



Free
NZM
New Zealand Mail



Westpac Card Services
Private Bag 92503
Victoria Street West
Auckland 1142

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Credit Card Balance Transfer Form.

5.95

%
p.a.

for the life of the
balance transferred*.

Transfer your debt to a Westpac credit card
and you'll only pay 5.95% on the transferred
balance for as long as it takes to repay it.

*Balance transfer terms and conditions apply. See overleaf for full details.



TAPE HERE



Transfer your balance.

Pay just 5.95% on the transferred balance for as long as it takes to repay it.

Things you need to know.



New purchases – to help pay down your balance transfer try to avoid making purchases or cash advances with your card as these will be at the standard interest rates (as outlined in your card's Conditions of Use) until they are paid in full. To qualify for interest free days on purchases, the full outstanding balance on your card, excluding the balance transferred, will need to be paid in full.



Repayments – payments you make will first go to charges and interest accrued, then to cash advances and purchases, followed by balance transfers as they appear on your last statement. Payments will then be applied to transactions that have not yet appeared on a statement in the same order. You will pay less interest if you pay off more than the minimum repayment each month. Each month you need to make at least the minimum repayment.

For full Balance Transfer terms and conditions please see the opposite page.

Applying for a balance transfer.

Simply complete your details on the opposite page, sign the form and return it to us at the **Freepost** address shown.

If you have any questions, please call us 24 hours a day, seven days a week on **0800 888 111**.

Transfer your balance to a Westpac credit card

Other financial organisation's account details

I would like to transfer my/our balance from another bank's credit card to my/our Westpac Mastercard account.

Name on other bank's credit card (E.G. JOHN J. SMITH)

Name of other bank

Other bank's credit card number

If it is a personal loan, overdraft or hire purchase you would like to transfer, please specify the organisation and complete the section below:

Organisation name

Account number

BANK

BRANCH

ACCOUNT

SUFFIX

- Hire purchase/store card: please obtain account number to which payments are made and include reference/hire purchase or store card number.

- Personal loans: need bank account number for account from which payments go out.

Details to appear on your statement

Particulars

Code

Reference

Westpac card details

Westpac credit card number

Please select from the following options

Transfer: I would like to transfer the amount of \$ (amount must be specified) to the Westpac credit card account detailed above. (Balances can be split across multiple rates.)

Select Balance Transfer Rate: (Balances can be split across multiple rates)

5.95% p.a. on the balance transferred for the life of the balance \$ (amount must be specified)

I confirm that I have read and understood the conditions below that apply to balance transfers.

Please ensure you have entered your credit card number and the amount to be transferred prior to signing.

Principal cardholder's daytime phone number:

Westpac principal cardholder signature

Date DD / MM / YYYY

Westpac joint/additional cardholder signature

Date DD / MM / YYYY

Balance Transfer terms and conditions

1. You must continue to make payments to any account from which you transfer a balance until you have confirmation from Westpac that such account has been credited pursuant to these balance transfer arrangements. Westpac accepts no liability for late payment charges and any fees or charges related to your other account, including any costs to close that account.
2. You can transfer up to 95% of your available credit card limit. Your card must remain within its credit limit after the balance has been transferred. Westpac's current credit card lending criteria apply to all applications and transfers, as well as the Westpac Conditions of Use for the applicable credit card.
3. Balances may be transferred from New Zealand issued Visa, Mastercard, American Express (Centurion Finance) and Diners Club cards. Balances may also be transferred from other financial organisations at Westpac's discretion, including but not limited to hire purchase accounts, store cards, and personal loans from other banks. You must close any facilities indicated in this application as being repaid by the Balance Transfer. You cannot transfer a balance from a Westpac card or loan. You are responsible for any residual interest charges or late transaction fees.
4. The balance transfer is subject to Westpac approval and Westpac has the right to refuse any transfers.
5. By applying for this balance transfer, you acknowledge that if Westpac processes your balance transfer request before you sign or use your card or use any other payment instrument to access your account, the transfer will be subject to the credit card conditions of use for the applicable card.
6. Westpac will only transfer the debit balance as shown on this form.
7. Interest will be charged on a daily basis from the date of transfer, where applicable.
8. Should your balance transfer be for a fixed period of time as part of a promotion (for example, 12 months), any outstanding balance at the end of the promotional period will be charged at the applicable standard purchase interest rate which may be higher than the current applicable purchase interest rate.
9. Payments you make will first go to charges and interest accrued, then to cash advances and purchases, followed by balance transfers as they appear on your last statement. Payments will then be applied to transactions that have not yet appeared on a statement in the same order. You will pay less interest if you pay off more than the minimum repayment each month. Each month you need to make at least the minimum repayment.
10. Westpac has a Privacy Policy which explains how Westpac collects, stores, protects and uses your personal information. The Westpac Privacy Policy applies to the information you provide in relation to this application and is available at westpac.co.nz
11. Please allow 10 days from our receipt of your balance transfer request for processing.
12. Fixed term promotional interest rate periods commence on the date of the transfer.
13. Balance transfers do not earn Airpoints Dollars™ or hotpoints®.
14. Balance cannot be transferred to a Mastercard BusinessCard/Purchasing card.

Bank use section

Staff member salary ID

Customer CRS#

Extension

Diary note completed

Limit increase required

Information update form completed and attached.