



Balance Transfer Application

Transfer balances from non-ANZ credit, charge or store card accounts to my ANZ credit card

1. Your ANZ credit card details (the credit card 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 the balance on your ANZ card has reached or exceeded 95% of the available credit limit balance;
 - 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 the balance transfer you request will cause you to exceed the limit on your ANZ account, ANZ will process up to 95% of the limit on your ANZ credit card.
- Your balance transfer request will only be processed once you have activated your card. You can do this by calling 1800 652 033.
- Interest applies to the amount of the balance transfer from the date ANZ processes your request.
- Payments to your ANZ credit card account will be applied to balance transfer amounts as detailed in the 'Application of payments' Section in your 'ANZ Credit Cards Conditions of Use'.
- You (or the account holder) must continue to make payments to your non-ANZ account(s) while the balance transfer application is being processed and toward any remaining balance once the transfer is complete. Most payments to your nominated non-ANZ cards will be completed within three working days from the time we receive your request.
- Where you are not the owner of the nominated account(s), you must ensure the owner(s) consents to the request.
- In accordance with the Privacy Act 1988, Australia and New Zealand Banking Group Limited ABN 11 005 357 522 and its related companies (including subsidiaries) ('ANZ') will use your information to process this balance transfer request. You may obtain access to your information at any ANZ branch. When you are not the owner of a nominated account, you agree to inform the relevant person(s) of this use of and access to their information.
- A 1% fee applies to balances transferred to ANZ Balance Visa, excluding balance transfers requested at the time of application.

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

Transferring balances from other credit card accounts to my ANZ credit card

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.

Does ANZ arrange for the other card(s) to be closed?

No. Once ANZ has paid or part-paid the balance on your other card, it's your choice whether you close that card. Remember, the original account 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 Visa, ANZ Rewards Visa Gold, 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