

Westpac Terms and Conditions

Altitude Rewards Platinum (New to Bank)

Reduced First year Card Fee for Altitude Rewards Platinum: Offer commenced 27 August 2025. The discounted first year Card Fee of \$99 is available when you apply and are approved for a new Altitude Rewards Platinum card before the offer is withdrawn. After the first year, the Card Fee reverts to \$175 thereafter, and will be debited to your card account on the 12-month anniversary of the Card Fee date and annually thereafter. This promotion may be varied or withdrawn at any time and is not available in conjunction with any other promotion.

Altitude Rewards Platinum (Existing customers only) - Reduced First year Card Fee for Altitude Rewards Platinum: Offer commenced 27 August 2025. The discounted first year Card Fee of \$49 is available when you apply and are approved for a new Altitude Rewards Platinum card before the offer is withdrawn. After the first year, the Card Fee reverts to \$175 thereafter, and will be debited to your card account on the 12-month anniversary of the Card Fee date and annually thereafter

Altitude Qantas/Velocity Platinum (Existing customers only) - Reduced First year Card Fee for Altitude Qantas or Velocity Platinum: Offer commenced 27 November 2025. The discounted first year Card Fee of \$99 is available for existing Westpac customers when you apply and are approved for a new Altitude Qantas Platinum or Altitude Velocity Platinum card before the offer is withdrawn. After the first year, the Card Fee reverts to \$175, and will be debited to your card account on the 12-month anniversary of the Card Fee date and annually thereafter. A \$75 annual Rewards Program Fee still applies for Altitude Velocity and Altitude Qantas if you choose these programs. This promotion may be varied or withdrawn at any time and is not available in conjunction with any other promotion.

Altitude Rewards Black (New to Bank)

Reduced First year Card Fee for Altitude Rewards Black: Offer commenced 27 November 2025. The discounted first year Card Fee of \$200 is available when you apply and are approved for a new Altitude Rewards Black credit card before the offer is withdrawn. After the first year, the Card Fee reverts to \$295 thereafter, and will be debited to your account annually on the 12-month anniversary of the Card Fee date. This promotion may be varied or withdrawn at any time and is not available in conjunction with any other promotion.

Altitude Rewards Black (Existing Customers Only) - Reduced First year Card Fee for Altitude Rewards Black: Offer commenced 27 November 2025. The discounted first year Card Fee of \$99 is available for existing Westpac customers when you apply and are approved for a new Altitude Rewards Black credit card before the offer is withdrawn. After the first year, the Card Fee reverts to \$295 thereafter, and will be debited to your account annually on the 12-month anniversary of the Card Fee date. This promotion may be varied or withdrawn at any time and is not available in conjunction with any other promotion.

Altitude Qantas/Velocity Black Existing Customers Only - Reduced First year Card Fee for Altitude Qantas Black and Altitude Velocity Black: Offer commenced 27 November 2025.

The discounted first year Card Fee of \$200 is available for existing Westpac customers when you apply and are approved for a new Altitude Black credit card before the offer is withdrawn. After the first year, the Card Fee reverts to \$295 thereafter, and will be debited to your account annually on the 12-month anniversary of the Card Fee date. A \$75 annual Rewards Program Fee still applies for Altitude Velocity and Altitude Qantas if you choose these programs. This promotion may be varied or withdrawn at any time and is not available in conjunction with any other promotion.

Low Rate Existing Customer Only: Offer commenced 26 March 2025. First Year Card Fee Waiver is available for existing Westpac customers when you apply and are approved for a new Low Rate credit card before the offer is withdrawn. After the first year, the \$59 card fee will be debited to your account annually on the 12-month anniversary of the Card Fee date. This promotion may be varied or withdrawn at any time and is not available in conjunction with any other promotio

Bonus Qantas or Velocity Points Promotion Altitude Platinum: Offer commenced 27 November 2025. To be eligible for bonus Qantas or Velocity Points, you must apply and be approved for a new Altitude Qantas Platinum or Altitude Velocity Platinum credit card before the offer is withdrawn. You will receive an initial 70,000 bonus points if you spend \$4k or more on eligible purchases within 90 days from card approval. These will be credited to your points balance within 12 weeks of meeting this spend criteria. In your second year, spend a minimum of \$4k on eligible purchases within 90 days of your card opened date anniversary, and you'll earn an additional 30,000 bonus points. These additional points will be credited to your points balance within 12 weeks of meeting the spend criteria. If you do not meet the minimum spend in the first year, you forfeit the bonus points for the first year only, however you are still eligible for bonus points in the subsequent year if you meet the minimum spend in the subsequent year during the promotional period. Existing Westpac customers who currently hold an Earth Classic, Earth Platinum, Earth Platinum Plus, Earth Black, Altitude Classic, Altitude Platinum or Altitude Black credit card, or who have held one in the last 24 months, are not eligible for this offer. Qantas Points or Velocity Points earned during a statement cycle are added to your Qantas or Velocity Points balance on a monthly basis. Eligible purchases do not include interest, fees and charges, cash or ATM cash advances, cash equivalent transactions, gambling transactions, a purchase from or payment to a local, state or federal government or government related agency, BPAY or similar transactions (such as Post Billpay), refunds and balance transfers debited from the card account. Credit Card Product Switches, upgrades or Westpac group staff are ineligible for this offer. This promotion may be varied or withdrawn at any time and is not available in conjunction with any other promotion.

Altitude Rewards Platinum Bonus Points Promotion: Offer commenced 27 August 2025. To be eligible for bonus Altitude Reward Points, you must apply and be approved for a new Altitude Rewards Platinum card before the offer is withdrawn. You will receive an initial 75,000 bonus points if you spend \$3k or more on eligible purchases within 90 days of card approval. These will be credited to your points balance within 12 weeks of meeting this spend criteria. You will receive an additional 25,000 bonus points if you keep your account open for more than 12 months and continue to use the card. These additional points will be credited to

your points balance within 12 weeks, after the first eligible purchase is made in the second year of your card account being active. If you do not meet the minimum spend criteria within 90 days of card approval, you forfeit the initial 75,000 bonus points only. However, you are still eligible for the additional 25,000 bonus points in the second year if you continue to use your card. Existing Westpac customers who currently hold an Earth Classic, Earth Platinum, Earth Platinum Plus, Earth Black, Altitude Classic, Altitude Platinum or Altitude Black credit card, or who have held one in the last 24 months, are not eligible for this offer. Eligible purchases do not include interest, fees and charges, cash or ATM cash advances, cash equivalent transactions, gambling transactions, a purchase from or payment to a local, state or federal government or government related agency, BPAY or similar transactions (such as Post Billpay), refunds and balance transfers debited from the card account. Credit Card Product Switches, upgrades or Westpac group staff are ineligible for this offer. This promotion may be varied or withdrawn at any time and is not available in conjunction with any other promotion.

Bonus Altitude Points Promotion Altitude Black: Offer commenced 27 November 2025.

To be eligible for bonus Altitude Reward Points, you must apply and be approved for a new Altitude Rewards Black card before the offer is withdrawn. To be eligible for bonus Altitude Reward Points, you must apply and be approved for a new Altitude Black Rewards credit card before the offer is withdrawn. You will receive an initial 100,000 bonus points if you spend \$12k or more on eligible purchases within 12 months from card approval. These will be credited to your points balance within 12 weeks of meeting this spend criteria. You'll receive an additional 100,000 bonus points in the second year if you spend a minimum of \$12k on eligible purchases within the subsequent year. These additional points will be credited to your points balance within 12 weeks of meeting the spend criteria. If you do not meet the minimum spend in the first year, you forfeit the bonus points for the first year only, however you are still eligible for bonus points in the subsequent year if you meet the minimum spend in the subsequent year during the promotional period. Existing Westpac customers who currently hold an Earth Classic, Earth Platinum, Earth Platinum Plus, Earth Black, Altitude Classic, Altitude Platinum or Altitude Black credit card, or who have held one in the last 24 months, are not eligible for this offer. Eligible purchases do not include interest, fees and charges, cash or ATM cash advances, cash equivalent transactions, gambling transactions, a purchase from or payment to a local, state or federal government or government related agency, BPAY or similar transactions (such as Post Billpay), refunds and balance transfers debited from the card account. Credit Card Product Switches, upgrades or Westpac group staff are ineligible for this offer. This promotion may be varied or withdrawn at any time and is not available in conjunction with any other promotion.

Bonus Qantas or Velocity Points Promotion Altitude Qantas/Velocity Black: Bonus

Qantas or Velocity Points Promotion Altitude Black: Offer commenced 27 November 2025.

To be eligible for bonus Qantas or Velocity Points, you must apply and be approved for a new Altitude Qantas Black or Altitude Velocity Black credit card before the offer is withdrawn. You will receive an initial 90,000 bonus points if you spend \$6k or more on eligible purchases within 120 days of card approval. These will be credited to your points balance within 12 weeks of meeting this spend criteria. In your second year, spend a minimum of \$6k

on eligible purchases within 120 days of your card opened date anniversary, and you'll earn an additional 60,000 bonus points. These additional points will be credited to your points balance within 12 weeks of meeting the spend criteria. If you do not meet the minimum spend in the first year, you forfeit the bonus points for the first year only, however you are still eligible for bonus points in the subsequent year if you meet the minimum spend in the subsequent year during the promotional period. Existing Westpac customers who currently hold an Earth Classic, Earth Platinum, Earth Platinum Plus, Earth Black, Altitude Classic, Altitude Platinum or Altitude Black credit card, or who have held one in the last 24 months, are not eligible for this offer. Qantas or Velocity Points earned during a statement cycle are added to your Qantas or Velocity Points balance on a monthly basis. Eligible purchases do not include interest, fees and charges, cash or ATM cash advances, cash equivalent transactions, gambling transactions, a purchase from or payment to a local, state or federal government or government related agency, BPAY or similar transactions (such as Post Billpay), refunds and balance transfers debited from the card account. Credit Card Product Switches, upgrades or Westpac group staff are ineligible for this offer. This promotion may be varied or withdrawn at any time and is not available in conjunction with any other promotion.

Low Rate Terms and Conditions

Low Rate Balance transfer promotion: Offer commenced 27 August 2025. This offer is available when you apply for a new Low Rate credit card before the offer is withdrawn, and request at card application to transfer balance(s) from up to 3 non-Westpac Australian issued credit or store cards. Your current credit card issuer must accept BPAY payments to be eligible, you can check your credit card statement for payment options. The promotional rate will apply to balance(s) transferred (min \$200 up to 80% of your approved available credit limit) for the promotional period. Activating your card triggers the processing of the balancetransfer. A balance transfer fee of 3% of the transferred balance(s) will apply to balance(s) transferred to the Westpac Low Rate credit card. The balance transfer fee will be charged to the card account on the same day the balance(s) are debited to the account. The applicable variable cash advance rate will apply to any unpaid balance transfer amount remaining at the end of the promotional period unless the amount is paid off earlier. 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). If your account has an interest free period for purchases, to be entitled to that interest free period, you need to pay off the 'Monthly Payment Balance' listed on your statement of account (not the full closing balance) by the relevant payment due date. Credit Card Product Switches, upgrades or Westpac group staff are ineligible for this offer. This promotion may be varied or withdrawn at any time and is not available in conjunction with any other promotion.

Low Rate Cashback promotion (Offer commenced 1 July 2025) : Offer commenced 1 July 2025. The up to \$350 cashback offer is available when you apply and are approved for a new Low Rate credit card before the offer is withdrawn. \$50 cashback will be awarded for every month (statement period) \$1k or more is spent on eligible purchases for 7 consecutive statement periods. The first eligible spend period will commence from the day your account is opened, up to the end of your second statement period. After this date, the second eligible

spend period will commence and the offer spend requirements will align to each statement period thereafter for the remaining of the 6 consecutive statement periods. Eligible purchases made in one statement period do not contribute to subsequent statement period offer eligibility. Eligible purchases do not include interest, fees, charges, cash or ATM cash advances, cash equivalent transactions, gambling transactions, a purchase from or payment to a local, state or federal government or government related agency, BPAY or similar transactions (such as Post Billpay), refunds and balance transfers debited to the card account. Cashback is only available on one credit card account per customer. \$50 cashback will be paid as a statement credit to your Low Rate credit card account within 90 days of meeting the minimum spend criteria. Current Westpac credit card customers or customers who have held a Westpac credit card in the last 24 months are not eligible for this offer. This promotion may be varied or withdrawn at any time and is not available in conjunction with any other promotion.

St.George Terms and Conditions

New to Bank First Year Annual Fee

Amplify Rewards Platinum:

Discounted First Year Fee (\$99 First Year Annual Fee):

Offer commenced 27 August 2025. The discounted first year card fee promotion is available when you apply and are approved for a new Amplify Rewards Platinum credit card before the offer is withdrawn. The first year card fee at the special promotional rate will be debited to your card account on your Card Fee date and the full card fee will be debited annually thereafter. This promotion may be varied or withdrawn at any time and is not available in conjunction with any other promotion.

Amplify Rewards Signature:

Discounted First Year Fee (\$199 First Year Annual Fee):

Offer commenced 27 November 2025. The discounted first year card fee promotion is available when you apply and are approved for a new Amplify Rewards Signature credit card before the offer is withdrawn. The first year card fee at the special promotional rate will be debited to your card account on your Card Fee date and the full card fee will be debited annually thereafter. This promotion may be varied or withdrawn at any time and is not available in conjunction with any other promotion.

Existing to Bank First Year Annual Fee

Amplify Rewards Platinum:

Discounted First Year Fee (\$49): Offer commenced 27 August 2025. The discounted first year card fee promotion is available when you apply and are approved for a new Amplify Rewards Platinum credit card before the offer is withdrawn. The first year card fee at the special promotional rate will be debited to your card account on your Card Fee date and the full card fee will be debited annually thereafter. This promotion may be varied or withdrawn at any time and is not available in conjunction with any other promotion.

Amplify Qantas Platinum:

Discounted First Year Fee (\$99): Offer commenced 27 November 2025. The discounted first year card fee promotion is available for existing customers when you apply and are approved for a new Amplify Qantas Platinum credit card before the offer is withdrawn. The first year card fee at the special promotional rate will be debited to your card account on your Card Fee date and the full card fee will be debited annually thereafter. This promotion may be varied or withdrawn at any time and is not available in conjunction with any other promotion.

Amplify Rewards Signature:

Discounted First Year Fee (\$99): Offer commenced 27 November 2025. The discounted first year card fee promotion is available for existing customers when you apply and are approved for a new Amplify Rewards Signature credit card before the offer is withdrawn. The first year card fee at the special promotional rate will be debited to your card account on your Card Fee

date and the full card fee will be debited annually thereafter. This promotion may be varied or withdrawn at any time and is not available in conjunction with any other promotion

Amplify Qantas Signature:

Discounted First Year Fee (\$200): Offer commenced 27 November 2025. The discounted first year card fee promotion is available for existing customers when you apply and are approved for a new Amplify Qantas Signature credit card before the offer is withdrawn. The first year card fee at the special promotional rate will be debited to your card account on your Card Fee date and the full card fee will be debited annually thereafter. This promotion may be varied or withdrawn at any time and is not available in conjunction with any other promotion.

Vertigo

First Year \$0 Card Fee: Offer commenced 27 August 2025. The first-year card fee waiver is available for existing customers when you apply and are approved for a new Vertigo credit card before the offer is withdrawn. After the first year, the card fee will be debited to your account on the 12-month anniversary of the Card Fee date and annually thereafter. This promotion may be varied or withdrawn at any time and is not available in conjunction with any other promotion

Amplify Rewards Disclosure

Amplify Rewards Signature Points Offer:

Offer commenced 27 November 2025. To be eligible for bonus Amplify Reward Points, you must apply and be approved for a new Amplify Rewards Signature card before the offer is withdrawn. You will receive an initial 100,000 bonus points if you spend a minimum amount of \$12k on eligible purchases on the Amplify Signature credit card within 12 months from card approval. These will be credited to your points balance within 12 weeks of meeting this spend criteria. You'll receive an additional 100,000 bonus points in the second year if you spend a minimum of \$12k on eligible purchases within the subsequent year. These additional points will be credited to your points balance within 12 weeks of meeting the spend criteria. If you do not meet the minimum spend in the first year, you forfeit the bonus points for the first year only, however you are still eligible for bonus points in the subsequent year if you meet the minimum spend in the subsequent year during the promotional period. Eligible purchases do not include interest, fees and charges, cash, or ATM cash advances, cash equivalent transactions, gambling transactions, a purchase from or payment to a local, state or federal government or government related agency, BPAY or similar transactions (such as Post Billpay), refunds and balance transfers debited from the card account. Existing customers who currently hold an Amplify, Amplify Platinum or Amplify Signature card issued by St.George, Bank of Melbourne or BankSA, or who have held one in the last 24 months, or Credit Card Product Switches, upgrades or Westpac group staff are not eligible for this offer. This promotion may be varied or withdrawn at any time and is not available in conjunction with any other promotion.

Amplify Rewards Platinum Points Offer:

Offer commenced 27 August 2025. To be eligible for bonus Amplify Reward Points, you must apply and be approved for a new Amplify Rewards Rewards card before the offer is

withdrawn. You will receive an initial 75,000 bonus points if you spend \$3k or more on eligible purchases within 90 days of card approval. These will be credited to your points balance within 12 weeks of meeting this spend criteria. You will receive an additional 25,000 bonus points if you keep your account open for more than 12 months and continue to use the card. These additional points will be credited to your points balance within 12 weeks, after the first eligible purchase is made in the second year of your card account being active. If you do not meet the minimum spend criteria within 12 months from card approval, you forfeit the initial 75,000 bonus points only. However, you are still eligible for the additional 25,000 bonus points in the second year if you continue to use your card. Eligible purchases do not include interest, fees and charges, cash, or ATM cash advances, cash equivalent transactions, gambling transactions, a purchase from or payment to a local, state or federal government or government related agency, BPAY or similar transactions (such as Post Billpay), refunds and balance transfers debited from the card account. Existing customers who currently hold an Amplify, Amplify Platinum or Amplify Signature card issued by St.George, Bank of Melbourne or BankSA, or who have held one in the last 24 months, or Credit Card Product Switches, upgrades or Westpac group staff are not eligible for this offer. This promotion may be varied or withdrawn at any time and is not available in conjunction with any other promotion.

Amplify Qantas Disclosure

Amplify Qantas Platinum Points Offer:

Offer commenced 27 November 2025. To be eligible for bonus Qantas Points, you must apply and be approved for a new Amplify Qantas Platinum credit card before the offer is withdrawn. You will receive an initial 70,000 bonus points if you spend \$4k or more on eligible purchases within 90 days of card approval. These will be credited to your points balance within 12 weeks of meeting this spend criteria. In your second year, spend a minimum of \$4k on eligible purchases within 90 days of your card opened date anniversary, and you'll earn an additional 30,000 bonus points. These additional points will be credited to your points balance within 12 weeks of meeting the spend criteria. If you do not meet the minimum spend in the first year, you forfeit the bonus points for the first year only, however you are still eligible for bonus points in the subsequent year if you meet the minimum spend in the subsequent year during the promotional period. Eligible purchases do not include interest, fees and charges, cash or ATM cash advances, cash equivalent transactions, gambling transactions, a purchase from or payment to a local, state or federal government or government related agency, BPAY or similar transactions (such as Post Billpay), refunds and balance transfers debited to the card account. Existing customers who currently hold an Amplify, Amplify Platinum or Amplify Signature card issued by St.George, Bank of Melbourne or BankSA, or who have held one in the last 24 months, or Credit Card Product Switches, upgrades or Westpac group staff are not eligible for this offer. The bonus Qantas Points will be credited to your Points balance within 12 weeks after the eligible spend criteria is met. This promotion may be varied or withdrawn at any time and is not available in conjunction with any other promotion.

Amplify Qantas Signature Points Offer:

Offer commenced 27 November 2025. To be eligible for bonus Qantas Points, you must apply and be approved for a new Amplify Qantas Signature credit card before the offer is withdrawn. You will receive an initial 90,000 bonus points if you spend \$6k or more on eligible purchases within 120 days of card approval. These will be credited to your points balance within 12 weeks of meeting this spend criteria. In your second year, spend a minimum of \$6k on eligible purchases within 120 days of your card opened date anniversary, and you'll earn an additional 60,000 bonus points. These additional points will be credited to your points balance within 12 weeks of meeting the spend criteria. If you do not meet the minimum spend in the first year, you forfeit the bonus points for the first year only, however you are still eligible for bonus points in the subsequent year if you meet the minimum spend in the subsequent year during the promotional period. Eligible purchases do not include interest, fees and charges, cash, or ATM cash advances, cash equivalent transactions, gambling transactions, a purchase from or payment to a local, state or federal government or government related agency, BPAY or similar transactions (such as Post Billpay), refunds and balance transfers debited from the card account. Existing customers who currently hold an Amplify, Amplify Platinum or Amplify Signature card issued by St.George, Bank of Melbourne or BankSA, or who have held one in the last 24 months, or Credit Card Product Switches, upgrades or Westpac group staff are not eligible for this offer. This promotion may be varied or withdrawn at any time and is not available in conjunction with any other promotion.

Eligible Purchases Disclosure

Eligible purchases do not include interest, fees and charges, cash or ATM cash advances, cash equivalent transactions, gambling transactions, a purchase from or payment to a local, state or federal government or government related agency, BPAY or similar transactions (such as Post Billpay), refunds and balance transfers debited to the card account.

Vertigo:

BT 6.99% for 36m

Offer commenced 27 August 2025. The promotional balance transfer rate is available when you apply and are approved for a new Vertigo credit card before the offer is withdrawn, and request at card application to transfer balance(s) from up to 3 non-St.George, Bank of Melbourne and BankSA Australian issued credit or store cards. Your current credit card issuer must accept BPAY payments to be eligible, you can check your credit card statement for payment options. The promotional rate will apply to balance(s) transferred (min \$200 up to 80% of your approved available credit limit) for the promotional period, unless the amount is paid off earlier. Activating your card triggers the processing of the balance transfer. The applicable variable cash advance rate will apply to any unpaid balance transfer amount remaining at the end of the promotional period. St.George 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). If your account has an interest free period for purchases, to be entitled to that interest free period, you need to pay off the “monthly payment balance” listed on your

statement of account (not the full closing balance) by the relevant payment due date. This promotion may be varied or withdrawn at any time and is not available in conjunction with any other promotion.

BT 6.99% for 12 months

Offer commenced 26 March 2025. The promotional balance transfer rate is available when you apply and are approved for a new Vertigo credit card before the offer is withdrawn, and request at card application to transfer balance(s) from up to 3 non-St.George, Bank of Melbourne and BankSA Australian issued credit or store cards. Your current credit card issuer must accept BPAY payments to be eligible, you can check your credit card statement for payment options. The promotional rate will apply to balance(s) transferred (min \$200 up to 80% of your approved available credit limit) for the promotional period, unless the amount is paid off earlier. Activating your card triggers the processing of the balance transfer. The applicable variable cash advance rate will apply to any unpaid balance transfer amount remaining at the end of the promotional period. St.George 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). If your account has an interest free period for purchases, to be entitled to that interest free period, you need to pay off the “monthly payment balance” listed on your statement of account (not the full closing balance) by the relevant payment due date. This promotion may be varied or withdrawn at any time and is not available in conjunction with any other promotion.

Eligible Purchases Disclosure

Eligible purchases do not include interest, fees and charges, cash or ATM cash advances, cash equivalent transactions, gambling transactions, a purchase from or payment to a local, state or federal government or government related agency, BPAY or similar transactions (such as Post Billpay), refunds and balance transfers debited to the card account.

Existing credit card customers who held a St.George, Bank of Melbourne or BankSA in the last 24 months, are not eligible for this offer.

Cashback Disclosure Offer commenced 1 July 2025

Vertigo Supermarket & Petrol Offer 10% Cashback up to \$500

Offer commenced 1 July 2025. This cashback promotion is available when you apply and are approved for a new Vertigo credit card before the offer is withdrawn, then use it at a participating supermarket and petrol outlets within 180 days from card approval. You will receive 10% cashback on each eligible spend at a participating supermarket and petrol outlets, capped at maximum of \$500 per card account. Cashback will be paid as a statement credit to your Vertigo credit card within 90 days of each eligible spend. Your credit card account must be open in order to receive the cashback. If your card is suspended or cancelled, the credit will not be applied. Cashback is only available on one credit card account per customer. This cashback does not form part of the account's minimum monthly repayment.

Participating supermarkets and petrol outlets: Each supermarket's and petrol outlets eligibility is based on its merchant classification. While most major and many independent

supermarkets and petrol outlets are participating, those not classified in the Supermarket, Grocers and Service Station merchant categories will not be participating. Examples of supermarkets not participating include: Costco, Metropolitan Fresh and wholesaler supermarkets.

Spend Exclusions: Gift card or eGift card purchases at participating supermarkets are not counted as part of eligible spend. Eligible spend also excludes fees, cash, cash-equivalent transactions, third party payments such as AfterPay, BPAY, PayPal or PayPal equivalent.

Existing credit card customers who held a St.George, Bank of Melbourne or BankSA in the last 24 months, are not eligible for this offer.