



USING YOUR WESTPAC VISA DEBIT CARD

Access your funds anywhere
in the world.

April 2024





Your Westpac Visa Debit Card

Your Visa Debit Card provides more functionality than your existing Handycard.

By linking your Westpac Visa Debit Card to your Account, you can access your own funds anywhere the Visa logo is displayed – in Papua New Guinea (PNG) and abroad. Select the 'Debit' button and the funds will be withdrawn from your nominated default account.

Additionally, you can access your funds 24-hour at any ATM displaying the Visa logo.

In PNG, you can pay for purchases at any merchant location that accepts the Westpac Visa Debit card.

Your Westpac Visa Debit card can also be used at any Westpac branch in PNG.



Tap & Go Feature

For your protection, your Westpac Visa Debit Card has been issued with an EMV chip. The advantages of a chip card include better security, which lowers card 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 terminal and wait for the transaction to be confirmed. Depending on the amount and terminal, you maybe prompted to enter your PIN or insert your card into the chip card reader of the EFTPOS terminal and enter your PIN.





Total transaction limits

For security reasons, a daily cash withdrawal limit of PGK 2,000 applies*. This is the maximum amount that can be withdrawn in cash at ATMs per day, per card.

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



Overseas Travel

For travel related purposes, adherence to the Bank of Papua New Guinea (BPNG) regulations is required. We also request customers travelling overseas and intending to use their 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.

This practice is known as Dynamic Currency Conversion (DCC), enabling you the cardholder to know the exact price of the transaction / cash withdrawal in your home currency. Note that DCC may not offer the best available exchange rate.



Checking your statements

You should retain all transaction records issued at ATMs, EFTPOS, branch terminals, and merchants and check them against your account statements. If you find any discrepancies, you should contact your branch immediately so that the transaction can be investigated.



PIN security

For your protection, your Westpac Visa Debit Card has been issued with a Personal Identification Number (PIN).

You need to ensure that the security of your PIN is protected at all times. Refer to the Westpac Terms and Conditions for complete information regarding your responsibility to safeguard your PIN.



Lost or Stolen Cards

Should you lose your card, find that it is misplaced, suspect it has been stolen, or suspect unauthorised activity on your card, you must immediately contact the Westpac Call Centre team on **(+675) 322 0888**.

Alternatively, you can inform us immediately through **Internet Banking's "Bank Mail"** feature.

For a card replacement, you will be required to visit your nearest branch.

Terms and Conditions

Please refer to the Deposit Account Terms and Conditions document available on the website for guidance to using your card and security and liability responsibilities associated to your card and PIN.



Scan QR 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.



322 0888



westpacpng@westpac.com.au



www.westpac.com.pg