



## TRANSFER BALANCES FROM NON-ANZ CREDIT, CHARGE OR STORE CARD ACCOUNTS TO MY ANZ CREDIT CARD ACCOUNT

### 1. YOUR ANZ CREDIT CARD ACCOUNT DETAILS (THE CREDIT CARD ACCOUNT YOU WOULD LIKE TO TRANSFER YOUR BALANCES TO)

Customer name - exactly as it appears on your ANZ card

ANZ credit card account number

### 2. YOUR NON-ANZ CARD DETAILS (THE CREDIT, CHARGE OR STORE CARDS YOU WOULD LIKE YOUR BALANCES TRANSFERRED FROM)

Card 1 – Name on card (eg. AB Smith)

Card issuer (eg. Westpac)

Card Number

Payment address of issuing organisation

Amount to be transferred

Credit Limit (optional)

\$

\$

Card 2 – Name on card (eg. AB Smith)

Card issuer (eg. Westpac)

Card Number

Payment address of issuing organisation

Amount to be transferred

Credit Limit (optional)

\$

\$

### 3. CONDITIONS OF THE BALANCE TRANSFER

ANZ accepts balance transfers of \$100 or more from banks, other financial institutions and store cards.

ANZ cannot accept a balance transfer:

- From other ANZ credit card accounts
- From credit cards issued outside Australia
- If you are in default on any existing ANZ credit card account
- If the other account named in your application is in default at the time the application is received

If you are applying for a promotional balance transfer, the promotional period starts from the date your application is approved. Your balance transfer request will be processed once you have activated your card. The balance transfer amount and any balance transfer fee will be charged interest at the promotional annual percentage rate from the date the balance transfer is processed. At the end of the promotional period, outstanding balances will be charged at the standard annual percentage rate applicable to purchases. All payments will be applied to your account in accordance with the "Application of Payments" section in the ANZ Credit Cards Conditions of Use.

A fee may apply to balances transferred from a non-ANZ credit, charge or store card to an ANZ credit card as part of a promotional offer. The applicable fee will be advised in the terms and conditions of the promotional offer.

ANZ will process the balance transfer requested and any applicable fees up to 95% of your available credit limit.

Payments to your nominated account(s) can take between 3 and 15 business days depending on the institutions the funds are being transferred from.

You must continue to make payments to the nominated account(s) while the balance transfer application is being processed and toward any remaining balance once the transfer is complete. Performing a balance transfer does not close your account(s) at other financial institutions.

### 4. AUTHORITY

I authorise ANZ to transfer the nominated amount/s of the credit card account/s in Section 2 to my ANZ credit card account. I acknowledge that I have read and agree to the Conditions of the Balance Transfer.

Signature of primary ANZ account cardholder

Signature(s) of cardholder(s) from Section 2 (non-ANZ cards)

Date

## ABOUT BALANCE TRANSFERS

### TRANSFERRING BALANCES FROM OTHER CREDIT CARD ACCOUNTS TO MY ANZ CREDIT CARD ACCOUNT

#### WHAT IS A BALANCE TRANSFER?

Balance transfers are a great way to consolidate your credit, charge or store cards or get a better deal on amounts you owe on more expensive credit cards. A balance transfer is when you transfer an outstanding balance from a non-ANZ credit card, charge or store card account to your ANZ credit card. You can transfer the balance from more than one credit, charge or store card.

#### WHAT ARE THE ADVANTAGES OF A BALANCE TRANSFER?

Doing a balance transfer can help you simplify your finances. By transferring your balances to one card and closing your other credit card accounts, your money will be easier to manage because you will have just one monthly statement and one monthly payment.

Plus, when you transfer balances from high interest credit, charge or store cards to an ANZ card that has a lower interest rate, you can clear your debt faster, and save interest at the same time.

#### HOW MUCH CAN BE TRANSFERRED?

You can transfer amounts more than \$100 and up to 95% of your available ANZ credit limit. If you request a higher amount ANZ will process part of the balance up to 95% of your credit limit.

You can apply to increase your credit limit simply by calling 13 22 73. Approval for a credit limit increase is subject to ANZ's normal credit approval criteria.

#### WHAT IS A BALANCE TRANSFER FEE?

A Balance Transfer Fee is a once off fee that may be charged on any promotional rate balance transfer offer that you apply and are approved for. The Balance Transfer Fee will be calculated as a percentage of the balance being transferred to your ANZ credit card account.

A 1% Balance Transfer Fee is applicable to all ANZ Balance Visa customers on balance transfers performed on a non promotional plan.

#### DOES ANZ ARRANGE FOR THE OTHER CARD ACCOUNT(S) TO BE CLOSED?

No. Once ANZ has paid or part-paid the balance on your other card account(s), it's your choice whether you close that card account(s). Remember, the original account(s) will stay open until you arrange its closure with your other financial institution.

#### HOW LONG DOES IT TAKE TO TRANSFER A BALANCE?

It usually takes less than three working days to process your request but if you haven't used your ANZ card yet, you will need to make sure it is activated. You can do this by calling us on 1800 652 033.

#### DO I EARN REWARD POINTS WHEN I TRANSFER MY BALANCE?

You will not earn Reward Points on a balance transfer with ANZ Rewards and ANZ Rewards Platinum, and you will not earn Qantas Frequent Flyer points on a balance transfer with ANZ Frequent Flyer, ANZ Frequent Flyer Gold and ANZ Frequent Flyer Platinum. However, you will earn Reward Points when you repay your balance transfer on your ANZ Balance Visa.

#### SO HOW DO I TRANSFER MY OTHER CREDIT CARD(S) BALANCES TO MY ANZ CREDIT CARD?

Call the Balance Transfer line on:  
1800 007 511

or fill out the form overleaf and post it to:  
REPLY PAID 2076  
ANZ Card Operations  
Locked Bag 10 Collins Street West Post Office  
MELBOURNE 8007

or fax it to:  
1800 183 100