

# Balance Transfer Request

**Request to transfer amounts from a non St.George, Bank of Melbourne, BankSA card at 6.99% p.a. for 12 months (0% establishment fee) to your existing St.George credit card.**

## 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. Any balances remaining upon expiry will revert to the variable cash advance rate.

Signature of Account Holder

Date

## BALANCE TRANSFER TERMS AND CONDITIONS

1. These balance transfer (BT) terms and conditions apply to your BT along with the St.George credit card terms and conditions.
2. We do not accept transfers from St.George, BankSA and Bank of Melbourne credit card accounts. We also do not accept requests for balance transfers from business or international credit card accounts, loans or overdrafts.
3. You can transfer amounts of \$200 or more from up to 2 credit cards (the Other Card Accounts), up to 80% of the available credit on the credit card you're transferring to. If, on the day we process your balance transfer request, your requested transfer amount would exceed this limit, we will transfer an amount lower than requested, up to 80% of the available credit on your card.
4. We can refuse any application for a balance transfer, including if your St.George credit card account is in default (such as where it is over limit or the minimum payment is overdue) or your account has a history of being in default.
5. There can be delays in processing balance transfers. You must continue to make payments on your Other Card Account(s) in accordance with the terms and conditions of the Other Card Account. We are not responsible for any overdue payment or interest incurred on your Other Card Account(s).
6. We will not close 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 Other Card Account(s) once the balance transfer is complete.

7. There is no interest-free period for balance transfers. Interest is calculated on transferred amounts (and any balance transfer fees and interest) at the balance transfer promotional rate. At the end of any stated special promotion period, any remaining balance transfer amounts (including interest and fees) will be subject to the variable cash advance rate.
8. Payments made to your St.George credit card account, including to any balance transfer amount, will be applied as set out in your credit card terms and conditions. To be entitled to an interest-free period on purchases (where applicable), you need to pay the 'Monthly Payment Balance' shown on your statement by the due date each month.



**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](https://stgeorge.com.au) or by calling **13 33 30** for personal cards.