



Bank of  
Melbourne

## Balance Transfer Request.

### Customer Details.

Account Holder Name

Bank of Melbourne Credit Card Number

Yes, I'd like to transfer balances from my other credit/store cards to my Bank of Melbourne Credit Card

### Non-Bank of Melbourne Credit Card details.

#### 1. Account Name

Card number

Financial Institution Name or Store Account Name

Amount to be transferred (minimum of \$200)

#### 2. Account Name

Card number

Financial Institution Name or Store Account Name

Amount to be transferred (minimum of \$200)

### Please confirm your agreement.

I have read the Balance Transfer Terms and Conditions below. The above information is true and correct. I agree that I am responsible for the balance outstanding on my Bank of Melbourne Credit Card Account as a result of the balance transfer authorised above and that the balance transfer must not exceed 80% of the available credit on my Bank of Melbourne Credit Card Account on the date of the transfer.

Signature of Account Holder 1

Signature of Account Holder 2 (if joint account\*)

\*Please note: applicable to personal cards only.

Date

Date

Our privacy policy is available at [bankofmelbourne.com.au](http://bankofmelbourne.com.au) or by calling **13 22 66** for personal cards and **13 82 66** for business cards, and covers how we handle your personal information.

## Balance Transfer Request.

### Balance Transfer Terms and Conditions.

- If your account has an interest free period for purchases, to be entitled to that interest free period, you need to pay off the 'Monthly Payment Balance' listed on your statement of account (not the full closing balance) by the relevant payment due date.
- After any stated special promotion period any outstanding balance transfer will attract your card's standard cash advance rate.
- You can transfer any outstanding amount of \$200 or more, up to 80% of your available Bank of Melbourne Credit Card limit. On the day of processing your balance transfer request, if your requested transfer amount will exceed 80% of your available credit limit, we will transfer less than the amount requested, up to 80% of the credit limit available on your card.
- Bank of Melbourne can refuse any application for a balance transfer, including if the account to which the balance is to be transferred is in default of its Conditions of Use e.g. is over limit or minimum payment is overdue or if that account has a history of being out of order.
- Bank of Melbourne will refuse any application for balance transfer if your other Card Account is not in good order.
- Bank of Melbourne will transfer the amount(s) requested, subject to the conditions of use of the Bank of Melbourne Credit Card.
- You must continue to make payments on your other Card Account in accordance with that account terms and conditions. There can be delays in processing balance transfers.
- Bank of Melbourne is not responsible for any overdue payment or interest incurred on your other Card Account.
- Bank of Melbourne will not cancel your other Card Account(s). If your aim is to pay down your balances and reduce the number of Credit Cards you hold, it may be helpful to cancel your old Card Account(s) once the Balance Transfer is complete if you want to avoid using them in the future. You can cancel a Credit Card over the phone (although you will still be liable to pay off any balance).
- Balance transfers will only be processed from and to active accounts.
- There is no interest-free period for balance transfers. Interest is charged on transferred amounts from the date Bank of Melbourne debits your account.
- Bank of Melbourne cannot accept transfers from other Bank of Melbourne Credit Card Accounts.
- Balance transfers can only be made from Australian issued credit or store cards other than Bank of Melbourne Credit Card Accounts. Bank of Melbourne will not accept the transfer of balances of loans or overdrafts or of balances from business card accounts.
- Payments made to your credit card account, including to any balance transfer amount, will be made as set out in your Bank of Melbourne Credit Card Conditions of Use and Bank of Melbourne Amplify Business Credit Card Conditions of Use.

**Mail:** Group Card Services, GPO Box 1966, Melbourne VIC 3001

**Branch:** Hand in at any Bank of Melbourne branch