

# Balance Transfer Request



St.George Bank Limited ABN 92 055 513 070 AFS Licence No. 240997

## Your St.George Credit Card details

Cardholder name

St.George Credit Card Number

Yes, I'd like to transfer balances from my other credit/store cards to my St.George Credit Card

## Non-St.George Credit Card details

1. Account Name

Card Number

Financial Institution Name or Store Account Name

Amount to be transferred (minimum of \$500)

2. Account Name

Card Number

Financial Institution Name or Store Account Name

Amount to be transferred (minimum of \$500)

## Please confirm your agreement

I have read the Balance Transfer Terms and Conditions above. The above information is true and correct. I agree that I am responsible for the balance outstanding on my St.George Credit Card Account as a result of the balance transfer authorised above and that the balance transfer must not exceed the available credit on the date of the transfer.

Signature of Account Holder

Date

## 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 approved 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 is no interest-free period for balance transfers. Interest is charged on transferred amounts from the date St.George debits your account.
- St.George cannot accept transfers from other St.George 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.



**Mail:**  
Group Card Services  
Reply Paid 1518  
ADELAIDE SA 5001



**Fax:**  
(02) 9995 8131

**Branch:**  
Hand in at any  
St.George Bank  
branch

## Information Regarding Your Privacy

- Privacy Laws protect your privacy. To read our policy "Protecting Your Privacy" go to our website [stgeorge.com.au](http://stgeorge.com.au) or phone us on 13 33 30 or ask at any of our branch to receive a copy.
- The information that St.George collects on the 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.