

Corporate Mastercard

Effective 27 June 2024, we're making changes to the Corporate Mastercard Conditions of Use. These changes include some that we consider will benefit you:

- At various points, we are making changes so that where you are required to take an action, you should do it "promptly" rather than needing to do it "immediately" (clauses 20, 29, 31, 32 and 34).
- Adding that, when we assign a date to a transaction, that date will be one we consider "reasonably" appropriate (clause 11).
- In clause 9.3 ("Vouchers"), we have clarified that, while you agree that vouchers are evidence of the price of the relevant goods, you can still raise a dispute with us.
- In the "Important Words" clause, we have simplified the definition of what constitutes a "cash advance", so that it is easier to understand what types of transactions we will treat as "cash advances" and how we make that determination.

Apart from minor wording changes throughout, other changes we have made include:

- We have simplified the wording setting out how we can make changes to the interest rates (clause 18.4) and when we may cancel or suspend the Card or Card Account (clause 31).
- We are removing the separate "Principal Terms" document (that contained, among other things, details of the complimentary insurance provided with the Card) as that information is provided elsewhere.
- We have removed references to the *ePayments Code* (**Code**) as the Code does not apply to this product.
- We have simplified the GST clause (38) to say that we will tell you if GST is payable, and the relevant amount.
- We have added our right to cancel a Card or block the Card Account where we reasonably believe the use of the account has caused harm (including financial abuse) to another person.

- We have updated 'ATM', 'CDM', 'terminal or electronic banking terminal' definitions, and added 'Westpac Group' and 'Westpac Group partner ATM' definitions.
- We have consolidated most ATM channel related information under one 'ATMs' section with simplification of content in other sections.
- Providing clarification of the Foreign Tax Residency disclosure requirements. We may be required to limit the services or products we provide to you, including but not limited to not originating a service or product to you.
- Providing clarification that the order in which we process transactions can affect how they are treated, including for the purpose of applying interest charges.

These changes above are not an exhaustive list. A full set of terms and conditions as they will apply following the amendments, are available at stgeorge.com.au/businesscreditcardupdates, by calling us on 133 800, or by visiting a branch.

St.George acknowledges the Traditional Owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respects to Australia's First Peoples, and to their Elders, past and present.