

Life is all about balance. With the Altitude Platinum credit card, you can enjoy 0%p.a. interest on balance transfers for 16 months as well as 0%p.a. interest on purchases for 3 months from card approval plus a range of other great benefits.

Altitude Platinum features:

- **Choice of rewards program.** Once you activate your card, you can decide to earn either Altitude³ or Qantas Points⁴ for every \$1 spent on eligible purchases with the new Altitude Platinum cards
- **Special Promotion: 0%p.a. interest for 16 months on balance transfers** when requested at card application. The variable cash advance rate, currently 21.24% p.a., will apply to balance(s) transferred but left unpaid at the end of the promotional period¹
- **0% p.a. interest on purchases for 3 months.** Starts from card approval on new Altitude Platinum cards. After 3 months the interest rate will switch to the then variable purchase rate, currently 20.24%p.a.²
- **The convenience of one account, two credit cards.** One monthly statement, one credit limit
- **A variable 20.24% p.a. purchase rate.** And an annual fee, currently \$150
- **A variable rate of 21.24% p.a. on cash advances**
- **A range of Complimentary Insurance Cover.** This includes cover for overseas trips lasting up to 3 months, in accordance with the policy⁵
- **Altitude Platinum Concierge.** Call your own personal assistant, 24/7, worldwide, or use the exclusive iPhone Applications⁶
- **Optional Repayment Cover.** Credit Card Repayment Protection helps cover your repayments, if you unexpectedly lose your job, or can't work due to sickness or injury. ⁷ Premiums apply.

Earn 1 bonus Qantas Point per \$1 spent on selected Qantas products and services when you select Altitude Qantas as your rewards program and use your Altitude Platinum Visa card.⁸

The rewards of a more balanced life.

Along with your Altitude Platinum credit card comes advantages, like the choice of Rewards Program: Altitude Rewards or Altitude Qantas, and the convenience of two Westpac cards linked to one account. What's more, the Westpac Altitude Platinum American Express® card allows you to maximum your points earning potential and the Altitude Platinum Visa card is accepted worldwide.

The below is the number of Points earned per \$1 spent on eligible purchases:

	Altitude Rewards ³	Altitude Qantas ⁴
Westpac Altitude Platinum AmericanExpress	2 Altitude Points	1 Qantas Points
Westpac Altitude Platinum Visa	1 Altitude Point	0.5 Qantas Points

ALTITUDE REWARDS: For each statement cycle, a Points cap of 7,500 Altitude Points applies when using either or both credit cards.

ALTITUDE QANTAS: For each statement cycle, a Points cap of 3,750 Qantas Points applies when using either or both cards.

Special promotions are available on new cards only and must apply before 30 June 2015

0 %
p.a.

on balances
transferred
for 16 months

when requested at card application

0 %
p.a.

for
3
months

On purchases from
card approval

New cards only. Conditions apply.

Balance
Transfer
Calculator

0% p.a. for 16 months on
balance transfers
when requested at card
application¹

Enter your current balance

Enter your current interest
rate (p.a.)

Your savings on interest after
16 months could be up to

[View Calculator assumptions](#)

Apply Now

To apply, call
1300 104 930

Other enquires
call 1300 651 089

Visit your
nearest branch

Calculator assumptions:

- You don't make any purchases on your card until the promotional period ends or the balance transfer is paid in full
- You only make minimum repayments on your card in the first 16 months
- The interest rate applying to your non-Westpac credit card will not change
- You don't pay your card off in full each month
- The minimum monthly repayment will be paid by the statement due date each month. The minimum repayment on your credit card is whichever is greater of: 2% of your total balance, or \$10, or the amount of outstanding government and interest charges
- No cash advance transactions are made
- Excludes any fees that may apply to either card, including annual fees and when they are charged.

Things you should know:

Related Documents:
[Consumer Credit Card - Conditions of Use \(PDF 230kb\)](#)
[Westpac Credit Cards Complimentary Insurance Policy \(PDF 742kb\)](#)
[Altitude Rewards and Altitude Qantas Terms and Conditions \(PDF 112kb\)](#)

[Westpac Rewards Cards Concierge Service Terms and Conditions \(PDF 153kb\)](#)
[Credit Card Repayment Protection Product Disclosure Statement \(PDF 222kb\)](#)

Fees, charges and credit criteria apply. Read the Terms and Conditions available for download above before making a decision.

1. Special Promotion: 0%p.a. for 16 months on balance transfers requested at card application: The promotional balance transfer rate is available when you apply for a new Altitude Platinum card between 20 April and 30 June 2015 and request at application to transfer balance(s) from up to 3 non-Westpac Australian issued credit, charge or store cards. The rate will apply to balance(s) transferred (min \$200 up to 95% of your approved available credit limit) for 16 months, unless the amount is paid off earlier. Card activation will trigger the processing of the balance transfer. The variable cash advance rate currently 21.24% p.a. will apply to balance(s) transferred but left unpaid at the end of the promotional period. Westpac will not be responsible for any delays that may occur in processing payment to your other card account(s) and will not close the account(s). Switches, upgrades, customers accessing employee benefits or packaged cards are ineligible. Promotional rate not available in conjunction with any other promotion other than the purchase rate promotion available at card approval. The variable cash advance interest rate applies to balance transfers requested at any other time. Interest free days don't apply to balance transfers.

2. Special promotion: 0%p.a. on purchases for 3 months: The introductory rate of 0%p.a. on purchases for the first 3 months applies from card approval when you apply for a new Westpac Altitude Platinum Credit Card between 20 April and 30 June 2015. After 3 months, the introductory purchase rate will switch to the variable purchase rate then applicable to your card account. The introductory interest rate on purchases is not available in conjunction with any promotion other than the balance transfer promotion available at card application. Switches, upgrades, customers accessing employee benefits or packaged cards are ineligible.

3. Altitude points: The earning and redeeming of Altitude Points is subject to the Altitude Rewards and Altitude Qantas Terms & Conditions. You do not receive Altitude Points if your card account is in arrears for two consecutive statement cycles and in other circumstances.

4. Qantas Points: The earning and redemption of Qantas Points is subject to the Altitude Qantas Terms and Conditions. You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points in accordance with the terms and conditions of the Qantas Frequent Flyer program, available at [qantas.com/terms](#). You do not receive points if your card account is in arrears for 2 consecutive statement cycles and in other circumstances.

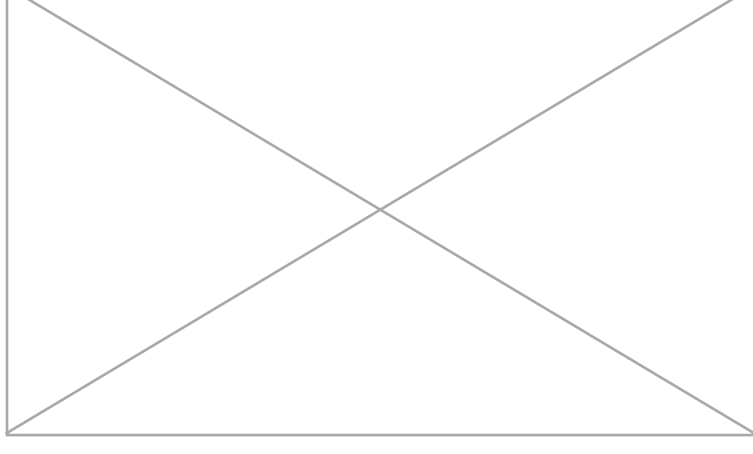
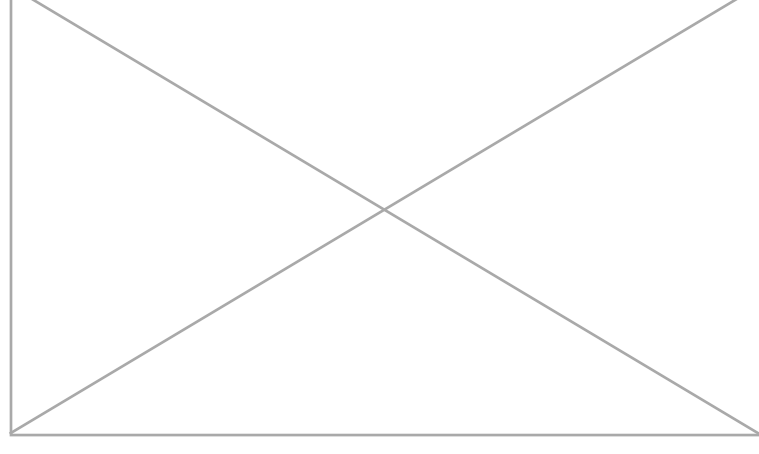
5. Complimentary Insurance Covers: Zurich Australian Insurance Limited ABN 13 000 296 640 AFSL 232507 (Zurich) issues these covers to Westpac Banking Corporation under separate Master Policies and is liable for the risks insured. Terms, conditions, exclusions and limits apply. No Westpac Group company has any liability in connection with the insurance policies. Policy wording may be obtained by calling 1300 859 100 or by downloading the Westpac Credit Cards Complimentary Insurance Policy above.

6. Concierge Services are subject to the Westpac Rewards Cards Concierge Service Terms and Conditions at [westpac.com.au](#).

7. Credit Card Repayment Protection is issued by Westpac General Insurance Limited ABN 99 003 719 319 (WGIL) (who issues the unfit for work cover and the job loss cover) and Westpac Life Insurance Services Limited ABN 31 003 149 157 (WLIS) (who issues the death cover). This insurance product is distributed by Westpac Banking Corporation ABN 33 007 457 141 (the Bank) The Bank does not guarantee payments under the policy. This is general information only. Read the Product Disclosure Statement, available in branch, to see if Credit Card Repayment Protection is right for you.

8. Bonus Qantas Points earned on selected Qantas products and services on Qantas passenger flights (with a QF flight number) booked directly with Qantas, Qantas Club and Qantas Frequent Flyer memberships, and purchases from Qantas Travel - excludes Jetstar flights and services. You do not earn bonus points on Qantas Freight, Qantas Business Travel, Jetset Travelworld channels and Qantas Staff Travel.

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Life Styled

0%
p.a.

on balances
transferred
for 16 months

when requested at card application

0%
p.a.

for 3
months

On purchases from
card approval

New cards only. Conditions apply.

Apply Now

Or Call 1300 104 930

- ☐ 60 Seconds
Online response
- ☐ Other enquires
call 1300 651 089
- ☐ Visit your nearest branch

Balance
Transfer
Calculator

0% p.a. for 16 months on
balance transfers
when requested at card
application¹

Enter your current balance

Enter your current interest
rate (p.a.)

Your savings on interest after
16 months could be up to

View Calculator assumptions

Altitude Black – the credit you deserve.

Westpac's most rewarding credit card offers you our highest earn rate, with no points capping, a choice of two great reward programs - Altitude Rewards or Altitude Qantas and other rewarding benefits.

Altitude Black benefits:

- Special promotion: 0% p.a. interest for 16 months on balance transfers** when requested at card application. The variable cash advance rate, currently 21.24% p.a., will apply to balance(s) transferred but left unpaid at the end of the promotional period¹
- Special promotion: 0% p.a. interest on purchases for 3 months.** Starts from card approval on new Altitude Black cards. After 3 months the interest rate will switch to the then variable purchase rate, currently 20.24%p.a.²
- Your choice of Rewards program** – depending on your choice of rewards program, you can earn Altitude Points or Qantas Points on your eligible purchases.
- No points capping, and Westpac's highest earn rate.** The number of points you earn on your Altitude Black card account is uncapped, with \$1 spent on eligible purchases earning the following points:

Per \$1 spent on eligible purchases	Altitude Rewards - Altitude Points	Altitude Qantas - Qantas Points
Altitude Black <i>World</i> Master Card (Australian merchants)	1.25 points	0.625 points
Altitude Black <i>World</i> Master Card (overseas merchants)	3 points	1.5 points
Westpac Altitude Black American Express Cards (Australian and overseas merchants)	3 points	1.5 points

- With **Altitude Rewards** each year you'll receive two **complimentary lounge passes with your complimentary Priority Pass membership** after you first register with your Altitude Black American Express® Card, to use at your choice of over 700 VIP airport lounges in over 400 cities in 120 countries, regardless of the class of travel or airline you're flying. To use your pass you need to first enrol at [altitudeblack.come.au](#)
- With **Altitude Qantas**, you'll receive two complimentary Qantas Club Lounge invitations per year, ideal to share with friends or family. To receive your pass, you need to first register at [altitudeblack.come.au](#) and then use your Altitude Black card to purchase Qantas products and services in Australia⁶
- Altitude Black Travel service**, which can help you plan and book every aspect of your journey⁷
- Relax over a glass of bubbly and meal pre-flight with two complimentary visits per year to the **American Express Lounge** at T1 Sydney International Airport.⁸
- With your Altitude Black *World MasterCard®*, you'll be fast tracked to elite **Gold Preferred Guest Membership status with Starwood Hotels and Resorts** when you enrol as a Starwood Preferred Guest Gold member and register for this promotion and stay and pay for the eligible stay and all services in the Asia Pacific region using your Altitude Black *World MasterCard®*⁹
- A dedicated **Altitude Black Concierge service** and access to the exclusive Altitude Black Card Concierge iPhone application¹⁰
- The **Altitude Black Card Priority Service line**, available 24/7 for any Westpac card-related queries
- A range of **complimentary insurance cover**, as set out in the policy, including:¹¹
 - Overseas Travel Insurance
 - Extended Warranty Insurance
 - Transit Accident Insurance
- Optional Repayment Cover.** Credit Card Repayment Protection helps cover your repayments, if you unexpectedly lose your job, or can't work due to sickness or injury.¹² Premiums apply.
- The convenience of **two credit cards with one monthly statement** and one credit limit

Interest rates.

- On balance transfers when requested at card application – 0%p.a. interest for 16 months. The variable cash advance rate will apply to balance(s) transferred but left unpaid at the end of the promotional period¹
- On purchases – 0% p.a. interest for 3 months from card approval. After 3 months the rate switches to the variable purchase rate then applicable to your card account, currently 20.24%p.a.²
- On cash advances – 21.24%p.a. (variable)

Interest free days on purchases and more.

- Up to 45 days interest free on purchases when you pay the closing balance (including any balance transfer amount) by the statement due date each month
- Annual fee currently \$395
- Minimum credit limit \$15,000
- Minimum income to apply \$75,000p.a.

Special promotions are available on new credit cards only and you must apply between 20 April 2015 and 30 June 2015.

Apply Now

- ☐ 60 Seconds
Online response

Or Call 1300 104 930

life,sorted
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Follow us on    

Calculator assumptions:

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- You only make minimum repayments on your card in the first 16 months
- The interest rate applying to your non-Westpac credit card will not change
- You don't pay your card off in full each month
- The minimum monthly repayment will be paid by the statement due date each month. The minimum repayment on your credit card is whichever is greater of: 2% of your total balance, or \$10, or the amount of outstanding government and interest charges
- No cash advance transactions are made
- Excludes any fees that may apply to either card, including annual fees and when they are charged.

Things you should know:

Related Documents:

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[Westpac Credit Cards Complimentary Insurance Policy \(PDF 770kb\)](#)

[Westpac Rewards cards concierge Service Terms and Conditions \(PDF 153kb\)](#)
[Credit Card Repayment Protection Product Disclosure Statement \(PDF 222kb\)](#)
[Altitude Rewards and Altitude Qantas Terms and Conditions \(PDF 193kb\)](#)

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2. Special promotion: 0%p.a. on purchases for 3 months: The introductory rate of 0%p.a. on purchases for the first 3 months applies from card approval when you apply for a new Westpac Altitude Black Credit Card between 20 April and 30 June 2015. After 3 months, the introductory purchase rate will switch to the variable purchase rate then applicable to your card account. The introductory interest rate on purchases is not available in conjunction with any promotion other than the balance transfer promotion available at card application. Switches, upgrades, customers accessing employee benefits or packaged cards are ineligible.

3. The earning and redemption of Altitude Points is subject to the [Altitude Rewards Terms and Conditions](#). You do not receive points if your card account is in arrears for two consecutive statement cycles and in other circumstances. Refer to the Altitude Rewards and Altitude Qantas Terms and Conditions for information on how you earn points on payments to the Australian Taxation Office.

4. The earning and redemption of Qantas Points is subject to the [Altitude Qantas Terms and Conditions](#). You must be a member of the Qantas Frequent Flyer program to earn and redeem points in accordance with the terms and conditions of the Qantas Frequent Flyer program. You do not receive points if your card account is in arrears for 2 consecutive statement cycles and in other circumstances.

5. Priority Pass Membership: To enrol, go to [prioritypass.com/axwestpacblack](#). Lounge usage in excess of two visits and all guest visits will be charged directly to your Altitude Black American Express card at the visit fee currently US\$27 per person, per visit. The first two visits within each 12 month membership period are complimentary to the primary cardholder only, after which every visit would be charged as per the prevailing rates. Any accompanying guests will be charged US\$27 per visit, which will be automatically charged on the cardholder's Altitude Black American Express card. The date of visits determines which year of membership the visit is allocated to. Unused visits cannot be carried forward to the following year of membership. The number of free visits will be reset to two per each 12-month period. For full details, visit the Priority Pass website at [prioritypass.com/conditions-of-use.cfm](#)

6. Qantas Club Lounge Invitations: To be eligible for the two complimentary Qantas Club Lounge invitations, you must first register at [https://loungepass.altitudeblack.com.au](#) and then use your Altitude Black Card in Australia to purchase selected Qantas products and services. Selected Qantas products and services are the following items purchased directly from Qantas: Qantas passenger flights (with a QF flight number), Qantas Frequent Flyer and Qantas Club membership joining and annual fees. Excludes Jetstar, Qantas Holidays, Qantas branded non-airfare products and any Qantas products and services not purchased directly from Qantas. Each year, you will receive two complimentary lounge invitations once you have made the required spend on selected Qantas products and services. Qantas Club Lounge Invitations are provided courtesy of Westpac, and are valid for Qantas Club and Qantas approved international Business Lounges only. Not valid in International First Class lounges, Chairman's Lounge, Qantas Domestic Business, Qantas oneworld® alliance airline, partner airline or associated lounges. Each invitation is valid for a single visit before the date specified on the invitation, when travelling with Qantas or Jetstar with a QF or JQ flight number. Access and use is subject to Qantas Club rules which are available at [qantas.com/qantasclub](#). The two Qantas Club Lounge invitations will be sent to your Card account mailing address within 4 weeks of your eligible card spend, provided you are not in breach of the Conditions of Use and your account remains open. The two Qantas Club Lounge invitations will expire on the date printed on the Invitations. Qantas Club Lounge invitations will not be issued to customers who do not first register at [altitudeblack.com.au](#) prior to making the eligible card spend.

7. Altitude Travel Service is operated by Pinpoint Travel Group Pty Ltd. Licence No. 2TA002974. Blackout dates may apply. Offers may vary according to itinerary options, currency fluctuations and taxes at the time of booking. Altitude Travel charges a 2% credit card usage fee. This fee is correct as at 9 November 2014 and is subject to change. For more information visit the Altitude Rewards website or call Altitude Travel on 1300 651 999.

8. Entry into The American Express Lounge is governed by the full Terms and Conditions available at [goodgoing.com.au/lounge](#). All entrants must adhere to the General Conditions of Entry. Westpac Black American Express Cardholders are entitled to two (2) entries into The American Express Lounge per calendar year (1st January to 31st December) for each American Express Card account. Complimentary access is available for the Card Member's children between the ages of 2-17. Card Members wishing to bring additional guests may be subject to a charge that is to be processed on the Card Member's American Express Card. Access is subject to capacity and is not guaranteed. Individuals under the age of 18 must be accompanied by an adult.

9. Starwood Preferred Guest: Enrol online at [spg.com/westpacworldmastercard](#) or call 1800 072 525. The complimentary upgrade to Gold status ('Promotion') is valid only for World MasterCard® cardholders who have registered for the Promotion, qualified with an eligible stay and made full payment for the eligible stay and all services during the eligible stay with a World MasterCard. Blackout dates and other restrictions may apply to the Promotion Membership. The Starwood Preferred Guest Program is governed by the terms and conditions which can be found at [spg.com/worldmastercardgoldupgrade](#) or [spg.com](#). Participation in the Promotion constitutes acceptance of and agreement with the Promotion Terms and Conditions. For full Terms and Conditions, please go to [spg.com/westpacworldmastercard](#)

10. Concierge Services are subject to the Westpac Rewards Cards Concierge Service Terms and Conditions at [westpac.com.au](#)

11. Complimentary Insurance covers: Zurich Australian Insurance Limited ABN 13 000 296 640 AFSL 232507 (Zurich) issues these covers to Westpac Banking Corporation under separate Master Policies and is liable for the risks insured. Terms, conditions, exclusions and limits apply. No Westpac Group company has any liability in connection with the insurance policies. Policy wording may be obtained by calling 1300 859 100 or by downloading the Westpac Credit Cards Complimentary Insurance Policy at [westpac.com.au](#)

12. Credit Card Repayment Protection is issued by Westpac General Insurance Limited ABN 99 003 719 319 (WGLI) (who issues the unfit for work cover and the job loss cover) and Westpac Life Insurance Services Limited ABN 31 003 149 157 (WLIS) (who issues the death cover). This insurance product is distributed by Westpac Banking Corporation ABN 33 007 457 141 (the Bank). The Bank does not guarantee payments under the policy. This is general information only. Read the Product Disclosure Statement, available in branch, to see if Credit Card Repayment Protection is right for you.

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