



USING YOUR WESTPAC HANDYCARD

A debit card that provides you with access to your cash via ATM and EFTPOS terminals locally.

July 2023





Your Westpac Handycard

By linking your Westpac Handycard to your Cheque and/or Savings Account, you can enjoy the convenience of accessing your own funds anywhere the Westpac Handycard logo is displayed – within Fiji. Your first handy card issuance is free, and thereafter fees and charges may apply. Refer Customer Service Fees and Charges brochure for full details.

In addition, you can access cash 24 hours a day at any ATM displaying the Westpac Handycard logo. At Westpac ATMs, you can make cash withdrawals, deposits, transfers, and other transactions at any time of the day or night. In Fiji, you can pay for purchases at any Westpac or other local bank EFTPOS terminals, if accepted.



Total transaction limits

For security reasons, a daily cash withdrawal limit of \$2,000 Fijian applies*. This is the maximum amount that can be withdrawn in cash at ATMs per day and per card. The following are excluded from the daily transaction limit:

- Transactions made over the counter at any Westpac branch
- Transfers of funds between accounts using ATMs
- Purchase transactions performed at Merchant EFTPOS terminals.

*Transaction limits may change from time to time. For the latest limits, please call our Call Centre on 132 032.



Checking your statements

You should retain all transaction records issued at ATMs, EFTPOS, branch terminals, and merchants and check them against your account statements. Mini statements can also be generated on your Mobile Banking App. 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 Handycard has been issued with a Personal Identification Number (PIN). You need to ensure that the security of your PIN is protected at all times.



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 **132 032** or **(+679) 331 3443**.

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

For a card replacement, you will be required to visit your nearest branch, where the new card can be issued to you immediately.

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.



132 032



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www.westpac.com.fj