

# \$50 Cashback Easy Transaction Account Meta Promotion

## Terms and Conditions

Earn up to \$50 cashback promotional offer is available when a new Bankwest Easy Transaction Account is opened via <https://www.bankwest.com.au/personal/bank-and-save/lp/cashback-offer> between 15 October 2024 and 6 December 2024 by 6:00pm AWST and the below conditions are met:

- Customers must not have held (either in your own name or jointly) any 'Bankwest Transaction Account' in the previous 12 month period from the date of account opening. In the case of joint accounts, all account owners must meet this condition to be considered eligible for the promotion.
- To earn \$25 cashback for each 30-day period commencing from the Account Open Date, for 2 consecutive periods, you need to make 5 'settled' (fully processed and not pending) 'eligible purchases' for each 30-day period. For example, if the Account was opened on 24 October 2024, the following periods would apply: 24/10/24 – 22/11/24 and 23/11/24 – 22/12/24 in which the customer will need to make 5 settled purchases for each 30-day period. A maximum of \$50 cashback is payable, i.e. \$25 for each 30-day period.

The cashback payment will be credited to the Easy Transaction Account within 30 days from the end of the qualifying 30-day period, providing the Bankwest Easy Transaction Account is still open at the time of crediting.

You will be ineligible for any cashback payment if your account is closed or reopened, switched to another Bankwest Transaction or Savings Account or the account is considered not to be in 'good standing' at any time prior to the cashback being credited to your account.

If the required 'eligible purchases' condition is not met for a 30-day period, you are still eligible to participate in subsequent periods, providing all other eligibility criteria is met. For example, if you do not meet the required 'eligible purchases' condition in the first 30-day period, you would be eligible to participate in the second 30-day period left of the promotion.

Limit of one promotion, up to a maximum \$50 cashback. Only available on one Easy Transaction Account opened during the promotional period. \$50 cashback maximum applies for jointly held accounts.

Bankwest reserves the right to amend or withdraw the promotion at any time.

## Definitions

In these promotional Terms and Conditions, unless the context otherwise requires:

**Account Open Date** refers to the date your Account has been opened by the Bank.

**Bankwest Transaction Account** refers to Easy Transaction Account, Bankwest Qantas Transaction Account, Retirement Advantage Account, Offset Transaction Account, or other off-sale transaction accounts such as Complete Transaction Account and Staff Complete Transaction Account.

**Eligible purchases** are defined as purchases made with your linked Bankwest Platinum Debit Mastercard but exclude cash withdrawals; cash-out transactions at any merchant; payments and transfers from the Account (for example, BPAY, Internal Transfers, Pay Anybody and Faster Payments); direct debits; gaming, lottery or gambling transactions; purchases / transactions that are subsequently refunded to the account; and fraudulent transactions.

**Settled purchases** are defined as transactions that have been finalised by the merchant and posted to your statement. 'Authorisation Only' transactions are not fully processed and are considered as pending transactions. The date the transaction settles may differ from the day the purchase/transaction was performed.

**Good standing** refers to accounts that have been operated in a manner we reasonably consider is consistent with the Terms and Conditions for the Bankwest Easy Transaction Account. For example, accounts that are not overdrawn or have no restrictions in place.

## Frequently Asked Questions

### How are the 30-day periods calculated?

The first 30-day period will commence from the date your account is opened, then the second 30-day period commences directly after the first has ended. For example if the Account was opened on 24 October 2024, the following two 30-day periods would apply: 24/10/24 – 22/11/24 and 23/11/24 – 22/12/24. The 30-day period differs from a calendar month. A calendar month is defined as one of the months named on the calendar and runs from the first day to the last day of the month.

### If I make 5 purchases in the first 30 days, but only 2 in the second 30 days, will I still be eligible to earn a cashback?

Yes, providing you meet the eligibility criteria, you will earn \$25 cashback for the first 30 days only. The 5 eligible and settled purchases are required for each 30-day period. Not

meeting the required number in one period will not exclude you from participating in any other period.

### **When will I be paid my cashback?**

If you have qualified to receive a cashback, it will be paid to your account within 30 days from the end of the qualifying period, i.e. if you are required to make your 5 eligible purchases by 28 November (the end of your 30-day period) your cashback will be paid by 28 December.

### **How do I make purchases when I haven't received my physical card yet?**

It can take a few business days for a physical card to arrive in the post. While you wait, you can use a digital version of your card to make payments online or pay in-store with your smartphone or wearable device.