

Request for a Credit Card Product Transfer

- Before completing this form, please check all the details of our cards on stgeorge.com.au so you select the right card for you.
- The product transfer may take up to 10 working days or more.
- If this request is approved, we will send you a new *Offer document & Conditions of Use*. You will be able to use your existing PIN number on the new card.
- If this request is declined, you will be notified in writing.

YOUR EXISTING ST.GEORGE CREDIT CARD DETAILS

Account Name 1

Account Name 2 (joint accounts are applicable for personal cards only)

Account Number

TRANSFER MY EXISTING CREDIT CARD ACCOUNT TO

Select one only – note all cards are issued as a Visa:

Vertigo

Minimum credit limit is \$500

Vertigo Platinum

Minimum credit limit is \$6,000

No Annual Fee

Minimum credit limit is \$500
Not Available on the Advantage Package

Amplify

Minimum credit limit is \$500

Amplify Platinum

Minimum credit limit is \$6,000

Amplify Signature

Minimum credit limit is \$15,000

Amplify Business (joint account not applicable)

Minimum credit limit is \$1,000
Not Available on the Advantage Package

Transfer your existing St.George
Credit Card account to a
St.George Staff Credit Card

Please add card to my Advantage Package

Package Number

Please Note: If your existing credit limit is less, you may need to first apply for a credit limit increase. Go on stgeorge.com.au or call 13 33 30 for personal cards and 133 800 for business cards. You have 90 days from when your Amplify Rewards account is closed to use your Amplify Points. For Amplify Qantas, Qantas Points earned on eligible transactions on your existing card will be credited to the nominated Qantas Frequent Flyer membership account at the end of the last statement cycle.

FOR AMPLIFY ONLY

Please select the reward program to be linked to your Amplify card account: Amplify Rewards Amplify Qantas*

FOR AMPLIFY QANTAS ONLY

Please provide details of your Qantas Frequent Flyer membership account to which you would like us to transfer all Qantas Points earned:

Details as appearing on the Qantas Frequent Flyer membership card: *Not already a Qantas Frequent Flyer member*

First Initial

Surname

Qantas Frequent Flyer membership number

*You must be a Qantas Frequent Flyer program member to earn and redeem Qantas Points and your Qantas Frequent Flyer number must be linked to your Amplify account. Qantas Points will be automatically credited to your Qantas Frequent Flyer account each month. Membership is subject to the Qantas Frequent Flyer program terms and conditions, available at qantas.com/terms.

If you are not a Qantas Frequent Flyer member, once your product transfer is approved, you will receive an invitation (one per new account) to join Qantas Frequent Flyer program. For a limited time, St.George will waive your joining fee. When you receive your Qantas Frequent Flyer number, please advise St.George so you can earn Qantas Points on eligible purchases made with your Amplify card. Joint account holders may only nominate one Qantas Frequent Flyer account to receive Qantas Points earned on the card account. For further information, Amplify, Amplify Platinum and Amplify Business cardholders can call us on 1300 489 586 and Amplify Signature cardholders can call us on 1300 851 324.

ACKNOWLEDGEMENTS AND CONSENTS

By signing and returning this Product Transfer Request, you agree:

- You are entitled to one staff card only (applicable to St George employees only).
- The Bank can decline your request for a product transfer at any time. Your request to switch your card will be refused if you are in default under the terms and conditions applying to your existing card account.
- If the Bank approves your request, at the time of approval:
 - You will be sent details of the variation to your credit card contract, including the variation to your existing Financial Table, your credit limit (unchanged), and fees and charges for your new card(s).
 - You will also be sent the Conditions of Use relevant to your new card(s) which, together with the varied Financial Table, form your Credit Card Contract.
 - Your card(s) will be sent to you separately and will include information about how to activate and other information to help you get the most out of your new card(s).
- The terms of your existing Credit Card Contract will continue until you have accepted the variation. You have 30 days to accept the variation to your Credit Card Contract by activating your new card(s), otherwise the offer will be withdrawn and you will not be able to activate and use your new card(s) without re-submitting an application for switching your card.
- If you do not accept the variation within 30 days but still want to switch your card, any special offers or pricing that you received on the offer we send you for this card switch request may no longer be available when you re-apply and you may not receive the same offer, or be approved for a product switch at that time.
- Once you have activated your new card(s), the balance of your existing card(s) (including any undebited interest to-date) will be transferred to your new credit card account. Your current PIN will still work and your new card account will appear in Online Banking in the next couple of business days.
- Any fees or charges that are applicable to your old card account will continue to apply until you activate your new card. This includes the period between the approval for a card switch and activation of the new card(s). In this instance any anniversary date linked fees, for example the annual fee, will continue to apply. After you have activated your new card, the new annual fee will be applied to your account and will be charged following the first cash advance or credit purchase transaction (including balance transfers).
- The credit limit on your new card account will be the same as on your existing card account.
- The interest rate(s) and annual fee on your new card may be different to the interest rate(s) and annual fee on your existing card.
- You will destroy your existing Credit Card including additional card(s) after you've activated your new card(s), should you choose to activate it.
- The cardholder(s) (including any additional cardholder) on your new card(s) will be the same as on your existing card.
- Any Credit Card Insurance or active Plan&Pays (applicable to personal cards only) or Card Autopay arrangements set up on your existing account will be automatically transferred to your new account.
- If you accessed Phone and Internet Banking using your old card number, you may need to register your new card. Just call 1300 555 203, 24 hours, seven days a week, and it can be organised for you over the phone.
- You will need to organise for any recurring payments on your existing card account to be re-established on your new card account.
- St.George will contact you if further information is required to process your switch request.
- If you have consented to receive communications relating to your account (including statements and notices of charges about your account) electronically on your existing Credit Card, that consent will continue to apply to your new Credit Card.
- If you have consented to receive Short Messaging Service (SMS) communications relating to your account on your existing Credit Card, you acknowledge that you will need to register your new Credit Card by following the prompts once you log on to Internet Banking and click on 'SMS & Email Alerts'.

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.

Qantas Frequent Flyer acknowledgements and consents

Where a rewards program is provided on your credit card, you authorise St.George to disclose your personal information to Qantas or any other service providers so they can administer your Qantas Frequent Flyer membership. If you have requested an Amplify card, you acknowledge and authorise Qantas Airways Limited and its service providers to provide St.George and its service providers the nominated Qantas Frequent Flyer membership account number where you have requested or may request your Amplify card(s) to be linked to Amplify Qantas.

Activation Acknowledgement (joint requests only)

By submitting this request, each applicant understands and agrees that, if the product transfer request is approved and if St.George offers to vary the contract, new cards will be sent to Account Holder 1. Account Holder 1 will be able to activate both cards, accepting that variation on their own behalf and on behalf of Account Holder 2.

ACKNOWLEDGEMENTS AND CONSENTS (CONTINUED)

By signing below, you agree to the Acknowledgements and Consents above, and request St.George to process the transfer of your existing Credit Card account as indicated above.

Signature of Account Holder 1

X

Signature of Account Holder 2

X

(Both signatures are required for a joint account)

Date

/ /

Date

/ /

St.George branch where you wish to collect your card(s)

Delivered to home address OR

BUSINESS PURPOSE DECLARATION, FOR PRODUCT TRANSFER TO AMPLIFY BUSINESS ONLY

I/We declare that the credit provided to me/us by the credit provider is applied wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

IMPORTANT

You should **only** sign this declaration if this loan is wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

By signing this declaration you may **lose** your protection under the National Credit Code.

Signature

X

Date

/ /