

VISA/MASTERCARD MERCHANT FACILITY FOR ONLINE (INTERNET) – WEB ADVANTAGE (3D SECURE) PROCESSING:

Merchant Service Fee*	1.118%	1.390%	2.999%
Total Commercial & International Card Acceptance	< 20%	21% < 50%	> 50%
Term of Contract	3 years		
General Fees			
Establishment Fee	\$110.00	A fee payable for establishing a Web Advantage 3D Secure (Online) Merchant Facility. (Normally \$275.00)	
Monthly Participation Fee	\$44.00	Applies to 3D Secure Web Advantage*	
Voice Authorisation Fee	Nil	Payable per Voice Authorisation	
Key Authorisation Fee	Nil	Payable per Key Authorisation	
Chargeback Fee	Nil	Payable per chargeback raised	
Cancellation Fee	\$104.50	This fee is charged when cancelling a Merchant Facility if established for more than 3 years.	
	\$550.00	This fee is charged when cancelling a Merchant Facility if established for less than 3 years.	

To take advantage of this Special Westpac Merchant discount offer, please call Our Merchant Business Solutions Team on 1300 365 376, available weekdays 8.30am – 6:00pm (EST)

Note: You don't have to bank with Westpac to take advantage of this offer.



A Special Westpac Merchant Service rate for AFTA Members.

Things you should know: Discounted Merchant Service Rates are effective 01/05/2009 and valid until further notice. This package cannot be taken in conjunction with any other offer. The Bank reserves the right to reprice, amend or withdraw this package at any time. Full details of current Merchant Facility terms and conditions are contained in the Merchant Operating Guide and in the Merchant Terms and Conditions booklet. The information in this brochure is current as at May 2009. The above mentioned Fees and Charges are GST inclusive. All Merchant Fees and Charges are subject to GST. Other Fees and Charges may apply. (Westpac Ref: 21580) The information we collect will be used to contact you and send you information regarding our products and services. The information will be disclosed to our Service Providers who act on our behalf or other members of the Westpac Group. If you do not provide your information to us, we may not be able to do business with you. You can access the personal information we have collected, by calling Merchant Business Solutions on 1300 365 376. You can view our privacy policy at www.westpac.com.au. We respect your Privacy. If you do not wish to receive any further marketing communication from any member of the Westpac Group about products or services, please call us on 1300 365 376; write to us at GPO Box 18, Sydney 2001; or call into any of our branches. © 2008 Westpac Banking Corporation ABN 33 007 457 141.