



Westpac Card Services
Private Bag 92503
Wellesley Street
Auckland 1036

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Credit Card Balance Transfer Form

You could save on interest charges on hire purchases, store cards or another bank's credit card or personal loan by transferring the debt to a Westpac credit card instead.

You could save on interest charges...

You could save on interest charges on hire purchases, store cards or another bank's credit card or personal loan by transferring the debt to a Westpac credit card instead.

You'll pay a low interest rate on any amount you transfer. You can also choose to close the other account, as this could help you simplify your finances.

If you'd like to take advantage of this deal, simply complete your details on the opposite page, seal it and return it to us at the freepost address shown. If you have any questions, please call us 24 hours a day, seven days a week on 0800 888 111.

Visit www.westpac.co.nz/btcalculator for our current balance transfer interest rate and to calculate how much you could save.



Transfer your balance to a Westpac credit card

Pay to:

I would like to transfer my/our balance from another bank's credit card to my/our Westpac Visa/MasterCard account.

Name on other bank's credit card: (E.G. JOHN J. SMITH)

Name of other bank:

Other bank's credit card number:

If it is a personal loan, overdraft or hire purchase you would like to transfer, please specify the organisation and complete the section below:

Organisation name:

Pay to:

BANK

BRANCH

ACCOUNT

SUFFIX

*Hire purchase/Store Card: please obtain account number to make payments to, include reference/Hire purchase or Store Card number.

*Personal Loans: need bank account number where payments go out from

Details to appear on other parties statement:

Particulars

Code

Reference

Pay from:

Westpac credit card number:

Please tick one of the following options:

Transfer: I would like to transfer the amount of \$ (amount must be specified) to my Westpac credit card account.

or

Close and Transfer: I would like to close my other account and transfer the outstanding balance of \$ (amount must be specified) to my Westpac credit card account. (You must provide Westpac with the current balance on your other account. If you do not know what this is, please contact your bank/financial organisation to find out.)

I confirm that I have read and understood the conditions applying to balance transfers.

Please ensure you have entered your Card Number or Account Number and the amount to be transferred prior to signing.

Principal cardholder's daytime phone number:

Westpac principal cardholder signature	Date DAY / MONTH / YEAR	Westpac joint/additional cardholder signature	Date DAY / MONTH / YEAR
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Things you should know:

1. You must continue to make payments to any account from which you transfer a balance until you have confirmation that the account has been credited. Westpac accepts no liability for late payments, or any other payments arising from your other account, or the closing of your other account.
2. Your Westpac card must remain within its credit limit. Westpac credit card standard terms of use apply.
3. Balances may be transferred from New Zealand issued Visa, MasterCard, American Express (Centurion Finance) and Diners Club Cards. Balances may also be transferred from other financial organisations at Westpac's discretion, including but not limited to Hire Purchases accounts, Store Cards, and other Bank's personal loans. You cannot transfer a balance from a Westpac card or loan. You are responsible for any residual interest charges or late transactions.
4. The Balance transfer is subject to Westpac approval. Westpac has the right to refuse any transfers.
5. Westpac will only transfer the debit balance as shown on this form.
6. Interest will be charged on a daily basis from the date we transfer your balance.
7. Should your balance transfer be for a fixed period of time as part of a promotion (for example, six months), any outstanding balance at the end of the promotional period will be charged at the purchase interest rate.
8. Payments made to your Card Account will be applied against balance transfers before all cash advances and other purchases, but after all charges and interest that has been accrued.
9. The information provided will be held by the Westpac Group and will be used now and in the future to make available to you other services offered by the Westpac Group. You have the right to access and correct this information as subject to the provisions of the Privacy Act 1993.
10. Please allow 10 days from our receipt of the balance transfer request for processing.

Bank use section:

Staff member salary ID

Customer CRS#

Extension

Diary note completed

Limit increase required

*Information update form completed and attached.