

Balance Transfer Request

YOUR ST.GEORGE CREDIT CARD DETAILS

Account Holder Name

St.George Credit Card Number

Transfer balances from your other credit/store cards to your St.George Credit Card

NON-ST.GEORGE CREDIT CARD DETAILS

1. Account Name

Card number

Financial Institution Name or Store Account Name

Amount to be transferred (minimum of \$200)

\$

2. Account Name

Card number

Financial Institution Name or Store Account Name

Amount to be transferred (minimum of \$200)

\$

Please confirm your agreement

You have read the Balance Transfer Terms and Conditions below. You agree that you are responsible for the balance outstanding on your St.George Credit Card Account as a result of the balance transfer authorised above and that the balance transfer must not exceed 80% of the available credit on your St.George Credit Card Account on the date of the transfer.

Signature of Account Holder 1

Signature of Account Holder 2

*Please note: applicable to personal cards only.

Date

Date

BALANCE TRANSFER TERMS AND CONDITIONS

- If your account has an interest free period for purchases, to be entitled to that interest free period, you need to pay off the 'Monthly Payment Balance' listed on your statement of account (not full closing balance) by the relevant payment due date.
- After any stated special promotion period any outstanding balance transfer will attract your card's standard cash advance rate.
- You can transfer any outstanding amount of \$200 or more, up to 80% of your available St.George Credit Card limit. On the day of processing your balance transfer request, if your requested transfer amount will exceed 80% of your available credit limit, we will transfer less than the amount requested, up to 80% of the credit limit available on your card.
- St.George can refuse any application for a balance transfer, including if the account to which the balance is to be transferred is in default of its Conditions of Use e.g. is over limit or minimum payment is overdue or if that account has a history of being out of order.
- St.George will refuse any application for balance transfer if your other Card Account is not in good order.
- St.George will transfer the amount(s) requested, subject to the conditions of use of the St.George Credit Card.

- You must continue to make payments on your other Card Account in accordance with that account terms and conditions. There can be delays in processing balance transfers.
- St.George is not responsible for any overdue payment or interest incurred on your other Card Account.
- St.George will not cancel your other Card Account(s). If your aim is to pay down your balances and reduce the number of credit cards you hold, it may be helpful to cancel your old card account(s) once the balance transfer is complete so you don't use them to accrue more debt. You can cancel a credit card online or over the phone (although you will still be liable to pay off any balance).
- Balance transfers will only be processed from and to active accounts.
- There is no interest-free period for balance transfers. Interest is charged on transferred amounts from the date St.George debits your account.
- St.George cannot accept transfers from other St.George Credit Card Accounts.
- Balance transfers can only be made from Australian issued credit or store cards other than St.George Credit Card Accounts. St.George will not accept the transfer of balances of loans or overdrafts or of balances from business card accounts.
- Payments made to your credit card account, including to any balance transfer amount, will be made as set out in your St.George Credit Card Conditions of Use and St.George Amplify Business Credit Card Conditions of Use.



Mail:
Group Card Services
Reply Paid 1518, Adelaide SA 5001



Branch:
Hand in at any St.George Bank branch

PRIVACY

Our privacy policy is available at stgeorge.com.au or by calling **13 33 30** for personal cards and **133 800** for business cards.