

## YOUR BANKSA CREDIT CARD DETAILS

Account Holder Name

BankSA Credit Card Number

         

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

## NON-BANKSA CREDIT CARD DETAILS

1. Account Name

2. Account Name

Card/Account Number

       

Card/Account Number

       

Financial Institution Name or Store Account Name

Financial Institution Name or Store Account Name

Amount to be transferred (minimum of \$200)

\$

Amount to be transferred (minimum of \$200)

\$

### Please confirm your agreement

You have read the Balance Transfer Terms and Conditions below. You agree that you are responsible for the balance outstanding on your BankSA 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 your BankSA 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

 /  / 

## 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 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 BankSA 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.
- BankSA can refuse any application for 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.
- BankSA will refuse any application for balance transfer if your other Card Account is not in good order.
- BankSA will transfer the amount(s) requested, subject to the conditions of use of the BankSA Credit Card.
- You must continue to make payments on your other Card Account in accordance with the account terms and conditions. There can be delays in processing balance transfers.
- BankSA is not responsible for any overdue payment or interest incurred on your other Card Account.
- BankSA 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 on active accounts.
- There is no interest-free period for balance transfers. Interest is charged on transferred amounts from the date BankSA debits your account.
- BankSA cannot accept transfers from other BankSA Credit Card Accounts.
- Balance transfers can only be made from Australian issued credit or store cards other than BankSA Credit Card Accounts. BankSA 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 BankSA Credit Card Conditions of Use and BankSA Amplify Business Credit Card Conditions of Use.



#### Mail:

Group Card Services,  
Reply Paid 1518, Adelaide SA 5001.



#### Branch:

Hand in at any BankSA branch.

## INFORMATION REGARDING YOUR PRIVACY

- Our privacy policy is available at [banksa.com.au](http://banksa.com.au) or by calling 13 13 76 for personal cards and 1800 804 411 for business cards and covers how we handle your personal information.