



USING YOUR WESTPAC VISA DEBIT CARD

Access your funds anywhere
in the world.

July 2023





Your Westpac Visa Debit Card

By linking your Westpac Visa Debit Card to your Cheque and/or Savings Account, you can access your own funds anywhere the Visa logo is displayed – in Fiji and abroad.

Additionally, you have 24-hour access to cash at any ATM displaying the Visa logo.

You can perform cash withdrawals, deposits, transfers, and other transactions 24/7 at Westpac and other local bank ATMs.

In Fiji, you can pay for purchases at any Westpac and other local bank EFTPOS terminals. When paying for goods and services at a EFTPOS terminal anywhere in the world, select the 'Debit' button, and the funds will be withdrawn from your Nominated Default Account. Your Westpac Visa Debit Card can also be used at any Westpac branch in Fiji.

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



Tap & Go Feature

For your protection, your Westpac Visa Debit Card has been issued with an EMV chip. One of the major advantages of a chip card is its security feature, which reduces the chances of counterfeit fraud when cards are physically swiped or tapped or dipped on EFTPOS or ATM terminals. Chipped cards also have 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 \$50, 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.

*Applies to Westpac EFTPOS terminals only. Transaction amount may differ at other local banks or international EFTPOS terminals where a PIN is required.





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 This is the maximum amount that can be withdrawn in cash at ATMs per day, per card.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 Westpac Call Centre team on 132 032.



Overseas Travel

Take your Westpac Visa Debit Card when travelling overseas, and you can access your own funds through ATMs, banks, and EFTPOS terminals displaying the Visa symbol. We also request customers travelling overseas and intending to use their Visa Debit Card to please contact the Westpac Call Centre team on 132 032 or (+679) 331 3443 and provide the following details for transaction monitoring purposes:

- 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

* However, if you use your card outside of Fiji, certain legal and regulatory requirements may apply, such as the Reserve Bank of Fiji Exchange Control Regulations.

* Fees and charges may apply.

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), where the transaction amount is converted from the merchant's local currency to your billing currency, enabling you the cardholder to know the exact price of the transaction / cash withdrawal in your home currency.



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.



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.

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



westpacfiji@westpac.com.au



www.westpac.com.fj