




CREDIT CARDS AND PERSONAL FINANCE.

Credit cards
Personal loans
Overdrafts





We all have
different
plans in life.

**At Bank of Melbourne, our
commitment to you starts
with a conversation, not a
series of products.**

Whatever stage you're at in life, we'll work with you to build a financial solution to help you achieve your goals. As your life changes, we'll be there to help you remain on track.

If you're ready to talk about choosing the right Bank of Melbourne credit card or personal loan for you, we're ready to listen.

Your personal
finances,
your way.

**We all have our preferred
way of managing
everyday things.**

At times, you may want to look beyond the everyday. An opportunity to enjoy the finer things life has to offer.

Then there are those once-in-a-lifetime goals that tend to get pushed further down the list. They may be closer than you think.

From the everyday to the 'one day', we could help you achieve your personal financial goals to give you what you want, now.

**To talk about the right personal
finance for you, drop into your local
branch or call 13 22 66.**

Choose personal finance from a better bank.

Why sign up to be a Bank of Melbourne customer? Here are a few reasons.

We'll work hard to earn your trust. We'll get to know you and what's important to you. And the best people to advise you are often those closest to you.

We make more decisions here. We don't like to handball. That means quick response times when you apply for a credit card or personal loan. So you could be on your holiday, upgrading your car or whatever you have planned, sooner.

We live where you live. We share an interest in seeing those in our neighbourhood succeed.

We recognise local loyalty. With us, loyalty really does count. The broader your portfolio, the more you could benefit.

For the detail on credit cards and personal loans

- ▶ **credit cards go to pages 6-15**
- ▶ **personal loans go to pages 16-21**

Five good reasons to go with a Bank of Melbourne credit card.

Bank of Melbourne is all about giving you great service and products. If you choose one of our credit cards, here are a few extra things that will come with it.

Peace of mind

All Bank of Melbourne credit cards come with the security of CHIP technology, 24/7 Falcon® fraud protection and more. Plus, you can easily dispute a credit card transaction via Internet or Mobile Banking. Bank of Melbourne Terms and Conditions for Internet Banking and Phone Banking applies.

Convenience

You can use our credit cards at millions of locations worldwide, including BankSA, St.George and Westpac ATMs.

Easy access

Bank of Melbourne Internet Banking¹ and Mobile apps make managing your accounts fast, easy and flexible – whenever and wherever it suits you. Call 13 22 66 or ask in branch to get started.

Handy tools

You can use our SMS and email alerts and tools like Quick Balance² to stay on top of your card use, account balance, deposits, purchases and more – 24/7. Download the Bank of Melbourne Mobile Banking App to use the Quick Balance today.

Speedy payments

Simply wave your Visa payWave card against the contactless terminal and pay for purchases under \$100, with no need to enter a PIN.

LOW RATE CREDIT CARDS.



These credit cards are designed to help you save on interest, and there are two to choose from.

Plus, if you transfer the balance from a non-Bank of Melbourne, St.George or BankSA credit card over to your new card when you apply, you could start saving right away.

Vertigo

Love to shop? Or do you simply find it handy to pay your monthly bills with a credit card? Vertigo could be the card for you.

- Enjoy a low rate on purchases (a higher rate applies to cash advances).
- Get up to 55 days interest free on purchases when you pay your closing balance (including any balance transfer amounts) by the statement due date each month.
- You can use our credit cards at millions of locations worldwide.
- Use Visa payWave for purchases under \$100.
- Link it to your other Bank of Melbourne cards for all-in-one card access.
- Add one additional cardholder³ for no extra cost.
- Minimum credit limit: \$500



Vertigo Platinum

This great value low rate card gives you all the benefits of Vertigo, plus:

- 24/7 Visa Platinum Concierge⁴.
- Complimentary Travel Insurances⁵;
 - Up to 6 months complimentary Overseas Travel Insurance
 - Transit Accident Insurance
- Complimentary Shopping Insurances⁵;
 - Up to 4 months Purchase Cover on most new items
 - Extended Warranty of up to 12 months
- Domestic Interstate Flight Inconvenience Insurance⁵
- Price Guarantee Cover⁵
- Add up to three additional cardholders³ for no extra cost.
- Minimum credit limit: \$6,000

REWARDS CREDIT CARDS.



Make the most of your purchases by earning points and taking advantage of everything your card has to offer.

Amplify

Amplify credit cards are all about choice - allowing you to choose the right card and rewards program for you and your family. It's nice to know you're getting something back on your purchases with:

- Uncapped points earning potential with Amplify Points⁶ or Qantas Points⁷
- Visa payWave for purchases under \$100
- Add one additional cardholder³ for no extra cost
- Get up to 55 days interest free on purchases when you pay your closing balance (including any balance transfer amounts) by the statement due date each month
- Minimum credit limit: \$1,000

POINTS EARN RATES	AMPLIFY	
	Amplify Points	Qantas Points
<i>\$1 spent on eligible purchases</i>		
Australian merchants	1	0.5
Overseas merchants	1	0.5



Amplify Platinum

Enjoy uncapped points earning potential and multiple ways to boost your points balance. From spending abroad to premium insurance benefits, Amplify Platinum offers all the benefits of Amplify, plus:

- Competitive annual fee
- Double points on international spend
- A range of complimentary insurance covers, including:
 - Up to 3 months complimentary Overseas Travel Insurance⁵
 - Up to 12 months complimentary Extended Warranty Insurance⁵
 - Up to 3 months complimentary Purchase Protection Insurance⁵
- 24/7 Visa Platinum Concierge⁴
- Minimum credit limit: \$6,000

POINTS EARN RATES	AMPLIFY PLATINUM	
	Amplify Points	Qantas Points
<i>\$1 spent on eligible purchases</i>		
Australian merchants	1	0.5
Overseas merchants	2	1





Amplify Signature

Exclusive offers and privileges are all the better when you can share them with the people closest to you. Enjoy all the benefits of Amplify Platinum, plus:

- Our highest points earn rate and uncapped points earning potential
- Be rewarded with bonus points on your birthday⁸ that amounts to 10% of your total points earned in the previous year*
- A range of complimentary insurance covers including:
 - Up to 6 months complimentary Overseas Travel Insurance⁵
 - Up to 12 months complimentary Extended Warranty Insurance⁵
 - Price Guarantee Cover⁵
- Two complimentary airport lounge passes each year⁹
- Automatic membership to the Visa Luxury Hotel Collection
- 24/7 Visa Signature Concierge⁴
- 24/7 Amplify Signature Priority Service line
- Minimum credit limit: \$15,000

POINTS EARN RATES	AMPLIFY SIGNATURE	
	Amplify Points	Qantas Points
<i>\$1 spent on eligible purchases</i>		
Australian merchants	1.5	0.75
Overseas merchants	3	1.5

*The first birthday bonus will be calculated from the day of card approval to the day prior to the Account Owners birthday.

Your choice of rewards programs.

Amplify Rewards

If you choose to link your chosen Amplify credit card to Amplify Rewards, you'll earn points on all eligible purchases. This includes everything from groceries to petrol, travel, dining, homewares and more.

Plus, if you spend with any of our Amplify Rewards Bonus Partners¹⁰, you'll earn bonus points to help your points balance keep climbing faster.

Redeeming Amplify Points

Whether it's entertainment, travel or technology you're looking for, you will be able to redeem your Amplify Points for the reward of your choice. You can select from a fantastic range of products and services from leading brands across a variety of categories on the Amplify Rewards website⁶.

Planning your holidays with Amplify Travel

Through Amplify Travel¹¹, you can use your Amplify Points to book domestic and international flights on any airline, as well as accommodation, holiday packages and even car hire.

Amplify Qantas

If you choose to link your chosen Amplify credit card to Amplify Qantas, please ensure you provide us with your Qantas Frequent Flyer membership number and we'll do the rest. Also earn one additional Qantas Point for every dollar you spend on selected Qantas products and services¹³.

Earning Qantas Points

Your Qantas Points will be transferred to your Qantas Frequent Flyer account after the end of each month's statement cycle. Details of how many Qantas Points are transferred can be found on your monthly Amplify statement. You can also keep track of your Qantas Frequent Flyer account online⁷.

Your choice of Qantas frequent flyer rewards

Qantas Points can be redeemed for an extensive range of rewards through the Qantas Frequent Flyer program, including Award Flights to over 750 destinations.

No Annual Fee credit card.

If you want all the latest convenience features in a card, but without the annual fee, a Bank of Melbourne No Annual Fee credit card is your best-of-both-worlds fix.



No Annual Fee

Bank of Melbourne's No Annual Fee credit card means you can enjoy the freedom and security of a credit card, without paying an annual fee.

- Get up to 55 days interest free on purchases when you pay your closing balance (including any balance transfer amounts) by the statement due date each month.
- You can use our credit cards at millions of locations worldwide (wherever Visa is accepted).
- With Visa payWave, purchases under \$100 can be made at participating merchants with a simple wave of your card.
- Link it to your other Bank of Melbourne accounts for all-in-one card access.
- Add up to three additional cardholders³ for no extra cost.
- Gives you the confidence of knowing you can access credit, when you need it.
- Minimum credit limit: \$500

How do they compare?

	Annual fee	Interest-free days on purchases	Linked to your choice of Rewards program	Link to St. George transaction and savings accounts	Higher credit limit	24-hour lost and stolen credit card support	Worldwide access	Worldwide emergency replacement service if lost or stolen	Balance transfer	ATM, EFTPOS and BPAY® access	Additional card(s) at no extra cost	Premium features										
												24-hour Personal Concierge service	Overseas travel insurance	Purchase cover	Extended warranty	Best price guarantee	Rental vehicle excess insurance	Domestic flight inconvenience insurance	Complimentary lounge passes	Visa Luxury Hotel Collection	Birthday points bonus	
 Vertigo	\$55	Up to 55 days		✓		✓	✓	✓	✓	✓	1											
 Vertigo Platinum	\$99	Up to 55 days		✓	✓	✓	✓	✓	✓	✓	3	✓	✓	✓	✓	✓	✓	✓				
 Amplify	\$79	Up to 55 days	✓	✓		✓	✓	✓	✓	✓	1											
 Amplify Platinum	\$99	Up to 55 days	✓	✓	✓	✓	✓	✓	✓	✓	1	✓	✓	✓	✓							
 Amplify Signature	\$279	Up to 55 days	✓	✓	✓	✓	✓	✓	✓	✓	1	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
 No Annual Fee	\$0	Up to 55 days		✓		✓	✓	✓	✓	✓	3											



A personal loan that's very personal.

That bigger car you need for your growing family, or the week in Paris you've promised yourself for years – whatever your goals or dreams, we have the personal finance solution that could make them a reality.

Consolidate and save interest. Life is busy enough without having to juggle multiple debts. For less running around, less paperwork and fewer payment due dates to remember, talk to us about your options.

Personal loans.

Unsecured Personal Loan

You could borrow between \$3,000 and \$40,000 with your choice of a fixed or variable rate. Put that money towards whatever you like, or use it to consolidate your debts¹³.

Secured Personal Loan

Time for a new car? Talk to us about arranging the best solution we offer to help you upgrade. You could select from a variable or fixed interest rate and borrow between \$3,000 and \$80,000 for a new or used car.

Variable Interest Rate	Fixed Interest Rate
Make extra repayments	Certainty of repayments
Redraw on additional repayments you've made	No impact on you when interest rates change
The interest rate may change during the loan term	Helps make budgeting easier

Get Set Loan

Get Set for a personal loan that's flexible and convenient.

School fees, overdue kitchen renovations, turning the backyard into a back garden - life doesn't wait for you to get your finances sorted. With a Get Set Personal Loan, life could get easier with easy access to your available credit limit¹³.

Overdraft.

Prepare for the unexpected with a Personal Overdraft.

Most of us have multiple automatic payments which can make it difficult to keep track of your balance. That could lead to an accidental or unavoidable shortfall on your Bank of Melbourne transaction account. That's where we come in.

Our unsecured overdraft works just like a credit line that could provide you with easy access to approved funds wherever and whenever you need them¹³.

Flexibility and more

With our unsecured Personal Overdraft, you can access between \$500 and \$20,000 with no fixed term and no establishment fee. Access the extra approved funds you need and only pay interest on the money you use. However, the amount outstanding is payable on-demand if requested¹³.

Apply for an
overdraft
up to
\$20,000.

Credit protection.

Get Set Protect

You've got your Get Set Loan, but what if something happened and you were unable to make your repayments? If the unexpected happens, consider how Get Set Protect insurance could help make life a whole lot easier¹⁴.

Personal Credit Protect

We all want security and protection against the unpredictable. Distributed by Bank of Melbourne, Personal Credit Protect helps ensure your personal loan repayments are taken care of if you're ever unable to make them due to illness or worse¹⁴.

Compare our personal loans.

	Unsecured Personal Loan	Secured Personal Loan	Get Set Loan	Unsecured Personal Overdraft
Interest Rates Check out bankofmelbourne.com.au or come in and see us				
Interest rate type	Fixed or variable	Fixed or variable	Variable	Variable
Loan Terms available				
Variable	1-7 years	1-7 years	Ongoing line of credit	Ongoing line of credit
Fixed terms	1-5 years	1-5 years	n/a	n/a
Loan Amounts available				
Minimum - maximum	\$3,000 - \$40,000	\$3,000 - \$80,000	\$5,000 - \$50,000	\$500 - \$20,000
Fees Check out bankofmelbourne.com.au/personalloanfeeandcharges or come in and see us				
Establishment fee	✓	✓	✓	✗
Monthly administration fee	✓	✓	✓	✓
Fees on early repayments	Break costs may be payable on a fixed rate personal loan	Break costs may be payable on a fixed rate personal loan	n/a	n/a
Features				
Redraw facility ¹⁵ (only available for Variable Rate Loans)	✓	✓	✗	✗
Optional Visa Debit Card	✗	✗	✗	✓
Optional cheque book	✗	✗	✗	✓
Repayments Check out bankofmelbourne.com.au or come in and see us				
Frequency	Weekly, fortnightly or monthly	Weekly, fortnightly or monthly	\$50 or 1.25% of the outstanding balance plus the monthly interest charge and administration fee (whichever is higher)	Repayments on-demand. Over-limit amounts repayable immediately
Optional loan insurance available	✓	✓	✓	✗

The Detail.

This brochure was correct when we wrote it on 30 September 2015. Things such as product features, terms and conditions, fees and charges and interest rates may change. All applications are subject to Bank of Melbourne lending criteria. It's important that you read about all the terms and conditions and fees and charges of any product or service before making a decision. We haven't had the chance to take your personal financial circumstances into consideration when we prepared this.

1. INTERNET BANKING & MOBILE BANKING: Read the terms and conditions at bankofmelbourne.com.au before making a decision and consider whether the product is appropriate for you.
2. QUICK BALANCE: Email alerts are free. SMS alerts cost 25c each. To use Quick Balance, download the Bank of Melbourne Mobile Banking App from the App Store or Google Play. Internet connection required. Check with your mobile or internet service provider about download data charges.
3. ADDITIONAL CARD: Additional credit card(s) can be issued on the primary cardholder's credit card account to any nominated person 16 years or over. All transactions using the additional credit card will be the responsibility of the primary cardholder
4. CONCIERGE: Visa Platinum/ Visa Signature Concierge ("Concierge") is serviced by a third party supplier. By accessing or using the Concierge, or attempting to do so, you are deemed to have understood and agreed to the terms of usage.
5. COMPLIMENTARY INSURANCE: QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 has issued an insurance group policy to Westpac Banking Corporation ABN 33 007 457141 which allows eligible Bank of Melbourne account holders and cardholders to claim under it as third party beneficiaries. The terms, conditions, limits and exclusions, of the group policy, are set out in the Credit Card Complimentary Insurance Terms and Conditions, which may be amended from time to time. Westpac does not guarantee the insurance. You can get a copy of the policy booklet by calling 13 22 66 or download it from bankofmelbourne.com.au
6. AMPLIFY REWARDS: Earn Amplify Points through the use of an Amplify Card as set out in the Amplify Rewards Terms and Conditions. Points are not earned on cash advances and balance transfers or in other specified circumstances. Minimum 3,000 Amplify Points is needed to redeem for any reward. Specific conditions may apply to the redemption of particular rewards. Refer to amplify.bankofmelbourne.com.au
7. AMPLIFY QANTAS: Earn Qantas Points as set out in the Amplify Qantas Terms and Conditions. Qantas Points are not earned on cash advances and balance transfers or in other specified circumstances. You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points. Membership and Qantas Points are subject to the terms and conditions of the Qantas Frequent Flyer program. A joining fee usually applies, but for a limited time Bank of Melbourne has arranged for this to be waived for new Amplify cardholders who are not already members and who choose to link their card to Amplify Qantas (limit of one complimentary membership per new account). For more information on the Qantas Frequent Flyer program visit qantas.com/frequentflyer or call 13 11 31.
8. BIRTHDAY BONUS: Birthday bonus is calculated over a period of 12 months, on the number of Amplify Points or Qantas Points (excluding bonus points), earned on purchases charged to the Card Account from the day of the Account Owner's birthday to the day prior to the Account Owner's birthday, other than the first Birthday bonus which will be calculated from the day of Card approval to the day prior to the Account Owner's birthday. The Account Owner will receive ten percent of the points earned during the Birthday bonus calculation period which will be credited to the Card Account within 4 weeks of the Account Holder's birthday. For Joint accounts the first listed Account Holder's birthday is used for the calculation. The Birthday bonus can be accessed by all Account Owners.

9. AIRPORT LOUNGE PASSES: Amplify Rewards and Amplify Qantas each offer airport lounge passes. Cardholder's are only eligible for lounge passes offered for their selected rewards program and conditions apply. Lounge passes are subject to expiry. Priority Pass is offered to Amplify Rewards Cardholders, who must enrol via bankofmelbourne.com.au/amplifysignature. For full details visit prioritypass.com/Conditions-of-use.cfm. Qantas Club Lounge Invitations is offered to Qantas Rewards Cardholders who must enrol via bankofmelbourne.com.au/amplifysignature. Access and use is subject to Qantas Club Rules. For full terms and conditions visit qantas.com/qantasclub and some exclusions apply.
10. BONUS PARTNERS: Amplify bonus points are earned on purchases made at participating Bonus Partners, outlets are listed at amplify.bankofmelbourne.com.au
11. AMPLIFY TRAVEL: Amplify Travel gives you access to most major domestic and international airlines within and from Australia and their connecting partner airlines. As with booking through a travel agent, in certain circumstances seats may not be available on the airline or flight of your choice at the time you wish to travel. Terms and conditions apply. For further details call Amplify Travel on 1300 600 266.
12. QANTAS SERVICES: Selected Qantas products and services are Qantas passenger flights (with a QF flight number) purchased on the Qantas merchant account, i.e. directly from Qantas and Qantas Frequent Flyer and Qantas Club membership joining and annual fees. Excludes Jetstar, Qantas Holidays and Qantas branded non-airfare products.
13. PERSONAL LOANS, PERSONAL OVERDRAFTS AND GET SET LOANS operate in slightly different ways; check out all the details at bankofmelbourne.com.au
14. PERSONAL CREDIT PROTECT AND GET SET PROTECT INSURANCES Bank of Melbourne distributes the Personal Credit Protect and Get Set Protect insurances under Westpac's AFSL only as agent for Swann Insurance (Aust) Pty Ltd ABN 80 000 886 680 AFSL 238292 and St George Life Limited ABN 88 076 763 936 AFSL 240900 (Insurers) and not as your agent. Bank of Melbourne will receive a commission of up to 20% of the premium (excluding government charges and taxes) from the Insurers. Each of the Insurers is liable to you for the insurance cover that they singly provide. Westpac is not the issuer of these insurances and does not guarantee any of the obligations of the Insurers. Read the relevant Product Disclosure Statement, available at bankofmelbourne.com.au, to see if this insurance is right for you.
15. REDRAW FACILITY: Redraw requests are subject to approval. Minimum redraw amount \$500 and a redraw fee applies for each approved request. Other fees and charges may be payable.

The information in this brochure is of a general nature only, and is subject to change without notice. Bank of Melbourne suggests that you seek appropriate independent financial advice before acquiring financial products. Fees and charges apply to the credit products mentioned in this brochure. Full details of all applicable terms and conditions are available on request. These may be varied or new terms and conditions may be introduced in the future. All applications for credit are subject to Bank of Melbourne's normal lending criteria. Unless otherwise stated, products are only available in Australia. Information current as at 30 September 2015.

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Can't wait to apply?

To talk about the right personal finance for you,

Drop into your local branch

Call 13 22 66

Follow us on   

bankofmelbourne.com.au

When you're ready to apply, it would be helpful if you could bring:

- ✓ Two forms of ID from the list at bankofmelbourne.com.au
- ✓ Your two most recent payslips
- ✓ If you're self-employed, your most recent Full Year Personal Tax Assessment Notice
- ✓ Details of your assets, savings and investments
- ✓ The limits, balances owing and your share of repayments on your existing credit cards, store cards, personal loans and mortgages

