

BALANCE TRANSFER APPLICATION



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 charge or 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 an 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 Plan balance transfer, the Promotional Plan 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 Plan annual percentage interest rate from the date the balance transfer is processed. At the end of the Promotional Plan period, the standard balance transfer annual percentage rate will apply to any unpaid Promotional Plan balance. Payments to your account are applied in accordance with 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 institution(s) to which the payments are being made.

You must continue to make payments to your non-ANZ account(s) while the balance transfer application is being processed. You will also need to keep paying off any remaining non-ANZ account balance(s) 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 amount(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

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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 where ANZ provides credit to pay off in part or in full an outstanding amount on a non-ANZ credit card account, and we've agreed, at your request, to treat the transaction as a balance transfer. You can transfer the balance from more than one credit, charge or store card.

WHY TRANSFER MY BALANCE?

By transferring the debit balance of your other credit or store card accounts to an ANZ credit card account and closing those other accounts, you can significantly reduce the difficulty in managing different card repayments. Transferring your balance to a credit card account with a lower interest rate can help you save on interest which means you can pay off your balance faster.

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 13 14. 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 one 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. Where such fee is applicable, this will be identified in the terms and conditions relating to the promotional balance transfer offer.

A 1% Balance Transfer Fee is also applicable to all standard (i.e.: non-promotional) balance transfers on an ANZ Balance Visa credit card account.

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 bank, financial institution or relevant store.

HOW LONG DOES IT TAKE TO PROCESS A BALANCE TRANSFER?

It usually takes less than three working days to process your request.

DO I EARN REWARD POINTS WHEN I TRANSFER MY BALANCE?

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

HOW DO I TRANSFER MY OTHER NON-ANZ CREDIT, STORE OR CHARGE 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