

Gambling and financial difficulty support

Westpac



Easy English

Hard words



This guide has some hard words.

The first time we write a hard word

- the word is in **blue**
- we write what the hard word means.

You can get help with this guide



You can get someone you trust to help you

- read this guide
- know what this guide is about
- find more information.



About this guide



This guide is from Westpac.



This guide is about **gambling** and **financial difficulty** support.



Gambling is when you spend money and

- try to guess which sports team will win



- try to guess which horse will win a race



- play on a pokie machine



- play online games to win money.



Financial difficulty means money problems. We also call money problems financial hardship.



We want to make sure you can get help if you are in financial difficulty.



Gambling can be fun for many people.



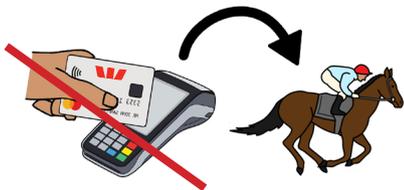
Gambling more money than you can afford can lead to financial difficulty.



Financial difficulty from gambling can affect many people in your life.



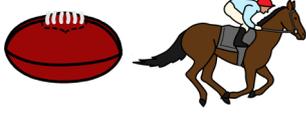
To protect your money, you can put a **gambling block** on some Westpac credit and debit cards.



A gambling block means a payment will be **declined** if you try to use the cards for some types of gambling.

Declined means the bank says **no** to the payment.

Westpac's gambling block



The gambling block will stop some payments for

- sports bets



- casino games

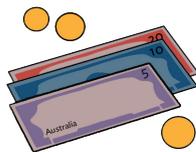


- online gambling.

The gambling block will **not** stop all gambling payments.

For example, you can still

- take out cash



- use BPAY for payments.



You can ask us to put the gambling block on your Westpac cards.



If you are under 18 years old there is an automatic gambling block on your Westpac debit cards.



We take this off when you turn 18 years old.



Go to our website for more information.

[westpac.com.au/personal-banking/credit-cards/manage/gambling-preference](https://www.westpac.com.au/personal-banking/credit-cards/manage/gambling-preference)

How to start the gambling block

You can start to use the gambling block on your credit or debit cards



- on the Westpac Mobile Banking app

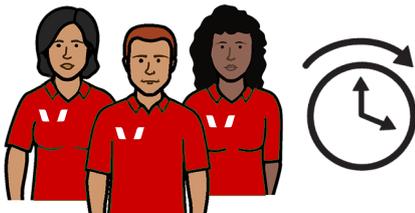


- in online banking.



You can also call our Customer Care team.

Call 132 032



You can call the Customer Care team from 8 am to 8 pm Sydney time.

You can call on any day of the week.

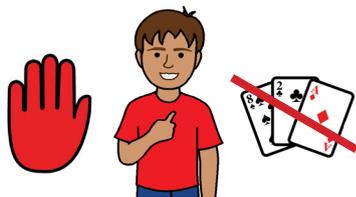
How to stop the gambling block



You can stop the gambling block on your credit or debit card at any time if you are over 18 years old.



Only the primary cardholder or the person who has to pay the bill can stop the gambling block on credit cards.



You **cannot** stop the gambling block if you are under 18 years old.



You can stop the gambling block on your credit or debit cards in online banking.

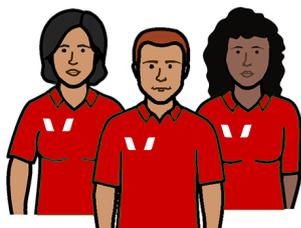


You can call our Customer Care team.

Call 132 032

It may take up to 2 business days to stop the block.

Financial difficulty support



You can get help from our Priority Assist team if you are in financial difficulty or are worried about the money you owe to Westpac.



Call 1800 063 509

Gambling support



You can get free and confidential support if you are affected by gambling.



Chat to a counsellor online.

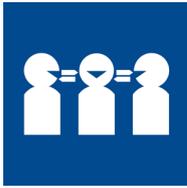
gamblinghelponline.org.au



Speak to a counsellor at Gambler's Helpline.

Call 1800 858 858

You can get help to talk to us



If you do **not** speak English you can call us and ask for an **interpreter**.



Call 132 032

An interpreter gives your message from one language to another.

For example

- English to Auslan
- English to Mandarin.



**National
Relay
Service**

If you need help to speak or listen you can use the National Relay Service to contact us.

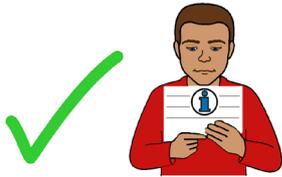


Call 1800 555 660

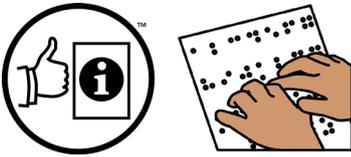
Website

communications.gov.au/accesshub/nrs





We can help you with information that is **accessible**.



Accessible means

- you can get the information in different ways
- everyone can understand the information.



Call us to ask about our accessible information.



Call 132 032



Go to our website to find accessible information.

westpac.com.au/web-accessibility

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