

the meal entertainment card

unlocking tax-free
benefits for you

Here's how the Card works

The Meal Entertainment Card is easy to understand and use. You simply agree with your employer on an amount of your salary to be sacrificed per year, and that amount is credited to your Card in equal instalments each pay period, which can be used to pay for your meal entertainment expenses. When you use the Card to pay for these expenses, you'll enjoy the tax-free benefits available to full-time, salary packaged employees of Private Not-for-Profit or Public Hospitals and Public Benevolent Institutions.

Immediate access to your funds

You can access your funds immediately they are deposited into your Card account, or you can let them accumulate to pay for a larger expense – like a party.

No more paperwork

When you use the Meal Entertainment Card, there's no longer the need to complete and submit expense claims as well as hold onto receipts. This means you won't be waiting for your money to be reimbursed until your employer approves and processes your claims.

Apply now

To start enjoying tax-free meal entertainment, simply complete and return the attached application form to your employer.

Start enjoying tax-free benefits with the Meal Entertainment Card. To apply, simply complete and return the attached application form to your employer. If you have any questions regarding the Card or its use, please contact your employer for more information.

 **estpac**

Public Benevolent
Institution Solutions **PBI**



 **estpac**
Business

Things you should know

The information in this brochure is current as at April 2008, is general in nature and is not intended to constitute financial or taxation advice. Before making any decisions which may affect your personal taxation position, we recommend you consult an independent taxation adviser as to the implications, taking into account your individual circumstances. Fees and charges apply. Full details of all terms and conditions are available on application. These may be varied, or new terms and conditions introduced, in the future. Westpac Banking Corporation ABN 33 007 457 141. EBC017 (05/08) 132629

The Meal Entertainment Card allows you to tap into your pre-tax income – through salary sacrifice – to pay for your meal entertainment expenses on a tax-free basis.

You should refer to the policy and guidelines available from your employer on what expenses are meal entertainment expenses.

A few quick steps to tax-free meal entertainment

1

First, you will need to agree with your employer on an amount to be sacrificed from your salary per year.

2

Next, you need to complete the attached application form and return it to your employer.

3

Your application will then be submitted to Westpac for approval and processing.

4

Once your application has been processed, Westpac will issue you with a Meal Entertainment Card in your name.

The Card can only be used to pay for meal entertainment expenses. You should refer to the policy and guidelines available from your employer on what expenses are meal entertainment expenses.

Some facts you need to know

- Because the benefits of the Meal Entertainment Card are pre-funded by your employer, you can only access funds you have salary sacrificed and that have been deposited into your Card account.
- You are not permitted to spend more than the credit balance of your Meal Entertainment Card account.
- Your employer will directly deposit your salary sacrifice amount in equal instalments each pay period into your Card account.
- There is no line of credit and the Card cannot be used to obtain cash advances.
- You cannot transfer funds to other accounts or set up a periodical payment or direct debit authority using your Card account.

Furthermore, the Meal Entertainment Card is not transferable to a new employer. On resignation or termination of your employment, your employer will cancel your Meal Entertainment Card. Any unspent balance in your Card account will be returned to your employer for reimbursement to you, after PAYG tax has been deducted.



Privacy Consents and DDR Service Agreement

Protection of Your Privacy

Personal Information

I agree that the Bank and any other member of the Westpac Group (the "Parties") may exchange with each other any information about me including:

- any information provided by me in this document;
- any other personal information I provide to any of them or which they otherwise lawfully obtain about me; and
- transaction details or transaction history arising out of my arrangements with the Bank.

If the Parties engage anyone (a "Service Provider") to do something on their behalf (for example a mailing house or a data processor or a rewards program provider) then I agree the Parties and the Service Provider may exchange with each other any information referred to above.

I agree that any information referred to above can be used by the Parties and any service provider to assess my Meal Entertainment Card request, to administer and market any relevant rewards program and for account administration, planning, product development and research purposes.

I understand that I can access most personal information that the Parties hold about me (sometimes there will be a reason why this is not possible, in which case I will be told why).

I understand that if I fail to provide any information requested in this form, or do not agree to any of the possible exchanges or uses detailed above, my application may not be accepted by the Bank.

To find out what sort of personal information the Parties have about you, or to make a request for access, please contact 132 032.

The Westpac Group means Westpac Banking Corporation and its related bodies corporate which include Westpac General Insurance Limited and Westpac Financial Services Limited.

I have read, understand and agree to the Acknowledgements and Consents relating to the protection of my privacy.

DDR Service Agreement

Our commitment to you

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between Westpac Banking Corporation, User ID 249802 and you. It sets out your rights, our commitment to you and your responsibilities to us together with where you should go for assistance.

Initial terms of the arrangement

In terms of the Direct Debit Request arrangements made between us and signed by you, we undertake to debit your nominated account for any debit balance outstanding on your Meal Entertainment Card at the end of the statement period for that card.

Drawing arrangements

The first drawing under this Direct Debit arrangement may occur at the end of the first statement period immediately after issuance of my Meal Entertainment Card.

If any drawing falls due on a non-business day, it will be debited to your account on the next business day following the scheduled drawing date.

We will give you at least 14 days notice in writing via your employer when changes to the initial terms of the arrangement are made.

If you wish to discuss any changes to the initial terms, you should contact your employer. Additional information may also be obtained from Westpac Commercial Cards Service line 1300 650 107 or the PBI website www.employeebenefitcard.com.au.

Your rights

Changes to the arrangement

If you want to cancel this agreement you should notify your employer immediately, in writing, that you wish to cancel both the drawing arrangement and the Meal Entertainment Card.

Enquiries

Direct all enquiries to Westpac Banking Corporation's Commercial Card Service unit, rather than to your financial institution, and these should be made at least five working days prior to the next scheduled drawing date. All communication should include your Meal Entertainment Card number.

Disputes

- If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting the Commercial Cards Service unit on 1300 650 107
- You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing.

Your commitment to us

It is your responsibility to ensure that:

- your nominated account can accept direct debits (your financial institution can confirm this); and
- that on the drawing date there are sufficient cleared funds in the nominated account; and
- that you advise us if the nominated account is transferred or closed.

If your drawing is returned or dishonoured by your financial institution the value will be processed to your employers account.

To the maximum extent permitted by law, the Bank disclaims all responsibility and liability, whether for negligence or any other cause of action, in relation to the DDR Service Agreement and any use or reliance which you may make or place upon it.