

Balance Transfer Important Notes

- 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 \$500 or more, up to 95% of your available St.George Credit Card limit.
- St.George can refuse any application for balance transfer (e.g. overdue or over limit accounts amongst other things).
- St.George will refuse any application for balance transfer if your other Card Account is not in good order.
- St.George will transfer the amount(s) requested, subject to the conditions of use of the St.George Credit Card.
- You must continue to make payments on your other Card Account in accordance with their account terms and conditions. There can be delays in processing balance transfers.
- St.George is not responsible for any overdue payment or interest incurred on your other Card Account.
- St.George will not close your other Card Accounts.
- Balance transfers will only be processed on active accounts.
- There are no interest-free days for balance transfers. Interest is calculated on transferred amounts from the date your balance is transferred.
- Balance transfers will not be accepted from business, St.George Group or international credit card accounts.
- Balances of loans or overdrafts cannot be transferred.
- Subject to these notes, St.George will make the transfer you request, if you accept its offer of a St.George Credit Card account.
- Concessional interest rates will be removed in the event you contravene your Credit Card terms.
- You must have a record of keeping your St.George Credit Card Account in good order.
- Any applicable special balance transfer rate period commences on the date we approve your credit card facility. The special balance transfer interest rate period ends 6 months later, regardless of when any balance transfer request is processed by us.

Privacy Statement

What this statement is about

Your right to privacy is important to us. This statement explains your privacy rights and our rights and obligations in relation to your personal information.

The Privacy Act regulates the way St.George Bank Limited ("we") uses personal information provided about you. Please read the following carefully as it sets out how we may use information about you.

What information can be disclosed to a credit reporting agency?

The Privacy Act allows the following information to be disclosed about the applicant named in the application ("you") to a credit reporting agency, which you authorise St.George Bank Limited to do, this information includes:

- details to identify you - that is, your name, sex, date of birth, current and 2 previous addresses, your current or last known employer, and your driver's licence number;
- the fact that you have applied for credit and the amount or that we are a current credit provider to you;
- advice that payments previously notified as unpaid are no longer overdue;
- payments overdue for at least 60 days and for which collection action has started;
- cheques for more than \$100 drawn by you which have been dishonoured more than once;
- in specified circumstances, that in our opinion you have committed a serious credit infringement; and
- the fact that credit provided to you by us has been paid or otherwise discharged.

Exchange of information with a credit reporting agency

You authorise St.George Bank Limited to:

- obtain information about your credit worthiness or a credit report containing personal or commercial credit information about you from a credit reporting agency or other business that provides it; and
- exchange the information listed above about you with any credit reporting agency.

These exchanges can be made:

- to assess this application for consumer or commercial credit, or to assess your credit worthiness;
- if you are in default under a credit agreement, notifying, and exchanging information with, other credit providers and any collection agent of ours; and
- for the various purposes permitted under the Privacy Act.

What credit related information can be disclosed to other persons?

You acknowledge that information, including but not limited to a credit report or any other information having a bearing on your credit worthiness, credit standing, credit history or credit capacity may be exchanged or disclosed to other persons as listed below, and that we may:

- exchange that information described in the paragraph above about you to with all credit providers named in this application or that may be named in credit reports issued by a credit reporting agency, or any agent of ours assisting in processing the loan application;
- give to and receive from a credit provider, a banker's opinion of the purposes connected with your business, trade or profession; and
- confirm:
 - your employment and income details with any employer, accountant or tax agent named in this application; or
 - your income received on an investment property with any nominated real estate agent; or
 - your payment history from the landlord or managing agent nominated in this application.

Authority to give information to another person

You authorise us to disclose your credit account information to any person you authorise (in a form acceptable to us) to:

- operate on your credit account; or
- have access to your credit account information.

You acknowledge that if we decline your credit application due to adverse information on your personal credit file, then each applicant for credit may be notified that the application has been declined wholly or partly on information derived from a personal credit report relating to you.

Motor Vehicle or Drivers' Licence Registry

You authorise us to obtain personal information about you from any motor vehicle or drivers' licence registry in Australia.

Card Program Service Providers

Where a benefits Program is provided on your card, you authorise us to disclose to the benefits provider, information required for the delivery of the program benefits. Information disclosed may include your card number, transaction information, Program membership number, card expiry

date, name and address. This information will be provided only for the administration and provision of benefits offered.

Privacy Generally

You need not give us any of the personal information requested in the application form or any other document or communication relating to the credit applied for. However, without this information, we may not be able to process the application or provide you with an appropriate level of service. You may request access at any time to personal information held by us about you and ask us to correct it if you believe it is incorrect or out of date.

How we may use your personal information

We use your personal information to:

- process this application (including performing identity checks and determining if the Consumer Credit Code applies);
- administer and manage your credit account; and
- facilitate our internal business operations, including fulfilment of any legal requirements and confidential systems maintenance and testing.

You consent to the bank contacting you via email or your mobile phone (if this is provided by you) with regard to your product applications and ongoing maintenance of any accounts you have with the bank.

Our right to disclose your personal information

We may disclose your personal information in the following circumstances:

- to any referee nominated by you;
- to any party providing consumer credit insurance in respect to you and your credit account;
- to our external service providers (which may be located overseas) that provide services for the purposes only of our business, on a confidential basis, for example advisors, debt collection agents, organisations providing card authorisation, clearing and settlement services (for example Visa and MasterCard, mail houses and data processors);
- to any persons acting on your behalf, including your financial advisor, broker, solicitor or accountant, unless you tell us not to;
- to any party acquiring an interest in any business or in the credit account;
- to merchants with whom you transact, to process your card transactions; and
- if you request us to do so or if you consent (for example for a direct debit) or where our anti-money laundering policies or the law requires or permits us to do so.

Use by the St.George Group

We may also use your personal information or give access to personal information about you to any member of the St. George Group including to:

- assess your total relationship and product holding with the St. George Group, analyse products and customer needs and develop new products; and
- inform you of products and services provided by us, any member of the St. George Group or by preferred providers, which we consider may be of value or interest to you, unless you tell us not to.

Your authority to us

By signing this application you:

- authorise us to collect, maintain, use and disclose your personal information in the manner set out in this privacy statement;
- undertake to provide a copy of this privacy statement to each principal, company officer or partner that you purport to represent;
- warrant and acknowledge that where you have provided information about another person in your application, that you have ensured that the person has been made aware of your disclosure, consents to it, and that you have made them aware of the contents of this privacy statement.

Important information about our products and services

I authorise St.George to provide me with information about its products and services - which may be supplied by St.George Bank, any member of the St.George Group of its preferred providers - that it believes may be of interest or value to me.

Tick here: Yes No

Information about products and services will continue to be sent if neither box is ticked.

Declaration

- I acknowledge that this declaration forms part of the application to St.George Bank Limited (St.George) for the requested St.George credit card and understand that the requested St.George credit card will not be issued without this declaration being made by me.
- I am at least 18 years of age and a permanent resident of Australia.
- I have read and understood the Privacy Statement in this form and I consent to the collection, use and disclosure of personal information in accordance with the Privacy Statement. Where I have provided information about another individual (for example a relative), I declare that the individual has been aware of the fact and the contents of the Privacy Statement.
- The information in this application is correct and complete to the best of my knowledge and belief.
- I understand that it is an offence to make a false or misleading statement.
- I agree to operate this account in accordance with the Conditions of Use of this account and acknowledge that the use of this account means that I have received and accepted the Conditions of Use.
- I authorise St.George to offer me another St.George credit card product or a lower credit limit or both if I do not qualify for the credit limit for which I apply, but I qualify for the product St.George offers me. I can decide whether or not I wish to accept St.George's offer.
- For Balance Transfer requests, I confirm my agreement that I have read the Important Notes and agree that I am responsible for the balance outstanding on my St.George Credit Card Account as a result of the balance transfer authorised and that the balance transfer must not exceed the available credit on the date of the transfer.



Phone

13 33 30

Get a quick decision.



Fax

(02) 9995 8108

Please fax both pages



Branch

Hand in at any St.George Bank branch.



Mail

Locked Bag 1
Kogarah NSW 1485

Originating branch (office use only)

Branch

State

Employee No.