, we may send you a paper statement of notice instead (e.g. if we are unable to provide the information electronically).

10. Banking Code of Practice

The Banking Code of Practice applies to your Card Contract. General descriptive information about our banking services is available on request in the form of our Banking Services Rights and Obligations brochure. It includes, in particular, information about account opening procedures, our obligations regarding the confidentiality of your information, our complaint handling procedures, and on the advisability of you reading the terms and conditions applying to our banking services and of informing us promptly when you are in financial difficulty.

11. Applicable law

If, when you accept our offer, you are ordinarily resident in an Australian State or Territory, then your Card Contract is subject to the laws of that State or Territory. Otherwise your Card Contract is subject to the laws of the State or Territory in which we first provide credit to you.

12. Evidence

A sales voucher or any other record of a transaction provided to a User by a Merchant or a written statement signed by a Bank officer can be used as sufficient evidence of a transaction, the amount shown or the amount due and payable by you unless you choose to contest it.

13. Assignment of rights and disclosures

This Card Contract cannot be assigned by you without our prior written consent.

We may assign, transfer or otherwise deal with our rights under this Card Contract. This will not affect your rights or obligations under the Card Contract.

You consent to us disclosing on a continuous basis any information or documents relating to you we consider necessary to assign such rights, manage the assigned Card Contract and assess your total liabilities to us and any related entity.

14. Exercise of our rights

We may exercise any right, remedy or power in any way we choose. If we decide not to exercise a right, remedy or power this does not mean we cannot exercise it later.

15. The Card

We may issue a Card or payment device to you and, at your request, to any Additional Cardholders you nominate. However, an Additional Cardholder is not eligible to receive a Virtual Card.

Each Card and Payment Device is our property, and remains so at all times.

16. Can another person have a Card on your Card Account?

You can ask for up to three other people to have an additional Card (excluding a Virtual card) or Payment Device for the purpose of operating your Card Account alone. If an additional Card or Payment Device is issued to such a person, all transactions authorised by the Additional Cardholder will be treated as having been authorised by you and you will be responsible for them.

You can cancel an Additional Cardholder's authority to operate your Card Account by written request and by;

- returning their Card to us;
- satisfying us that the Card has been destroyed;
- satisfying us that you have taken all reasonable steps to procure its return to us;
- satisfying us that the Card has been deleted from your Additional Cardholder's digital wallet (where applicable);
- satisfying us that you have taken all reasonable steps to procure the deletion of the Card from your Additional Cardholder's digital wallet (where applicable); or;
- requesting us to close your Card Account in accordance with Clause 18.

An Additional Cardholder's Payment Device is cancelled only when:

- we have received your request to cancel their Payment Device; and
- we have actioned that request, or we are satisfied, acting reasonably, that the Payment Device is no longer linked to your Card Account.

Until then, you will remain liable for the transactions of the Additional Cardholder.

You consent to the Additional Cardholder(s):

- having access to information about your Card Account (e.g. your Card Account balance, transactions and amount of available credit);
- temporarily locking all cards on the Card Account, including any linked digital wallets;
- reporting their card as lost or stolen, which means we'll cancel and replace all cards on the Card Account;
- reporting their card as damaged, which means we'll replace the reported damaged card on the Card Account;
- submitting disputes for transactions, including transactions completed by you or the Additional Cardholder;
- selecting their own PIN.

An Additional Cardholder cannot authorise any changes to your Card Account (e.g. increasing the credit limit or changing your address).

Any replacement card issued at the request of the Additional Cardholder will be sent to you.

17. How do you know the Card (excluding a Virtual Card) is valid?

A Card can only be used between the validity dates stated on it or, if the Card only states an expiry date, it can only be used until the expiry date. A Card which has expired must be destroyed. We may, at our discretion, issue a User with a replacement Card or Payment Device if the current Card or Payment Device expires. For Payment Devices, you will need to request the issue of a new one on expiry. The use of the replacement Card or Payment Device will be subject to these Conditions of Use.

17A. How do you know a Virtual Card is valid?

(a) Single-use Virtual Cards

Single-use Virtual Cards will no longer be usable after a single transaction or after 24 hours of issuance (whichever occurs first). This is the case regardless of the card expiry date that appears on the Card.

(b) Multi-use Virtual Cards

For multi-use Virtual Cards, the following applies:

- you may set an optional spend limit;
- you must select a card end date; and
- if you set an optional spend limit for your Virtual Card, subject to the available balance on your Card Account, you may make multiple transactions using the card until either (i) the spend limit is reached or (ii) the card end date is reached (whichever occurs first). The card will no longer be usable after the occurrence of one of these events. This is the case regardless of the card expiry date that appears on the Card.

18. Can your Card Account be closed or access to it be cancelled?

18.1 Your rights to close your Card Account.

You may close your Card Account by:

- giving us notice in writing (including online or through the Bankwest App), by calling us; and
- paying any outstanding amount in full, including transactions, interest charges and fees and charges not yet showing on your Card Account.

18.2 Our rights to cancel any Cards/Payment Devices and/or not provide any credit.

Acting reasonably, we may close your Card Account when it has a credit (positive) balance by giving reasonable notice and paying you the amount of the credit balance.

Acting reasonably, we may decide at any time without prior notice and whether or not you are in default:

- not to provide you with further credit; and/or
- to cancel or suspend any Cards or Payment Devices.

In addition to any rights we have in the Credit Card Account Access Conditions of Use, we may cancel, suspend or not provide you with any further credit where:

- you are in default;
- we suspect on reasonable grounds that there has been, or we reasonably believe it is necessary to prevent, fraudulent or unauthorised use of the Card Account;
- to manage regulatory risk;
- we reasonably believe that the use of the Card Account or Cards/Payment Device may cause us loss or you hardship or loss;
- the Card or Payment Device has not been used for any transactions for 12 months or more;

- the Card was not activated within 90 days of being issued;
- we reasonably believe that it is necessary to protect our legitimate interests; or
- we suspect on reasonable grounds that your account is being used in a way that results in or may cause financial abuse (we may also, without notice, suspend your account if we suspect on reasonable grounds that your account is being used in a way that results in or may cause financial abuse).

If we do not provide you with notice before we cancel your Card or Payment Device, then we will take reasonable steps to notify you as soon as possible afterwards.

If we decide not to provide you with any further credit (and whether or not we have cancelled your Card or Payment Device):

- no further credit will be provided under the Card Contract but your obligations under this Card Contract will continue until you pay us the total amount you owe us (including interest charges, fees and charges and other amounts that you become liable to pay under the Card Contract and which are not yet debited to the account);
- unless we have demanded that you repay the entire outstanding balance of your Card Account as contemplated in paragraph 25, you must pay the minimum payments due each month, and Card Account statements will continue to be issued until the outstanding balance on your Card Account has been reduced to nil; and
- you must ensure that the use of all Cards or Payment Devices ceases immediately upon notifying us that you wish to close your Card Account.

If your Card Account is closed, or we decide not to provide you with any further credit (and whether or not we have cancelled your Card or Payment Device), you must also cancel any Recurring Payment or other periodical debit authority operating in respect of the Card Account. If you do not, those payments will be dishonoured and you may not be notified.

If we cancel a Card or Payment Device you may request a replacement Card or Payment Device. However, we will not provide you with a replacement Card or Payment Device if we have decided not to provide you with further credit.

We may suspend or deny electronic access to the Card Account in accordance with the Credit Card Account Access Conditions of Use.

Care! If your Card or Payment Device gives you access to a Nominated Account and your Card or Payment Device is

cancelled, you will no longer have Card or Payment Device access to that account.

19. Credit limit

Your credit limit is the amount specified as the credit limit in the Schedule or such other amount as we may authorise.

Subject to any daily or other transaction limits, you may draw down credit up to your credit limit.

The balance of your Card Account must not exceed your credit limit, without our approval. If your credit limit is exceeded without our approval we may charge you any Over the Limit Administration Fee that is described in the Schedule.

You may at any time request us to use reasonable endeavours to ensure that the balance of your Card Account does not exceed your credit limit.

If you make that request, we will use reasonable endeavours to reject transactions which would cause the credit limit to be exceeded. It is not always possible to reject transactions and in some cases, rejecting transactions may cause additional amounts to be charged to your account.

Your credit limit does not change simply because we may debit an amount to your Card Account that causes the account balance to exceed your credit limit.

We will only increase your credit limit at your request or with your written consent.

We can, however, reduce your credit limit at any time, whether or not you are in default under the Card Contract and without prior notice to you. We will advise you if we do so.

You may ask us at any time to reduce your credit limit. If you ask to reduce your credit limit below the minimum credit limit disclosed in your Schedule we may close, or ask you to close, the Card Account. We reserve the right not to increase the credit available to you by the amount of a payment until we receive value for the payment (for example when a cheque is cleared) or until we have complied with requirements under any relevant laws in Australia or any other country (for example anti-money laundering and counter-terrorism laws financing laws), and we determine that its value is available to you.

20. What happens if I make a purchase in a foreign currency or overseas?

If a User uses their Card or Payment Device outside Australia, all charges, purchases and/or cash advances in foreign currency are converted, before they are listed on your Card Account statement, from foreign currency to Australian currency as follows:

Mastercard® foreign currency transactions are converted from foreign currency into United States dollars and then converted into Australian dollars by Mastercard International Incorporated at a wholesale exchange rate selected by Mastercard International Incorporated on the processing date, which may differ from the rate applicable to the date the transaction occurred and that applicable to the date the transaction was posted. For all transactions effected by a foreign currency or transactions occurring outside Australia (whether effected in foreign currency or Australian dollars) or while you are in Australia (for example, online) where the merchant or the financial institution or entity processing the transaction, is located overseas, we will charge the Foreign Transaction Fee as described in the Financial Table of the Credit Card Schedule.

21. Can the Card Account have a credit (positive) balance?

The Card Account can have a credit (positive) balance. If it does, you may access that credit (positive) balance in addition to your credit limit. Withdrawals will first reduce that credit (positive) balance.

We do not pay interest on the credit (positive) balance of a Card Account.

Any credit (positive) balance on your Card Account must not be greater than \$50,000. If at any time it exceeds this amount, you must immediately withdraw funds from the Card Account to bring it below that figure. If you do not do this, we may return the excess funds to you.

22. What fees are payable?

You must pay us the fees and charges in the amounts and at the times set out in the Schedule or otherwise in the Card Contract. We may debit the fees and charges to your Card Account and they will appear on your Card Account statement.

Other fees may apply to specific services you may request outside the Card Contract. For further information on our fees, call us or message us in the Bankwest App.

23. Do you have to pay government fees and charges?

You are responsible for all government duties, rates, taxes and charges now, or in the future, charged on or otherwise payable in relation to your Card Contract, the supply or use of your Card or transactions debited or credited to your Card Account. You must pay us the amounts, calculated by the methods adopted from time to time in accordance with relevant legislation, whether or not you are liable for them under that legislation. We may debit them to your Card Account on the last day of the Statement Period and they will appear on your Card Account statement.

24. How are interest charges calculated?

The Annual Purchase Percentage Rate, the Annual Balance Transfer Percentage Rate and the Annual Cash Advance Percentage Rate that apply to this Card Contract are set out in the Schedule.

The Annual Purchase Percentage Rate will apply to:

- purchases;
- fees and charges (including credit fees and charges but excluding a Cash Advance Fee);
- enforcement expenses;
- **BPAY** payments from the Card Account;
- any part of the amount of a Card Contract Variation which relates to such transactions;
- any other transaction or component of the closing balance on your statement of account which is identified as attracting the Annual Purchase Percentage Rate by the Merchant category code supplied to us by Mastercard®; and
- any interest charges debited in respect of such items.

The items to which the Annual Purchase Percentage Rate applies are, for the purpose of this clause, referred to as the 'Annual Purchase Percentage Rate items'.

The Annual Balance Transfer Percentage Rate will apply to all:

- Balance Transfers;
- any part of the amount of a Card Contract Variation which relates to a Balance Transfer; and

- any interest charges debited in respect of such items.

The items to which the Annual Balance Transfer Percentage Rate applies are, for the purpose of this clause, referred to as the ‘Annual Balance Transfer Percentage Rate items’.

The Annual Cash Advance Percentage Rate will apply to all other amounts we debit to the Card Account, including (but not limited to):

- cash advances;
- Cash Advance Fee;
- Pay Anybody transfers;
- any transactions we consider to be equivalent to cash (including but not limited to traveller’s cheques, foreign currency or money transfers, transactions for gambling (including online gambling), lottery tickets or gaming purposes generally);
- transactions where the funds are used to purchase or load value on a stored value card or facility;
- where the funds are used to pay bills over the counter at a financial institution or agent of the biller;
- transactions to pay bills through a third party where the merchant does not accept credit card payments;
- where the transaction is identified to us by the relevant merchant category code or intermediary as constituting a cash advance;
- any transfers of funds from the Card Account to another account; and
- any interest charges debited in respect of such items.

The items to which the Annual Cash Advance Percentage Rate applies are for the purposes of this clause, referred to as the ‘Annual Cash Advance Percentage Rate items’.

The Schedule may provide that an introductory Annual Purchase Percentage Rate or an introductory Annual Balance Transfer Percentage Rate applies to your Card Account for an introductory period. No introductory annual percentage rate will apply to Card Contract Variations.

For the purposes of this clause, **the purchase daily percentage rate** is calculated by dividing the Annual Purchase Percentage Rate by 365 (or 366 if it is a leap year). The **Balance Transfer daily percentage rate** is calculated by dividing the Annual Balance Transfer Percentage Rate by 365 (or 366 if it is a leap year). The **cash advance daily percentage rate** is calculated by dividing the Annual Cash Advance Percentage Rate by 365 (or 366 if it is a leap year). The **unpaid daily balance** is the unpaid balance of your Card

Account at the end of each day. If your Card Account has a credit (positive) balance on any day, the unpaid daily balance for that day is zero for the purpose of the calculation of interest charges. In other words, where your Card Account has a credit (positive) balance, our interest charges will not apply to debits to your Card Account for the period that the Card Account remains in credit.

Interest charges are calculated as follows:

How we calculate interest on purchases

- (a) Except as provided in (b) below, we charge interest on the amount of any Annual Purchase Percentage Rate item from the assigned date relevant to that item until the item is paid in full. Interest accrues daily and is calculated by applying the purchase daily percentage rate to the unpaid daily balance of your Card Account (to the extent that the unpaid daily balance comprises the item) and adding the result for each day at the end of the Statement Period for the relevant month.

The assigned date for the purposes of this paragraph (a) and paragraph (b) below, is the date we are notified by the payment network that manages payment transactions (for example, Mastercard or Visa) is the date on which you use your card to effect the transaction. When a merchant is located overseas, the overseas time zone usually applies.

Purchases and interest free days

- (b) This paragraph (b) explains how you can qualify for an interest free period on Annual Purchase Percentage items. An interest free period is not available for all Card Accounts (see your Schedule).

Qualifying for an interest free period

- **Where you do not have any Balance Transfers:** if you don't have any Balance Transfers, by paying the closing balance owing shown in your Card Account statement, on or before the due date specified in your Card Account statement.
- **Where you do have Balance Transfers:** if you have a promotional or introductory Balance Transfer, by paying the closing balance owing shown in your Card Account statement less any promotional or introductory Balance Transfer on or before the due date specified in your Card Account statement. Note: once the promotional or introductory Balance Transfer percentage rate expires and reverts to the Annual Balance Transfer Percentage Rate, you will be required to pay for all the Annual Percentage Rate items on or before the due date specified in the Card Account statement to qualify for an interest

free period. Generally, this will mean paying the closing balance shown in your Card Account statement on or before the due date. However, there may be some limited circumstances where depending on the order of transactions and how we apply payments in accordance with clause 27 that you could retain an interest free period where you only pay part of the closing balance.

- **Where you have an Easy Instalment Plan:** if you have an Easy Instalment Plan, by paying the monthly Easy Instalment amount for that Statement Period by the due date. For Easy Instalment Plans created before 25 March 2025, you will also need pay any outstanding Easy Instalment Amount in order to qualify for an interest free period. You must also repay the closing balance owing other than the Easy Instalment Plan balance owing less any Balance Transfer(s) in accordance with the above paragraph, on or before the due date specified in your Card Account Statement.

Loss of an interest free period

- If you have **not** qualified for an interest free period then we do charge interest on all Annual Purchase Percentage Rate items under paragraph (a) from one day after the due date specified in the Card Account statement issued during that Statement Period (or from the assigned date for that item, if later) until the item is paid in full or until you pay the closing balance owing in a subsequent Statement Period.
- If you make a payment that qualifies you for interest free days which is subsequently dishonoured as described in Clause 26, we may apply interest as if that payment was not received.

How we calculate interest on balance transfers

- (c) We charge interest on the amount of any Annual Balance Transfer Percentage Rate item from the date the item is debited to your Card Account until paid in full. Interest accrues daily and is calculated by applying the Balance Transfer daily percentage rate to the unpaid daily balance of your Card Account (to the extent that the unpaid daily balance comprises the item) and adding the result for each day at the end of the Statement Period for the relevant month. The date the item is debited to your Card Account is the date we are notified by the payment network that manages payment transactions (for example, Mastercard or Visa) is the date on which you use your card to effect the transaction. When a merchant is located overseas, the overseas time zone usually applies.

How we calculate interest on cash advances

(d) We charge interest on the amount of any Annual Cash Advance Percentage Rate item from the assigned date relevant to that item until the outstanding balance is paid in full. Interest accrues daily and is calculated by applying the cash advance daily percentage rate to the unpaid daily balance of your Card Account (to the extent that the unpaid daily balance comprises the item) and adding the result for each day at the end of the Statement Period for the relevant month.

The assigned date for the purpose of this paragraph (d) is the date we are notified by the payment network that manages payment transactions (for example, Mastercard or Visa) is the date on which you use your card to effect the transaction. When merchant is located overseas, the overseas time zone usually applies.

We may at any time calculate interest in a manner more favourable to you than provided for in this clause but such action will not stop us from exercising our rights under this clause in respect of subsequent calculations.

Interest charges that accrue during your Statement Period will be debited to your Card Account statement on the last day of the Statement Period.

25. How much do you have to pay?

You must pay the minimum payment as shown on your Card Account statement by its due date.

The amount of minimum payment required or how it is calculated is set out in the Schedule. You may pay more of the closing balance if you wish. In addition, acting reasonably and upon reasonable notice to you, at any time, we may demand that you pay the entire outstanding balance of your Card Account.

If your Card Account statement refers to an 'Amount Due Immediately', you must also pay that amount immediately on receipt of your Card Account statement.

All payments must be made in Australian currency.

Deposits and payments will not be treated as being received until their value is credited to your Card Account.

26. What if you make a payment that is subsequently dishonoured?

If a payment is subsequently dishonoured, we will debit the Card Account by the value of the dishonour, as at the date that the payment was credited, and a fee may be charged. If you qualify for an interest free period on Annual Purchase Percentage Rate items under Clause 24(b) because of a payment that subsequently dishonours we may determine that you did not qualify for the interest free period and recalculate the interest charges in your account based on the true facts and circumstances.

27. How do we apply payments from you?

Payments are applied towards the last statement's closing balance until the full balance is paid. We first pay off transactions that have the highest annual percentage rate as at the statement date and then in descending order down to the amounts which have the lowest annual percentage rate until the closing balance is paid in full. Payments are then applied to balances from the current Statement Period.

If we agree to your request for an Easy Instalments Plan we will apply payments in accordance with that agreement. To the extent of any inconsistency, the process for applying payments that are agreed to when requesting an Easy Instalments Plan, will prevail.

28. How can you make payments?

You can make payments to your Card Account:

- via Telephone Banking, Bankwest Online Banking or the Bankwest App;
- by **BPAY** payment or pursuant to a Direct Debit Services agreement you make with us; and
- at any of our authorised agents and selected CBA ATMs.

We will process payments to your Card Account as soon as practicable. This may not be the same day that we are informed that the payment has been made.

Care! The value of payments made to your Card Account may not be credited to your account, nor therefore treated as received by us, on the day of lodgement. The processing may take a number of days. Any cheques drawn on or deposited to your account, or bank cheque or other document deposited to your account or delivered to us in connection with a transaction on your account, becomes our property when we have presented the cheque for payment

(even if it is dishonoured) or when the transaction is otherwise complete but you retain all rights against the drawer and any endorser of any dishonoured cheque. A cheque deposit only affects your unpaid daily balance when we credit the payment as cleared funds.

29. Default

You are in default if:

- a minimum payment is not made on time;
- the balance of your Card Account exceeds the credit limit; or
- a User does not comply with any other terms of this Card Contract that materially increases our risk in relation to the Card Contract.
- we believe on reasonable grounds that:
 - it becomes, or may become unlawful for you or us to continue with the Card Account;
 - it becomes or may become contrary to our legal obligations for you or us to continue with the Loan; or
 - you or anyone else associated with Card Account may be a person, acting for or conducting business with a person:
 - with whom we are not permitted to deal with by law or a regulatory authority;
 - in breach of laws relating to money laundering and terrorism financing.

Note: We may be restricted by law from providing specific information to you and/or others in these circumstances.

If you are in default we may send to you a default notice specifying the details of the default, how it may be corrected, and how long you have to correct it.

If you do not remedy the default within the time specified in the default notice, then we may cancel all Cards and exercise our rights under this Card Contract and at law.

You are also in default if we believe, on reasonable grounds, that we were induced by fraud on your part to enter into this Card Contract. In this case we need not give you a default notice as described above. All amounts you owe us (including amounts which have been accrued or charged, but not yet debited to your Card Account) will become immediately due and payable on demand. We may cancel all Cards and exercise our rights under this Card Contract and at law.

You must pay to us all reasonable enforcement expenses incurred by us or our agents in exercising our rights because of your default and we may debit them to your Card Account. Interest charges will apply to enforcement expenses until paid in full (see Clause 24). These interest charges will apply at the Annual Purchase Percentage Rate whether or not an obligation to pay us an amount under the contract becomes merged in a court order or judgement. We may charge you the following fees that are described in the Schedule:

- a Late Payment Administration Fee payable for each Statement Period that the minimum payment is not processed to your Card Account by the due date. If your Card Account statement refers to an “Amount Due Immediately” you must also pay that amount by the due date, in order to avoid the fee: see clause 27; and
- a Notice of Demand Fee payable when we issue a notice of demand to you.

30. Is your Card Account secured by mortgage or other security?

The Card Contract is unsecured. If you have a mortgage or other security with us, then despite what the mortgage or other security says, your Card Contract and your liability to us under your Card Account is not secured by that mortgage or security.

31. Our right to combine accounts

Subject to any law or Code, we may at any time without prior notice combine the balances of your Card Account(s) and any other account(s) in your name with us. We may do this if one of your accounts is in debit (e.g. your Card Account) and another is in credit. We will inform you if we exercise our right to combine your accounts.

We will not exercise this right if we are actively considering your financial situation under any hardship provisions or while you are complying with an agreed repayment arrangement. We may, however, require you to retain funds in an account until our decision on your hardship application has been made.

32. Additional Obligations

The Bank may be subject to laws or regulations in Australia or another country that affect your relationship with the Bank (e.g. Laws that address tax evasion). So that we may comply with our obligations under these laws or regulations, we may:

- require you to provide information about you or your product;
- disclose any information we are required to concerning you (including sending your information overseas);
- if required to do so, withhold an amount from a payment to you, and if we do, we will not reimburse you for the amount withheld; and/or
- take such other action as is reasonably required to protect our legitimate interests, including, for example, closing your account.

33. Making Adjustments

We will use best endeavours to ensure that our systems and processes calculate and apply fees, interest, reductions, benefits or other amounts or features as described in your Contract with us. However sometimes errors do occur, for example due to:

- (a) The limitations of our systems and processes
- (b) The operation of manual processes
- (c) Changes to our systems and processes
- (d) Things that are beyond our knowledge or reasonable control.

Where that happens, without limiting any rights you may have relating to the error, we may (as appropriate) at a later time but as soon as practicable after the error has been identified:

- make adjustments to put you in the same position as if we had applied the correct amount or made the correct calculation initially;
- provide that reduction, benefit or feature to you, and make adjustments to put you in the same position as if we had provided the reduction, benefit or feature as described;
- take the action required, and make adjustments as necessary to put you in the same position as if we had taken the action as described.

Credit Guide

Bankwest, a division of the credit provider, Commonwealth Bank of Australia ABN 48 123 123 124 AFSL/Australian credit licence 234945.

This Credit Guide gives you some information about our responsible lending obligations and dispute resolution procedures. If you have any queries, you can call 13 17 19 or message us in the Bankwest App.

We will not make an unsuitable contract with you

We are not permitted to enter into a Card Contract or increase the credit limit of an existing Card Contract if the contract would be unsuitable for you. A contract will be unsuitable for you if at the time of our assessment it is likely that you will be unable to comply with your financial obligations under the contract or could only do so with substantial hardship, or if the contract will not meet your requirements and objectives.

In order to ensure that we do not enter into a contract with you that is unsuitable, we are required to make reasonable inquiries about your financial situation, your requirements and objectives and to take reasonable steps to verify your financial situation.

We will make an assessment that the contract is not unsuitable for you

We are required to assess that the Card Contract is not unsuitable for you before we enter into the contract or agree to increase your credit limit.

If you request a copy of the assessment before entering into the Card Contract or increasing your credit limit, we will not enter into the contract or increase your credit limit until we have given you a copy of the assessment.

You may also request a copy of the assessment within 7 years of the date the contract is made or your credit limit is increased. If your request is made within 2 years, we will provide you with the assessment within 7 business days of your request, otherwise we will provide you with the assessment within 21 business days.

We will not charge you a fee for providing the assessment.

If you have a dispute in relation to your Card Contract

1. How will any errors, mistakes and disputes be handled?

In this section “you” means you or any User as required for consistency with the ePayments Code.

If you believe an entry on your Card Account statement is wrong or unauthorised, you should promptly tell us by:

- using the Bankwest App;
- messaging us in Online Banking;
- following the procedure set out on our website; or
- telephoning us.

To assist in the dispute resolution process, you will need to provide the following information:

- your name, address, credit card number and account details;
- details and amount of the transaction, charge, refund or payment in question; and
- supporting documentation (examples being: credit card receipt, delivery advice).

We will notify you of the name and contact number of the officer investigating your dispute.

We have the right under the Credit Card Scheme Rules to seek the reversal of a credit card transaction, involving a 'chargeback' or debiting of the credit card transaction to the Merchant's account with its financial institution including for Recurring Payments. We may do so on certain grounds, for instance if you claim that an Unauthorised transaction debited to your Card Account was incorrectly charged and you did not contribute to the loss.

We will claim a chargeback right where one exists under the Credit Card Scheme Rules. Please note, however, that no chargeback right will exist in relation to **BPAY** payments from your Card Account. We will use our best efforts to chargeback a disputed transaction for the most appropriate reason. This does not mean that the disputed transaction will necessarily be charged back.

The Merchant's financial institution must first accept the claim in order for your claim to be successful. If the Merchant's financial institution rejects a chargeback, we will not accept that rejection unless we are satisfied that the rejection is reasonable and is consistent with the Credit Card Scheme Rules.

You should make every effort to report a disputed transaction within 14 days of the date of the account statement which itemises the disputed transaction, so that we may reasonably ask for a chargeback where such right exists.

Failure to report a disputed transaction, charge, refund or payment, and/or provide additional information within this timeframe could affect our ability to claim a chargeback right (if any) under the Credit Card Scheme Rules.

These rules all impose time limits on reporting disputed transactions, charges, refunds or payments.

In certain circumstances where the ePayments Code applies, there may be no such timeframes imposed upon your right to make a claim or report a disputed transaction.

- 1.1 If we are unable to resolve the matter immediately to both your and our satisfaction we will advise you in writing of our procedures for further investigation and handling of your complaint.
- 1.2 Within 21 days of receiving your complaint, we will advise you in writing of either:
- the outcome of our investigation; or
 - the fact that we need more time to complete our investigation.

We will complete our investigation within 45 days of receipt of your complaint unless there are exceptional circumstances.

- 1.3 Subject to Clause 1.4, if we are unable to resolve your complaint within 45 days we will write to you and let you know the reasons for the delay and provide you with monthly updates on the progress of our investigation and its likely resolution date, except where we are waiting for a response from you and you have been advised that we require such a response.
- 1.4 If we resolve your complaint by exercising our rights under the Credit Card Scheme Rules we will:
- apply the time limits under those rules to Clause 1.2;
 - comply with Clause 1.3 as if the reference to ‘45 days’ read ‘60 days’ and the reference to ‘monthly updates’ read ‘updates every two months’;
 - inform you when you can reasonably expect a decision; and
 - suspend your obligation to pay any amount which is the subject of your complaint or any credit or other charges related to that amount until your complaint has been resolved.

2. Outcome

On completion of our investigation, we will advise you in writing of the outcome of our investigation and the reasons for our decision, with reference to the relevant provisions of the Credit Card Account Access Conditions of Use and the ePayments Code. If we decide that your Card Account has been incorrectly charged or credited, we will adjust your account (including any interest and charges) and notify you in writing of the amount of the adjustment. If we decide that you are liable for all or any part of the disputed transaction, we will supply you with copies of any document or other evidence on which we base our findings if these show that your Card Account has not been incorrectly charged or credited. We will also advise you if there was any system or equipment malfunction at the time of the transaction. We will advise you in writing that, if you are not satisfied with our findings, you may request a review.

3. If you are not satisfied

If you are not satisfied with our findings or you have a complaint or dispute, you may request our Customer Care Department to review the matter. Contact them by writing to:

Manager Customer Care

GPO Box E237

Perth WA 6841

Telephone: Freecall 1800 650 111

When we advise you of our decision we will also advise you of further action you may take in respect of your complaint if you are not satisfied with our decision. For instance, you may be able to refer the matter (free of charge) to:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Telephone: 1800 931 678

Website: www.afca.org.au

You may also be able to refer your complaint to consumer affairs departments or small claims tribunals.

4. If we fail to comply with these procedures

If we fail to observe the procedures set out in this clause or the ePayments Code for handling disputes, allocating liability or communicating the reasons for our decision and that failure contributes to our decision or delays the resolution of your complaint, we may be liable for part or all of the amount of the disputed transaction.

Information Statement

Things you should know about your proposed credit contract

This statement tells you about some of the rights and obligations of yourself and us, your credit provider.

It does not state the terms and conditions of your contract.

If you have any concerns about your contract,

contact the credit provider and, if you still have concerns, contact the AFCA scheme, or get legal advice.

The contract

1. How can I get details of my proposed credit contract?

Your credit provider must give you a pre-contractual statement containing certain information about your contract. The pre-contractual statement, and this document, must be given to you before your contract is entered into.

2. How can I get a copy of the final contract?

If you want another copy of your contract, write to your credit provider and ask for one. Your credit provider may charge you a fee but must give you a copy:

- within 14 days of your written request if the original contract came into existence 1 year or less before your request; or
- otherwise within 30 days of your written request.

3. Can I terminate the contract?

Yes. You can terminate the contract by writing to the credit provider so long as:

- you have not obtained any credit under the contract; or
- your Card or Card details have not been used to acquire goods or services for which credit is to be provided under the contract.

However, you will still have to pay any fees or charges incurred before you terminate the contract.

4. Can I pay my credit contract out early?

Yes. Pay your credit provider the amount required to pay out your credit contract on the day you wish to end your contract.

5. How can I find out the pay out figure?

You can write to your credit provider at any time and ask for a statement of the pay out figure as at any date you specify. You can also ask for details on how the amount is made up.

Your credit provider must give you the statement within 7 days after you give your request to the credit provider. You may be charged a fee for the statement.

6. Will I pay less interest if I pay out my contract early?

Yes. The interest you can be charged depends on the actual time money is owing. However, you may have to pay an early termination charge (if your contract permits the credit provider to charge one) and other fees.

7. Can my contract be changed by my credit provider?

Yes, but only if your contract says so.

8. Will I be told in advance if my credit provider is going to make a change in the contract?

That depends on the type of change. For example:

- you get at least same day notice for a change to an annual percentage rate. That notice may be a written notice to you or a notice published by your credit provider;
- you get 30 days' advance written notice for:
 - a change in the way in which interest is calculated; or
 - a change in credit fees and charges; or
 - any other changes, by your credit provider;

except where the change reduces what you have to pay or the change happens automatically under the contract.

9. Is there anything I can do if I think that my contract is unjust?

Yes. You should first talk to your credit provider. Discuss the matter and see if you can come to some arrangement.

If that is not successful, you may contact the AFCA scheme. The AFCA scheme is a free service established to provide you with an independent mechanism to resolve specific complaints.

The AFCA scheme can be contacted at:

GPO Box 3

Melbourne Vic 3001

Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: www.afca.org.au

Alternatively, you can go to court. You may wish to get legal advice, for example from your community legal centre or Legal Aid. You can also contact ASIC, the regulator, for information on 1300 300 630 or through ASIC's website at <http://www.asic.gov.au>.

Insurance

10. Do I have to take out insurance?

Your credit provider can insist you take out or pay the cost of types of insurance specifically allowed by law. These are compulsory third party personal injury insurance, mortgage indemnity insurance or insurance over property covered by any mortgage. Otherwise, you can decide if you want to take out insurance or not. If you take out insurance, the credit provider can not insist that you use any particular insurance company.

11. Will I get details of my insurance cover?

Yes, if you have taken out consumer credit insurance and the premium is financed by your credit provider. In that case the insurer must give you a copy of the policy within 14 days after the insurer has accepted the insurance proposal.

Also, if you acquire an interest in any such insurance policy which is taken out by your credit provider, then within 14 days of that happening, your credit provider must ensure you have written notice of the particulars of that insurance.

You can always ask the insurer for details of your insurance contract. If you ask in writing your insurer must give you a statement containing all the provisions of the contract.

12. If the insurer does not accept my proposal, will I be told?

Yes, if the insurance was to be financed by the credit contract. The insurer will inform you if the proposal is rejected.

13. In that case, what happens to the premiums?

Your credit provider must give you a refund or credit unless the insurance is to be arranged with another insurer.

General

14. What do I do if I cannot make a Card repayment?

Get in touch with your credit provider immediately.

Discuss the matter and see if you can come to some arrangement. You can ask your credit provider to change your contract in a number of ways. For example to reduce or delay payments for a set time.

15. What if my credit provider and I cannot agree on a suitable arrangement?

If the credit provider refuses your request to change the repayments, you can ask the credit provider to review this decision if you think it is wrong.

If the credit provider still refuses your request you can complain to the AFCA scheme. Further details about this scheme are set out below in question 17.

16. Can my credit provider take action against me?

Yes, if you are in default under your contract. But the law says that you cannot be unduly harassed or threatened for repayments. If you think you are being unduly harassed or threatened, contact the AFCA scheme or ASIC, or get legal advice.

17. Do I have any other rights and obligations?

Yes. The law will give you other rights and obligations. You should also **read your contract** carefully.

Important

If you have any complaints about your credit contract, or want more information, contact your credit provider. You must attempt to resolve your complaint with your credit provider before contacting the AFCA scheme. If you have a complaint which remains unresolved after speaking to your credit provider you can contact the AFCA scheme or get legal advice. The AFCA scheme is a free service established to provide you with an independent mechanism to resolve specific complaints.

The AFCA scheme can be contacted at:

GPO Box 3

Melbourne VIC 3001

Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: www.afca.org.au

Please keep this information statement. You may want some information from it at a later date.

This collection notice does not form part of the Bankwest Credit Cards Condition of Use.

Marketing and commercial messages

This clause relates to the marketing and commercial electronic messages we may send you. By this clause you consent to receiving those messages, but you have the option to withdraw that consent and tell us not to send them.

If you provide us with your contact details (such as your email and telephone number) and other personal information, you agree that we may use them to communicate with you (unless you tell us not to), including:

- to send you commercial electronic messages;
- for direct marketing purposes; and
- to make phone calls to you for an indefinite period, in accordance with Schedule 2 of the Do Not Call Register Act 2006 (Cth), unless you tell us not to.

By registering for online services (such as Bankwest Online Banking) or accessing Bankwest applications (such as the Bankwest app), you also agree that (unless you tell us not to) we may send you commercial electronic messages and/or direct marketing through these online services and applications (including push notifications, in-app messages and notifications, or messages to your Bankwest Online Banking inbox).

You agree that each time you use an automated digital assistant that is available in our online services or applications, we may send you commercial electronic messages or direct marketing through that assistant's response to you.

Sometimes we use third party service providers such as marketing companies or mail houses to send messages on our behalf for direct marketing purposes. You agree that (unless you tell us not to) we may share your personal information with marketing companies or mail houses so they can send you direct marketing messages and commercial electronic messages.

Changing your preferences

We will provide you with options you may use to opt out of receiving commercial electronic messages we send you and to choose the way we send them to you. While in some cases one of the options may be an unsubscribe facility, you agree we are not required to include an unsubscribe facility in commercial electronic messages we send you.

Opting out of commercial electronic messages may impact our ability to provide you with information about all the benefits that are available as our customer. There are, however, messages that we must be able to send you and which you will not be able to opt out of receiving.

Privacy Collection Notice

Bankwest is a division of the Commonwealth Bank of Australia (CBA). In this Privacy Collection Notice 'we' or 'us' refers to Bankwest, CBA and its subsidiaries (the CommBank Group). This Privacy Collection Notice describes the main ways we collect, use and share your personal information when you apply for or hold a or credit card.

This notice should be read in conjunction with our [Privacy Statement](#) at bankwest.com.au/privacy which explains the other ways we may collect, use and share your personal information, how to access your personal information and correct it when it is wrong, how to make a privacy related complaint and how we will deal with

it. If you would like a copy of our Privacy Statement, need more information, or have a privacy concern you can message us in the Bankwest App or call 13 17 19. Sometimes we update our [Privacy Statement](#) and you can always find the most up to date version on the Bankwest website.

1. Neither this notice nor our Privacy Statement form part of any contract you have with us.

What personal information we collect

The personal information we collect includes:

- information about your identity, such as your name, date of birth and contact details
- information contained in identity documents or government documents
- information about your interactions with us, such as your transactions, payments and use of our website
- your credit history, including information obtained from Credit Reporting Bodies (CRBs)
- financial information you give us.

We may collect this information from you directly or from third parties, including joint applicants, someone acting on your behalf (such as a parent or guardian), the primary card holder (where you are an additional card holder), your agent, an authorised operator of your account, CRBs or other credit providers.

If you give us information about others (such as an additional card holder) you must have their authority and tell them what is in this Privacy Collection Notice.

2. Why we collect your personal information and what we use it for

The reasons we collect and use your personal information include to:

- confirm your identity and manage our relationship with you
- assess your application for credit and minimise risk
- design, price, provide, manage and improve our products and services
- comply with relevant laws such as the Anti-Money Laundering and Counter-Terrorism Financing Act and the responsible lending provisions of the National Consumer Credit Protection Act
- communicate with you, including to send you commercial electronic messages, for direct marketing purposes and to make phone calls to you.

3. Exchanging your personal information with Credit Reporting Bodies (CRBs)

Identity verification

In order to verify your identity, we may exchange your name, residential address and date of birth with a CRB to assess whether the information you provided matches the information in any credit file about you. The CRB may provide us with the results of its identity verification assessment and may use your personal information, together with personal information it holds about other people, for the purposes of preparing that assessment.

You consent to us providing your personal information to a CRB and requesting an identity verification assessment.

Credit reports

Where you apply for credit, we may also need to ask CRBs for your credit report to help us assess your credit application, manage your credit card, collect overdue payments, and act in the event of fraud or serious credit infringement.

Other exchanges

Other information we may exchange about you with CRBs includes:

- the type and amount of credit you have applied for
- if you have missed any repayments
- any temporary and permanent financial hardship arrangements that you may have with us
- if you have committed fraud or another serious credit infringement.

The CRBs we use are Equifax Pty Ltd (Equifax.com.au), Experian Australia Credit Services Pty Ltd (Experian.com.au) and illion Australia Pty Ltd (illion.com.au). See the 'Your Credit Information' section in our Privacy Statement at bankwest.com.au/privacy for key information about credit reporting matters such as how to access and correct information, make a complaint and how we will deal with complaints, tell a CRB not to use your information for direct marketing and what to do if you think you have been, or are likely to be, a victim of fraud including identity fraud.

4. Exchanging your personal information with other credit providers

To assess your application for credit we may exchange your credit eligibility information, such as the type and amount of credit you have open, or have had in the past, your repayment history and any defaults by you with other credit providers. **You consent** to us providing this information to other credit providers for these purposes.

5. Who else we share your personal information with

Others we may share your personal information with include:

- the CommBank Group who can use the information for the same purposes as us
- Government and law enforcement agencies and regulators
- other people related to your account such as account signatories, joint account holders, or people who have authority on your account, as well as other persons necessary to execute your instructions
- other service providers who help us deliver our credit cards and other products and services
- third party service providers such as marketing companies or mail houses to send messages on our behalf for direct marketing purposes.

Please read our Privacy Statement at bankwest.com.au/privacy for more information about the types of service providers we use, what information we share with them and why we share it.

6. Acknowledgement and Consent

By you activating your Card Account you acknowledge the information in this Privacy Collection Notice and our Privacy Statement at bankwest.com.au/privacy.

You consent to us:

- exchanging your personal information with credit reporting bodies to verify your identity (see part 3)
- exchanging your personal information with other credit providers (see part 4)

If you do not acknowledge and consent to the above, we may not be able to provide you with the best products and services that suit your needs.

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Bankwest, a division of Commonwealth
Bank of Australia ABN 48 123 123 124
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