

Credit Card balance transfer application

You can transfer any outstanding credit or store card balance of \$500 or more held in your name to your available credit card limit. To do this, complete the details below and attach a copy of your most recent statement of the credit or store card.

What are your personal details?

Title	☐ Mr ☐ Mrs ☐ Ms ☐ Miss Other			Member no.	
First names				Surname	
Street no. & name					
Suburb		State		Postcode	
Postal address (if different from above)					
Suburb		State		Postcode	
Home phone		Work phone		Mobile phone	
Email					

What balance transfer would you like to make? (for multiple balance transfers please photocopy this form)

If you transfer an existing credit card balance to your new credit card, please consider cancelling your other credit card.

Transfer from other credit card or store card

Card type	☐ MasterCard ☐ Visa ☐ Other
Card Issuer	
Name on card	BPAY Biller Code
Customer reference no.	
Amount to be transferred \$	(minimum amount \$500.00)

Transfer to Credit Card

Credit card no.

Please sign below

By signing below I acknowledge I have read and agreed to the balance transfer conditions below.

- ▶ In authorising Teachers Mutual Bank Limited (The Bank), to transfer any funds to pay an outstanding balance from another credit/store card account(s), it is not the responsibility of the Bank, to arrange closure of the account(s). This is your responsibility. Once your balance transfer has been forwarded to the organisation you have nominated, no responsibility will be accepted by The Bank for delays in processing the payment.
- ▶ Balance transfers are processed via BPAY. As not all financial institutions accept BPAY payments, we may be unable to process your balance transfer request.
- ▶ The Bank may refuse or limit any balance transfer request at its discretion.
- ▶ The Bank will not process balance transfer requests:
 - ▶ for amounts less than A\$500; or
 - ▶ for amounts exceeding the available credit limit on your Credit Card account; or
 - ▶ if your account with the Bank, is delinquent; or
 - ▶ if the credit or store card is not held in your name.
- ▶ The Bank will not be liable for any overdue payment or interest incurred on the account we are transferring the payment to. You must pay interest charged by The Bank on balance transfers at the applicable Annual Percentage Rate. You may receive up to 55 days interest-free on balance transfers provided you continue to pay in full the closing balance by the due date shown on your statement.

Signature	Date
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Returning this form



Teachers Mutual Bank Limited, Reply Paid 92325, Sydney NSW 2001



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