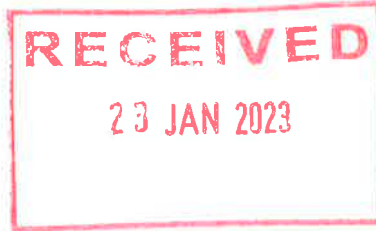




# BusinessChoice Everyday Mastercard® Statement

CUNDERDIN SHIRE COUNCIL  
STUART HOBLEY  
LUNDY AVE  
CUNDERDIN WA 6407



Billing Account Number  
5163 2800 9153 6979

Payment Due Date  
09 FEBRUARY 2023

Closing Balance  
\$1,128.48

Minimum Payment Due  
\$34.00

Amount Paid (Details on the reverse)  
\$

+5163280091536979+

(Cut along this dotted line)

For enquiries please call 1300 650 107 (8am - 8pm, Monday to Friday). Lost or stolen cards service available 24 hours a day, 7 days a week.

Any statement entries for purchases or cash advances made in a foreign currency show the foreign currency transaction amount converted into Australian dollars by the applicable credit card scheme. Any applicable Westpac Foreign Transaction Fee (described below as "Foreign Transaction Fee") charged is shown as a separate entry.

<b>Company Name</b>	<b>Number of Cards</b>	<b>Facility Number</b>	<b>Annual Cash % Rate</b>	<b>Annual Purchase % Rate</b>		
Cunderdin Shire Council	3	00887537	19.96%	14.25%		
<b>Contact Name</b>	<b>Billing Account Number</b>	<b>Opening Balance</b>	<b>Credit Limit</b>			
Stuart Hobley	5163280091536979	8,182.55	10,000			
<b>Statement From</b>	<b>Statement To</b>	<b>Payment Due Date</b>	<b>Opening Balance</b>	<b>Minimum Payment Due</b>	<b>Closing Balance</b>	<b>Available Credit</b>
16 DEC 2022	15 JAN 2023	09 FEB 2023	8,182.55	34.00	1,128.48	8,871.52

## Summary of Changes in Your Account Since Last Statement

From Your Opening Balance of	We Deducted Payments and Other Credits	And We Added				To Arrive at Your Closing Balance of	Total Past Due / Overlimit balances	Your minimum payment including past due overlimit is
		New purchases	Cash advances	Fees, Interest & Government Charges	Miscellaneous Transactions			
8,182.55	8,182.55 -	0.00	0.00	0.00	1,128.48	1,128.48	0.00	34.00

SC01695 / M001695 / 014 / CN1VPCF2

**Important:**

1. If mailing DO NOT send notes or coins.
2. Please write your Payment Account Number on the back of each cheque.
3. Check your records of your transactions against this statement.
4. Report any discrepancies to Westpac.

Details of cheques (proceeds may not be available until cleared)				CASH AMOUNT
DRAWER (i.e. account name on cheque)	CHEQUE NO.	BSB NO. OR BANK	ACCOUNT NO. OR BRANCH	CHEQUE AMOUNT
TELLER/BANK STAMP			TOTAL \$	
SIGNATURE: _____				



**Choose the payment method that suits you best**



**By Mail**

Complete and mail the top portion of page one of your statement together with your cheque to: Cards GPO Box 4220 Sydney NSW 2001



**Using Card Autopay**

Pay your account automatically from any cheque or non-passbook savings account with any bank or financial institution in Australia. To apply for Card Autopay for your credit card, call 1300 651 089 or download a form online at [www.westpac.com.au](http://www.westpac.com.au).



**By Telephone Banking**

Call 132 032 if you have another Westpac account.



**Via Westpac Internet Banking**

At [www.westpac.com.au](http://www.westpac.com.au) if you have another Westpac account.



**Using BPAY**

Contact any participating institution to make this payment from your cheque or savings account.

When prompted, simply enter the biller code (5181) and your Payment Account Number as your reference number.



**In Person**

At any of our Westpac branches in Australia.

S001695 / M001695 / 014 / CN1 VPCP2

**Important notice regarding Autopay Direct Debit Arrangement- Direct Debit**

\* If you have set up a direct debit arrangement for making automatic repayments to your BusinessChoice credit card account, and there have been two failed direct debit transactions (that is, we cannot withdraw the nominated amount from your nominated account) in consecutive months due to insufficient funds in the nominated account, we may, at our sole discretion:

1. Cancel your BusinessChoice Facility Autopay Request Form- Direct Debit Request (New change)
2. Impose a fee or charge (No change- We currently charge a \$15 missed payment fee when payment is not received by statement due date)
3. Charge interest on any unpaid purchases outstanding (No change)

If your Direct Debit Request is cancelled, you must arrange to either set up a new Autopay Request Form- Direct Debit Request or use alternative payment methods so we can process your payment. Please ensure that there are sufficient funds available in the nominated account to allow direct debit payments to be made in accordance with your BusinessChoice Facility Autopay Request Form- Direct Debit Request.

**Please remember** any payments made into the Billing account that places the Billing Account into credit or results in a zero balance at the payment due date, your direct debit will still continue to take place. This also applies if you make an additional payment into the Billing Account that is only a partial payment and still leaves a debit balance on the Billing Account, your direct debit arrangement for the month will remain unchanged and continue to take place.



Summary of Billing Account Transactions		
Date of Transaction	Description	Debits/Credits
30 DEC	<b>Payments</b> AUTOMATIC PAYMENT	
	<b>Sub Total:</b>	8,182.55 - <b>8,182.55 -</b>
15 JAN	<b>Miscellaneous Transactions</b> HAYLEY BYRNES 5163 2800 0102 6558 Monthly Balance	222.00
15 JAN	CRAIG ROBERTSON 5163 2800 0103 7464 Monthly Balance	906.48
	<b>Sub Total:</b>	<b>1,128.48</b>
	<b>Grand Total:</b>	<b>7,054.07 -</b>

Remember to always keep your passcode secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.

To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

#### Important update to your Terms and Conditions

We're updating the Westpac BusinessChoice Cards Terms and Conditions, with effect from 13 December 2022. The update includes additional wording to confirm that a nominated cardholder is authorised to request a replacement card on behalf of the liable party (or parties) where the cardholder's existing card is lost, damaged or stolen, except where the card has been cancelled by the liable party (or parties). Please read these updated Terms and Conditions available at [westpac.com.au](http://westpac.com.au)

#### Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.  
Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone 1800 931 678  
Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001





## BusinessChoice Everyday Mastercard® Statement

MRS HAYLEY KRISTIN BYRNES  
CUNDERDIN SHIRE COUNCIL  
59 BEDFORD ST  
CUNDERDIN WA 6407

For enquiries please call 1300 650 107 (8am - 8pm, Monday to Friday). Lost or stolen cards service available 24 hours a day, 7 days a week.

Any statement entries for purchases or cash advances made in a foreign currency show the foreign currency transaction amount converted into Australian dollars by the applicable credit card scheme. Any applicable Westpac Foreign Transaction Fee (described below as "Foreign Transaction Fee") charged is shown as a separate entry.

### Card Account Transaction Details

<b>Account Name</b>	<b>Card Number</b>	<b>Credit Limit</b>	<b>Available Credit</b>
Mrs Hayley Kristin Byrnes	5163 2800 0102 6558	2,000	2,000.00
<b>Statement From</b>	<b>Statement To</b>	<b>Facility Number</b>	
16 DEC 2022	15 JAN 2023	00887537	

### Summary of Changes in Your Account Since Last Statement

From Your Opening Balance of	We Deducted Payments and Other Credits	And We Added				To Arrive at Your Closing Balance of	Total Past Due / Overlimit balances	Your minimum payment including past due overlimit is
		New purchases	Cash advances	Fees, Interest & Government Charges	Miscellaneous Transactions			
0.00	1,438.48 -	1,660.48	0.00	0.00	222.00 -	0.00	0.00	0.00

S001697 / M001697 / 014 / CN1VPCP2

Important notice regarding Autopay Direct Debit Arrangement- Direct Debit

\* If you have set up a direct debit arrangement for making automatic repayments to your BusinessChoice credit card account, and there have been two failed direct debit transactions (that is, we cannot withdraw the nominated amount from your nominated account) in consecutive months due to insufficient funds in the nominated account, we may, at our sole discretion:

1. Cancel your BusinessChoice Facility Autopay Request Form- Direct Debit Request (New change)
2. Impose a fee or charge (No change- We currently charge a \$15 missed payment fee when payment is not received by statement due date)
3. Charge interest on any unpaid purchases outstanding (No change)

If your Direct Debit Request is cancelled, you must arrange to either set up a new Autopay Request Form- Direct Debit Request or use alternative payment methods so we can process your payment.

Please ensure that there are sufficient funds available in the nominated account to allow direct debit payments to be made in accordance with your BusinessChoice Facility Autopay Request Form- Direct Debit Request.

**Please remember** any payments made into the Billing account that places the Billing Account into credit or results in a zero balance at the payment due date, your direct debit will still continue to take place. This also applies if you make an additional payment into the Billing Account that is only a partial payment and still leaves a debit balance on the Billing Account, your direct debit arrangement for the month will remain unchanged and continue to take place.

**BusinessChoice Everyday Mastercard®**

Date of Transaction	Description	Debits/Credits	Cardholder Comments
16 DEC	<b>Payments</b> C35924 TFR FROM Westpac Busines FINANCIAL INSTITUTIONS - MAN	1,438.48 -	
	<b>Sub Total:</b>	<b>1,438.48 -</b>	
15 DEC	<b>Purchases</b> Cunderdin Sports and CUNDERDIN MEMBERSHIP CLUBS, (SPORTS, R AUS	Christmas Party 1,008.50 ✓	11451000.520
21 DEC	PUMA BINNINGUP (OLD BINNINGUP SERVICE STATIONS AUS	DIESEL 99.52 ✓	P3003 317 4019
31 DEC	LIBERTY ROADHOUSE CATABY SERVICE STATIONS AUS	DIESEL 99.95 ✓	P3003 317 4019
02 JAN	LIBERTY ROADHOUSE CATABY SERVICE STATIONS AUS	DIESEL 80.50 ✓	P3003 317 4019
04 JAN	DEPT OF RACING GAMIN EAST PERTH GOVERNMENT SERVICES NOT ELSE AUS	Liquor Licence 57.00 ✓	BK2CUN
09 JAN	LIBERTY ROADHOUSE CA CATABY SERVICE STATIONS AUS	DIESEL 56.41 ✓	P3003 317 4019
10 JAN	PAYPAL *WEEBLY INC 402-935-7733 INC FX FEE AUD \$0.60 USA	11451000 20.60 ✓	INVOICE IN ERROR PAYPAL ISSUE
12 JAN	COMPUTER NETWORK/INFORMATION CATAPULT SMALLPRINT EDWARDSTOWN BOOK STORES AUS	Ambert's Traine Books 238.00 ✓	11451000
	<b>Sub Total:</b>	<b>1,660.48</b>	
15 JAN	<b>Miscellaneous Transactions</b> TRANSFER CLOSING BALANCE TO BILLING ACCT	222.00 -	
	<b>Sub Total:</b>	<b>222.00 -</b>	
	<b>Grand Total:</b>	<b>0.00</b>	

S001697 / M001697 / 014 / CN1VFCP2



I have checked the above details and verify that they are correct.

Cardholder Signature *H Byrnes*

Date 8/2/2023

Transactions examined and approved.

Manager/Supervisor Signature *H Byrnes*

Date 8/2/23

Remember to always keep your passcode secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.

To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

#### Important update to your Terms and Conditions

We're updating the Westpac BusinessChoice Cards Terms and Conditions, with effect from 13 December 2022. The update includes additional wording to confirm that a nominated cardholder is authorised to request a replacement card on behalf of the liable party (or parties) where the cardholder's existing card is lost, damaged or stolen, except where the card has been cancelled by the liable party (or parties). Please read these updated Terms and Conditions available at [westpac.com.au](http://westpac.com.au)

#### Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mall: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

S001698 / M001698 / 014 / CN1VPCP2







## BusinessChoice Everyday Mastercard® Statement

CRAIG JOHN ROBERTSON  
CUNDERDIN SHIRE COUNCIL  
3810 GOLDFIELDS RD  
DOODENANNING WA 6383

For enquiries please call 1300 650 107 (8am - 8pm, Monday to Friday). Lost or stolen cards service available 24 hours a day, 7 days a week.

Any statement entries for purchases or cash advances made in a foreign currency show the foreign currency transaction amount converted into Australian dollars by the applicable credit card scheme. Any applicable Westpac Foreign Transaction Fee (described below as "Foreign Transaction Fee") charged is shown as a separate entry.

### Card Account Transaction Details

<b>Account Name</b>	<b>Card Number</b>	<b>Credit Limit</b>	<b>Available Credit</b>
Craig John Robertson	5163 2800 0103 7464	2,000	2,000.00
<b>Statement From</b>	<b>Statement To</b>	<b>Facility Number</b>	
16 DEC 2022	15 JAN 2023	00887537	

### Summary of Changes in Your Account Since Last Statement

From Your Opening Balance of	We Deducted Payments and Other Credits	And We Added				To Arrive at Your Closing Balance of	Total Past Due / Overlimit balances	Your minimum payment including past due overlimit is
		New purchases	Cash advances	Fees, Interest & Government Charges	Miscellaneous Transactions			
0.00	0.00	906.48	0.00	0.00	906.48 -	0.00	0.00	0.00

S001699 / M001699 / 014 / CN1VPCP2

**Important notice regarding Autopay Direct Debit Arrangement- Direct Debit**

\* If you have set up a direct debit arrangement for making automatic repayments to your BusinessChoice credit card account, and there have been two failed direct debit transactions (that is, we cannot withdraw the nominated amount from your nominated account) in consecutive months due to insufficient funds in the nominated account, we may, at our sole discretion:

1. Cancel your BusinessChoice Facility Autopay Request Form- Direct Debit Request (New change)
2. Impose a fee or charge (No change- We currently charge a \$15 missed payment fee when payment is not received by statement due date)
3. Charge interest on any unpaid purchases outstanding (No change)

If your Direct Debit Request is cancelled, you must arrange to either set up a new Autopay Request Form- Direct Debit Request or use alternative payment methods so we can process your payment.

Please ensure that there are sufficient funds available in the nominated account to allow direct debit payments to be made in accordance with your BusinessChoice Facility Autopay Request Form- Direct Debit Request.

**Please remember** any payments made into the Billing account that places the Billing Account into credit or results in a zero balance at the payment due date, your direct debit will still continue to take place. This also applies if you make an additional payment into the Billing Account that is only a partial payment and still leaves a debit balance on the Billing Account, your direct debit arrangement for the month will remain unchanged and continue to take place.

**BusinessChoice Everyday Mastercard®**

Date of Transaction	Description	Debits/Credits	Cardholder Comments
	<b>Purchases</b>		
16 DEC	AMPOL MECKERING ROADHO MECKERING SERVICE STATIONS AUS	DIESEL 137.20	P3013/317/4019
20 DEC	STATEWIDE BEARINGS WELSHPOOL MOTOR VEHICLE SUPPLIES AND N AUS	Parts 66.00	✓ P1034 /320/4000
22 DEC	STATEWIDE BEARINGS WELSHPOOL MOTOR VEHICLE SUPPLIES AND N AUS	Parts 69.30	✓ P1034 /320/4000
23 DEC	STATEWIDE BEARINGS WELSHPOOL MOTOR VEHICLE SUPPLIES AND N AUS	Parts 58.30	✓ P1034 /320/4000
26 DEC	PUMA ENERGY SAWYERS SAWYERS VALLE SERVICE STATIONS AUS	DIESEL 118.79	✓ P3013/317/4019
30 DEC	DUNNINGS NORTHAM NORTHAM SERVICE STATIONS AUS	DIESEL 99.15	✓ P3013/317/4019
01 JAN	COLES EXPRESS 2128 NORTHAM SERVICE STATIONS AUS	DIESEL 135.85	✓ P3013/317/4019
09 JAN	GLEN FORREST FUEL GLEN FORREST FUEL DISPENSER, AUTOMATED AUS	DIESEL 100.00	✓ P3013/317/4019
10 JAN	APPLIED666 NORTHAM INDUSTRIAL SUPPLIES, NOT ELS AUS	PARTS MACK TRUCK 121.89	✓ P3007/320/4000
	<b>Sub Total:</b>	<b>906.48</b>	
	<b>Miscellaneous Transactions</b>		
15 JAN	TRANSFER CLOSING BALANCE TO BILLING ACCT	906.48 -	
	<b>Sub Total:</b>	<b>906.48 -</b>	
	<b>Grand Total:</b>	<b>0.00</b>	

SC01699 / MC01699 / 014 / CNTVPCP2



I have checked the above details and verify that they are correct.

Cardholder Signature \_\_\_\_\_

Date 07-02-23

Transactions examined and approved.

Manager/Supervisor Signature \_\_\_\_\_

Date 9/02/23

Remember to always keep your passcode secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.

To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

#### Important update to your Terms and Conditions

We're updating the Westpac BusinessChoice Cards Terms and Conditions, with effect from 13 December 2022. The update includes additional wording to confirm that a nominated cardholder is authorised to request a replacement card on behalf of the liable party (or parties) where the cardholder's existing card is lost, damaged or stolen, except where the card has been cancelled by the liable party (or parties). Please read these updated Terms and Conditions available at [westpac.com.au](http://westpac.com.au)

#### Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

S001700 / M001700 / 014 / CN1VPCP2





## BusinessChoice Everyday Mastercard® Statement

MR S C HOBLEY  
CUNDERDIN SHIRE COUNCIL  
8/24 LAWLEY ST  
NORTH BEACH WA 6020

For enquiries please call 1300 650 107 (8am - 8pm, Monday to Friday). Lost or stolen cards service available 24 hours a day, 7 days a week.

Any statement entries for purchases or cash advances made in a foreign currency show the foreign currency transaction amount converted into Australian dollars by the applicable credit card scheme. Any applicable Westpac Foreign Transaction Fee (described below as "Foreign Transaction Fee") charged is shown as a separate entry.

### Card Account Transaction Details

<b>Account Name</b>	<b>Card Number</b>	<b>Credit Limit</b>	<b>Available Credit</b>
Mr S C Hobley	5163 2800 0138 6283	6,000	6,000.00
<b>Statement From</b>	<b>Statement To</b>	<b>Facility Number</b>	
16 DEC 2022	15 JAN 2023	00887537	

### Summary of Changes in Your Account Since Last Statement

From Your Opening Balance of	We Deducted Payments and Other Credits	And We Added				To Arrive at Your Closing Balance of	Total Past Due / Overlimit balances	Your minimum payment including past due overlimit is
		New purchases	Cash advances	Fees, Interest & Government Charges	Miscellaneous Transactions			
0.00	7,122.13 -	7,122.13	0.00	0.00	0.00	0.00	0.00	0.00

5001701 / M001701 / 014 / CN1VPCP2

**Important notice regarding Autopay Direct Debit Arrangement- Direct Debit**

\* If you have set up a direct debit arrangement for making automatic repayments to your BusinessChoice credit card account, and there have been two failed direct debit transactions (that is, we cannot withdraw the nominated amount from your nominated account) in consecutive months due to insufficient funds in the nominated account, we may, at our sole discretion:

1. Cancel your BusinessChoice Facility Autopay Request Form- Direct Debit Request (New change)
2. Impose a fee or charge (No change- We currently charge a \$15 missed payment fee when payment is not received by statement due date)
3. Charge interest on any unpaid purchases outstanding (No change)

If your Direct Debit Request is cancelled, you must arrange to either set up a new Autopay Request Form- Direct Debit Request or use alternative payment methods so we can process your payment.

Please ensure that there are sufficient funds available in the nominated account to allow direct debit payments to be made in accordance with your BusinessChoice Facility Autopay Request Form- Direct Debit Request.

**Please remember** any payments made into the Billing account that places the Billing Account into credit or results in a zero balance at the payment due date, your direct debit will still continue to take place. This also applies if you make an additional payment into the Billing Account that is only a partial payment and still leaves a debit balance on the Billing Account, your direct debit arrangement for the month will remain unchanged and continue to take place.

**BusinessChoice Everyday Mastercard®**

Date of Transaction	Description	Debits/Credits	Cardholder Comments
12 JAN	<b>Payments</b> C01267 TFR FROM Westpac Busines FINANCIAL INSTITUTIONS - MAN	7,122.13 -	
	<b>Sub Total:</b>	<b>7,122.13 -</b>	
	<b>Purchases</b>		
22 DEC	BP SORRENTO 6512 SORRENTO AUS	DIESEL 145.93	✓ P3005/317/4019
28 DEC	AMPOL KARRINYUP 55170F KARRINYUP SERVICE STATIONS AUS	DIESEL 142.99	✓ P3005/317/4019
29 DEC	WATER WIZARD WARWICK AUS	CAR WASH 16.20	P3005/317/4001
29 DEC	UBER *TRIP Sydney AUS	UBER 24.30	✓ 11451000.520
29 DEC	TAXICABS/LIMOUSINES COSTCO WHOLESALE AUSTR PERTH AIRPORT AUS	DIESEL 15.26	✓ P3005/317/4019
06 JAN	FUEL DISPENSER,AUTOMATED Europcar Perth Airport PERTH AIRPORT AUS	- 972.83	✓ 11451000.520
06 JAN	EUROP CAR	HIRE 1,119.14	✓ 11451000.520
06 JAN	Europcar Perth Airport PERTH AIRPORT AUS	CAR 2,377.46	✓ 11451000.520
06 JAN	EUROP CAR	↓ 2,308.02	✓ 11451000.520
	<b>Sub Total:</b>	<b>7,122.13</b>	
	<b>Grand Total:</b>	<b>0.00</b>	

S001701 / M001701 / 014 / CN1VPCP2



I have checked the above details and verify that they are correct.

Cardholder Signature

Date

06.02.23

Transactions examined and approved.

Manager/Supervisor Signature

Date

Remember to always keep your passcode secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.

To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

#### Important update to your Terms and Conditions

We're updating the Westpac BusinessChoice Cards Terms and Conditions, with effect from 13 December 2022. The update includes additional wording to confirm that a nominated cardholder is authorised to request a replacement card on behalf of the liable party (or parties) where the cardholder's existing card is lost, damaged or stolen, except where the card has been cancelled by the liable party (or parties). Please read these updated Terms and Conditions available at [westpac.com.au](http://westpac.com.au)

#### Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

S001702 / M001702 / 014 / CN1VPCP2

