

Balance Transfer Request



St. George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

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

 X

Date

 / /

Signature of Account Holder 2 (if joint account*)

 X

*Please note: applicable to personal cards only.

Date

 / /

BALANCE TRANSFER TERMS AND CONDITIONS

- If you have interest-free days on your account you will not be eligible for interest-free days until the balance transfer amount is paid in full.
- 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 close your other Card Account(s).
- 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



Fax:
(02) 9995 8131



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.