Virtual Card Cashback Offer Terms & Conditions

1. The Virtual Card Cashback Offer ("Offer") is available to eligible customers who open a Bankwest Easy Transaction Account ("Easy Transaction Account") between 9:00am AWST 23 November 2026 and 5:00pm AWST 22 January 2027 ("Offer Period"), where the below conditions are met.

2. Eligibility Criteria

a. Customer Eligibility

To be eligible you must, during the Offer Period:

i. Open an Easy Transaction Account via the Bankwest App using the code 'VIRTUAL' or

ii. Open an Easy Saver Account, followed by a linked Easy Transaction Account, via the Bankwest App using the code 'VIRTUALSAVE'.

iii. On the Account Open Date, be at least 18 years old and have not held a Bankwest Account, either individually or jointly, at any time during the preceding 12 months.

b. Purchase Requirement

i. To receive a $20 cashback for the First Qualifying Period, you must, during the First Qualifying Period, make one or more settled Eligible Virtual Card Purchases with a total value of at least $50.

ii. To receive a separate $20 cashback for the Second Qualifying Period you must, during the Second Qualifying Period, make one or more settled Eligible Virtual Card Purchases with a total value of at least $50.

iii. An Eligible Virtual Card Purchase(s) is settled when it has been finalised by the merchant and posted to your statement. The purchase(s) must settle during the relevant Qualifying Period. The date the purchase transaction settles may differ from the day you made the purchase. Purchases that are reversed or refunded are ineligible.

3. Cashback Payment

a. If you satisfy the Purchase Requirement for the First Qualifying Period, the Second Qualifying Period, or both, each applicable $20 cashback will be credited to your Eligible Account within 60 days after the end of the Qualifying Period to which that cashback relates, provided you remain eligible to receive the cashback payment under these Terms and Conditions.

4. Promotion Limits

a. The Offer is not available to Bankwest staff.
b. The Offer only applies to the Eligible Account. Any subsequent Easy Transaction Accounts opened will not be eligible for the Offer.
c. You will be ineligible for a cashback payment under this Offer if, at the time we are due to make the payment, your Eligible Account:
    i. has been closed or switched to another Bankwest transaction or savings account,
    ii. has an amount owing that is overdue and unpaid, or
    iii. is subject to a hold relating to fraud, financial crime or customer identification requirements that means we cannot, or reasonably determine that we should not, pay the cashback.
d. The maximum cashback payable under the Offer is $40 per Eligible Account. For a jointly held Eligible Account, the maximum total cashback payable is $40, not $40 per account holder.

5. General Conditions

a. You must be opted into marketing to receive communications related to this Offer. Being opted into marketing is not a requirement to receive any cashback payments you are entitled to under these Terms and Conditions.
b. Bankwest reserves the right to amend or withdraw the Offer at any time, acting fairly and reasonably. A change or withdrawal will not adversely affect your entitlement to a cashback payment if you qualify for a cashback payment before the change or withdrawal takes effect.

c. There may be tax implications arising from this Offer, particularly if the cashback is received as an incident of your business or income-producing activities. If you're not sure about the tax implications, you should consider seeking advice from the Australian Taxation Office or speak to your accountant or tax adviser.

Definitions

In these promotional Terms and Conditions, unless the context otherwise requires:

Account Open Date means the date your Eligible Account is opened by Bankwest during the Offer Period.

Bankwest Account means any Bankwest transaction, savings, term deposit, home loan, personal loan or credit card account issued by Bankwest, including off-sale accounts.

Eligible Account means the first Bankwest Easy Transaction Account that you open through the Bankwest App during the Offer Period using the promotional code 'VIRTUAL' or 'VIRTUALSAVE'.

Eligible Virtual Card Purchases means purchases made with your Single-Use or Multi-Use Virtual Debit Card(s) linked to your Eligible Account. This excludes cash withdrawals; cash-out transactions at any merchant; payments and transfers from the Eligible Account (for example, BPAY, Internal Transfers, Pay Anybody and Faster Payments); direct debits; gaming, lottery or gambling transactions; and fraudulent transactions.

First Qualifying Period means the 30-day period beginning on and including the Account Open Date. For example, if the Account Open Date is 1 December 2026, the First Qualifying Period is 1 December 2026 – 30 December 2026, inclusive.

Second Qualifying Period means the 30-day period beginning on and including the 31st day from the Account Open Date and ending on the 60th day from Account Open Date. For example, if the Account Open Date is 1 December 2026, the Second Qualifying Period is 31 December 2026 to 29 January 2027, inclusive.