

BALANCE TRANSFER FORM

Transfer balances from your other credit, charge or store cards to your Aussie Credit Card.

A. Your details (the credit card you would like to transfer your balances to)

Your Account Name (exactly as it appears on your Aussie Credit Card)

Your Aussie Credit Card Account Number

B. Balance you would like to transfer (the credit, charge or store cards you would like your balances transferred from)

Card 1 - Name on card (eg. AB Smith)

Card issuer (eg. Westpac)

Card Number

Amount to be transferred

Card 2 - Name on card (eg. AB Smith)

Card issuer (eg. Westpac)

Card Number

Amount to be transferred

C. Conditions of your balance transfer

- You can transfer any outstanding amount of \$100 or more from cards held at banks, other financial institutions and store cards.
- We cannot accept a balance transfer:
 - from other Aussie Credit Card accounts;
 - from credit cards issued outside Australia;
 - if the balance on your Aussie Credit Card has reached or exceeded 95% of the available credit limit;
 - if you are in default on any existing Aussie Credit Card account;
 - if the other account named in your application is in default at the time the application is received.
- If the balance transfer you request will cause you to exceed your Aussie Credit Card limit, we will process up to 95% of the limit on your Aussie Credit Card.
- Your balance transfer request will only be processed once you have activated your card. You can do this by calling 1800 225 143.
- Interest applies to the amount of the balance transfer from the date we process your request.
- Payments to your Aussie Credit Card will be applied to balance transfer amounts as detailed in the 'Application of payments' section in your 'Aussie MasterCard Conditions of Use'.
- You (or the account holder) must continue to make payments to your nominated account(s) while the balance transfer application is being processed and towards any remaining balance once the transfer is complete. Most payments to your nominated account will be completed within three working days from the time we receive your request.
- Where you are not the owner of the nominated account(s), you must ensure the owner(s) consents to the request.
- Performing a balance transfer does not close your account(s) at other financial institutions.
- In accordance with the Privacy Act 1988, we, and our subsidiaries will use your information to process this balance transfer request. You may obtain access to your information by calling 1300 660 841. When you are not the owner of a nominated account, you agree to inform the relevant person(s) of this use of and access to their information.

D. Your signature

I authorise you to transfer the nominated amount/s of the card account/s in Section B to my Aussie Credit Card account.

I acknowledge that I have read and agree to the Conditions of your balance transfer.

Signature of Cardholder

Date (dd/mm/yyyy)

'We', 'us', 'our' and 'the credit provider' mean Australia and New Zealand Banking Group Limited ABN 11 005 357 522.

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About Balance Transfers

Transferring balances from other credit card accounts to my Aussie Credit Card

What is a balance transfer?

Balance transfers are a great way to consolidate your credit, charge or store cards or get a better deal on amounts you owe on more expensive cards. A balance transfer is when you rollover an outstanding balance from a non-Aussie Credit Card, charge or store card account to your Aussie Credit Card. You can transfer the balance from more than one credit, charge or store card.

What are the advantages of a balance transfer?

A balance transfer can help you simplify your finances. By transferring your balances to one card and closing your other card accounts, your money will be easier to manage because you will have just one monthly statement and one monthly payment.

Plus, when you transfer balances from high interest credit, charge or store cards to an Aussie Credit Card that has a lower interest rate, you can clear your debt faster, and save interest at the same time.

How much can be transferred?

You can transfer amounts more than \$100 and up to 95% of your available Aussie Credit Card limit. If you request a higher amount we will process part of the balance up to 95% of your credit limit.

You can apply to increase your credit limit if you have been with us for 12 months simply by calling 1800 225 634. Approval for a credit limit increase is subject to the normal credit approval criteria.

Do we arrange for the other card(s) to be closed?

No. Once we have paid or part-paid the balance on your other card, it's your choice whether you close that card. Remember, the original account will stay open until you close it with your financial institution.

How long does it take to transfer a balance?

It usually takes us up to 5 working days to process your request but if you haven't used your Aussie Credit Card yet, you will need to make sure it is activated. You can do this by calling us on 1800 225 143.

So how do I transfer my other credit card(s) balances to my Aussie Credit Card?

Call us on:

1300 660 841

or fill out the form overleaf and post it to (no stamp required):

Aussie Credit Cards

Reply Paid 79929

Locked Bag 2905

Collins Street West VIC 8007

or fax it to:

1800 183 100