



Balance Transfer Request Form at 2.99% p.a. for 15 months (no Balance Transfer fee).

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 before completing this request and ensure that you sign on the next page.
- Complete the form and send it to: Westpac Card Services, Reply Paid 4318, Sydney South NSW 2001 or hand in at any Westpac branch. Alternatively, you can apply via Online Banking.

Please allow us a minimum of 10 working days to process this request.

Your Westpac 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="/ /"/>

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

Transfer details (Non-Westpac credit/charge card balance you want to transfer).

1. Account name

Card/account number

Financial institution name or store account name

Amount to be transferred (minimum of \$200)
\$

2. Account name

Card/account number

Financial institution name or store account name

Amount to be transferred (minimum of \$200)
\$

Balance transfer terms and conditions.

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

1. These balance transfer (BT) terms and conditions apply to your BT along with the Westpac credit card terms and conditions.
2. We do not accept transfers from Westpac 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 Westpac 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 Westpac 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.

Privacy statement.

Our privacy policy is available at westpac.com.au or by calling **132 032**.

Please confirm your agreement.

Signature of primary cardholder

X

Date

/ /

BT017