

FAQs

Westpac PNG Business Visa Debit Card – Customer Frequently Asked Questions (FAQs)

1. What is the Westpac PNG Business Visa Debit Card?

The Westpac PNG Business Visa Debit Card is a secure, convenient, and globally accepted payment card designed for business customers. It gives businesses real-time access to their Business Cheque or Business Premium Cheque accounts, enabling easy and efficient payments both locally and internationally.

2. Who is eligible for the Business Visa Debit Card?

The card is available to all customers holding the following business accounts:

- **Business Cheque Account**
 - **Business Premium Cheque Account**
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3. Why has Westpac introduced this card?

This card provides a much-needed alternative to business cheques for corporate clients, helping them transition to safer and more efficient digital payments. It also aligns Westpac PNG's broader strategy to digitize banking services.

4. What can I do with the Business Visa Debit Card?

With this card, you can:

- Make payments at **EFTPOS terminals** in PNG and overseas
 - Withdraw cash from **ATMs worldwide**
 - Shop online via **e-commerce platforms**
 - Check your account balance at **ATMs**
 - Make **contactless (tap & go)** purchases
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5. Is the card accepted overseas?

Yes, the card is accepted **anywhere Visa is accepted globally**, including ATMs, EFTPOS terminals, and online retailers.

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6. Can I use the card for online purchases?

Yes, you can use the card for **e-commerce transactions**, including online purchases and bill payments, provided the merchant accepts Visa.

7. What security features does the card have?

- **Chip-enabled technology** for enhanced security
 - **Contactless payments (Tap & Go)** for transactions under K50 (PIN may still be required)
 - **Visa Risk Management (VRM)** system for 24/7 fraud monitoring
 - Option to configure **daily spend limits** based on user profile
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8. What are the transaction limits?

Daily spend limits are **configurable** based on your business needs and cardholder profile. There are **three cardholder profiles available** with varying limits. Please speak to your Relationship Manager for specific options or refer to the **Westpac Business Visa Debit Card** Terms and Conditions for Business Customers.

9. What should I do if the card is lost or stolen?

Immediately report the loss or theft to Westpac PNG Customer Care, Visa Risk Management Team (based in Fiji) or visit your nearest Westpac branch. Our team will be able to block your card and assist you with a replacement card.

10. How long is the card valid?

The Business Visa Debit Card is valid for **four years**. It will be **automatically renewed** provided it has been used within the last 6 months before expiry.

11. Can I get more than one card for my business account?

Yes. You can attach up to five (5) cards to your nominated business transaction account. For each card, you will be able to select daily transactions limits from the available profile options to suit your business needs (maximum two cards with a high spend profile).

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12. Are there fees associated with this card?

Standard fees and charges may apply.

Refer to the Westpac PNG **Customer Service Fees and Charges brochure** or speak to your Customer care representative.

13. How is this different from a personal Visa Debit Card?

This card is **linked to a business account** rather than a personal account. It's tailored for business use, including flexible spend limits, transaction tracking, and streamlined business expense management.

14. How can I apply for the Business Visa Debit Card?

You can apply by visiting your **nearest Westpac PNG branch** or contacting your Relationship Manager. Ensure your business account is active and compliant with account-opening requirements.

15. What should I do if my card is declined at a merchant or ATM?

- Check if you have sufficient funds in your business account
 - Ensure the card is activated and not expired
 - Try another merchant or ATM
 - If the problem persists, please contact **Westpac PNG Customer Care or Visa Risk Management Team (based in Fiji)**.
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16. Can I track transaction usage?

Yes, you can. You should keep all transaction records and compare them against your bank account statements. If you find any discrepancies, contact your branch or Relationship Manager immediately.

17. How do I find out more about the Terms and Conditions on the operations and use of the Business Visa Debit Card?

Refer to the Westpac Business Visa Debit Card Terms and Conditions for Business Customers.

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Need Help or More Information?

Our Customer Care team is here to help. You can reach us by calling (675) 322 0888 between the hours of 8am to 6pm on business days. Alternatively, you can also speak to your Relationship Manager, contact our Visa Risk Management team (based in Fiji) or visit any of our local branches near you.



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