

**Your BankSA Credit Card Details.**

 Account Holder Name
 

BankSA Credit Card Number

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 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

Financial Institution Name or Store Account Name

Card/Account Number

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 Amount to be transferred (*Minimum of \$200*)

 \$ 

2) Account Name

Financial Institution Name or Store Account Name

Card/Account Number

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 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 BankSA Credit Card Account as a result of the balance transfer authorised above and that the balance transfer must not exceed 95% of the available credit on my BankSA Credit Card Account on the date of the transfer.

Signature of Account Holder

Date

**Balance Transfer Terms and Conditions.**

**If you have interest-free days on your account you will not be eligible for interest-free days until the balance transfer amount is paid in full.**

- You can transfer any outstanding amount of \$200 or more, up to 95% of your available BankSA Credit Card limit. On the day of processing your balance transfer request, if your requested transfer amount will exceed 95% of your available credit limit, we will transfer less than the amount requested, up to 95% 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 close your other Card Account.
- 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.

**Information Regarding Your Privacy.**

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



**Mail:**  
 Group Card Services  
 Reply Paid 1518  
 Adelaide SA 5001



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**Branch:**  
 Hand in at any  
 BankSA branch