

Balance Transfer Terms and Conditions

By signing below to request the balance transfer above, you agree to the Balance Transfer Terms and Conditions below. The above information is true and correct, and you will be responsible for the balance outstanding on your Westpac Credit Card Account as a result of the balance transfer authorised above.

- 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 95% of your available Westpac Credit Card limit. On the day of processing your balance transfer request, if your requested transfer amount will exceed 95% of your available credit limit, we will transfer less than the amount requested, up to 95% 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 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 at the standard variable purchase 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.
- You will not receive any interest free days on purchases applicable to your Westpac Credit Card until the balance transfer amount and any other debit amount is paid in full by the statement due date.

Information Regarding Your Privacy

- Privacy Laws protect your privacy. To read our policy "Protecting Your Privacy" go to our website westpac.com.au or phone us on 132 032 or ask at any of our branches to receive a copy.
- The information that Westpac collects on this form will be used to process your balance transfer request and will be treated in accordance with our privacy policy. You can access and correct this information by calling us.

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.