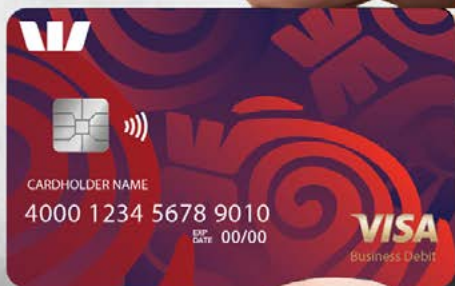




MANAGING YOUR BUSINESS JUST GOT EASIER

A debit card to access your funds via
ATM, Online and EFTPOS terminals
locally and internationally



Using your Westpac Business Visa Debit Card

Link your Westpac Business Visa Debit Card to your nominated Business Transaction Account to access funds anywhere you see the Westpac Business Visa Debit Card logo displayed in PNG, or the Visa logo displayed internationally.

You can attach up to 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)

Access cash 24 hours a day at any Westpac or non-Westpac ATM in PNG or internationally without exceeding the daily transaction limit for your card.

Make purchases or payments online or via any Westpac or other local EFTPOS terminals in PNG or internationally without exceeding the daily transaction limit for your card.

PIN security

Your Westpac Business Visa Debit Card has been issued with a Personal Identification Number (PIN) for your protection. It's important to keep your PIN secure at all times.

If you need to replace your PIN, visit your nearest branch or contact your Relationship Manager.

Tap & Go Feature

For your protection, your Westpac Business Visa Debit Card has been issued with an EMV chip. The advantages of a chip card include better security, which lowers card-present counterfeit fraud, and increased international acceptance, as EMV chip cards are currently accepted in over 130 countries. In short, Westpac provides you with a smarter, faster, and safer way to shop.

Simply tap your card on the screen of the EFTPOS terminal and wait for the transaction to be confirmed. If the transaction is over a certain amount, you will be prompted to input your PIN. Or insert your card into the chip card reader of the EFTPOS terminal and enter your PIN.

Daily transaction limits

A daily transaction limit will apply for ATM, EFTPOS and Online transactions in PNG or internationally. You can select a daily transaction limit per card from the available options to suit your business needs.

*Transaction limits may change from time to time. For the latest limits, please call Westpac Call Centre team on (+675) 322 0888

Checking your statements

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.

Overseas Travel

Adherence to the Bank of Papua New Guinea (BPNG) regulations and Internal Revenue Commission tax requirements is required for any overseas travel. This also includes online payments.

We request customers travelling overseas and intending to use their Business Visa Debit Card to please contact the Westpac Call Centre team on (+675) 322 0888 and provide the following details:

- Passport number and expiry date
- Contact details while overseas, i.e., mobile/land line and email address
- Country or countries of destination
- Travel dates for each country

Dynamic Currency Conversion

When you travel internationally, you may be offered the option to pay for goods / services via EFTPOS terminals or make ATM cash withdrawals in your card's billing currency, (also known as "home currency") instead of the merchant's local currency. This option may also be presented to you when shopping online if the merchant is in another country. Please note this will apply if you are prompted with the "home" currency selection option only.

Lost or Stolen Cards

If you lose your card, suspect it has been stolen, or notice unauthorised activity, immediately contact our Westpac Call Centre team on (+675) 322 0888 or speak to your Relationship Manager.

Terms and Conditions

Please refer to the Business Visa Debit Card Account Terms and Conditions brochure for guidance on card usage, security and liability responsibilities.

Fees and Charges

The Westpac Business Visa Debit Card is issued free. However, fees and charges apply for replacement card and PIN.

Please refer to the Westpac Customer Service Fees and Charges brochure for full details. Prior notice of 30 days will be given for changes to fees and charges.



Scan QR code to download the
Westpac Customer Service Fees and Charges brochure.

We're here to help

Our Customer Care team is ready to assist between the hours of 8am-6pm on business days.



(675) 322 0888



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www.westpac.com.pg

