



Balance Transfer Form.

Request to transfer amounts from a non-Westpac credit/charge card account to your existing Westpac credit card account.

Important:

- Read the Balance Transfer Terms and Conditions below before completing this request and ensure that you sign below.
- If you are requesting to transfer the balance from a card held by another person, ensure that they also sign this form.
- Complete the form and send it to: Westpac Card Services, Reply Paid 4318, Sydney South NSW 2001. Please allow us a minimum of 10 working days to process this request.

Credit card details.

Your Westpac credit card number (*Account you wish to transfer to*)

Bank Use - Source Code

Primary cardholder personal details.

| | | |
|----------------------|-------------------------------|----------------------|
| Title | First name and middle initial | Family name |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

Your current residential address

| | | |
|----------------------|----------------------|----------------------|
| Unit No. | Street No. | Street Name. |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

| | | | |
|----------------------|----------------------|----------------------|---|
| Suburb | State | Postcode | Date of birth |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text" value="/"/> <input type="text" value="/"/> |

| | | |
|----------------------------------|----------------------------------|----------------------|
| Home phone number | Work phone number | Mobile phone number |
| <input type="text" value="()"/> | <input type="text" value="()"/> | <input type="text"/> |

Transfer details (Account from which a balance is to be transferred).

The card account number

Name of other financial institution/bank

Transfer amount.

Amount you want to transfer (minimum \$200.00) \$

Bank Use - Promotional Code

Balance transfer terms and conditions.

By signing below, you agree to the Balance Transfer Terms and Conditions below.

- You can transfer any outstanding amount of \$200 or more, up to 80% of your available Westpac 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.
- Westpac 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.
- Westpac will refuse any application for balance transfer if your other Card Account is not in good order.
- Westpac will transfer the amount(s) requested, subject to the conditions of use of the Westpac 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.
- Westpac is not responsible for any overdue payment or interest incurred on your other Card Account.
- Westpac 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 if you want to avoid using them in the future. You can cancel a Credit Card 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 at the standard variable cash advance rate applicable to your Westpac Credit Card is charged on transferred amounts from the date Westpac debits your account.
- Westpac cannot accept transfers from other Westpac Credit Card Accounts.
- Balance transfers can only be made from Australian issued credit or store cards other than Westpac Credit Card Accounts. Westpac 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 applied as set out in your Westpac Credit Card Conditions of Use.
- 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 the full closing balance) by the relevant payment due date.

Privacy statement.

- The personal information we collect on this form will be used to process your balance transfer request. If you do not provide the information we request, we may need to reject your application or may no longer be able to provide a product or service to you.
- We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf ("service providers"), rewards program administrators and other organisations that assist us with our business.
- Our privacy policy is available at westpac.com.au or by calling 132 032.

"We", "our", "us" means Westpac Banking Corporation ABN 33 007 457 141. "Westpac Group" means Westpac Banking Corporation and its related bodies corporate.

Signature of primary cardholder

X

Date

/ /

Signature of primary cardholder
(other card)

X

Date

/ /

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For more information phone Westpac Cards Customer Service Line on 1300 651 089.