

Balance Transfer Conditions

Important notes on your application:

- You may make 12 balance transfers of your outstanding balances with other credit card accounts in a 12-month period up to 100% of the available Credit Limit (Credit Limit less previous balance less all new Charges) on your American Express Credit Card ("Credit Card").
- You must continue to make payments to the designated credit card issuing companies or banks until you receive a statement confirming that your account has been credited. We will not be held liable for any overdue payment or interest incurred.
- Payments to the credit card issuing companies or banks will normally be completed within 14 working days from receipt of your request. We will advise you when the payment is made.
- You will not earn Membership Rewards points on the amount transferred.
- Balance transfer promotional interest rate is only valid for the period stipulated in the offer that you have accepted. After the promotional period, you'll enjoy our prevailing annual percentage rate applicable to you.

Restrictions on transfers:

- We reserve the right to refuse any balance transfer requests.
- We cannot accept transfers from:
 - credit cards in foreign currencies;
 - other American Express Cards, [except for Cards issued by independent American Express Network Partners];
 - cards not issued in Australia; and
 - a card account that is in overdue or over credit limit status.
- We will not process balance transfer requests:
 - for amounts less than \$100. Transfer amounts will be rounded up to the nearest dollar.
 - if any of your Credit Card(s) is/are not in good standing or in overdue or over credit limit status.
 - if at the time of the request you have drawn the maximum Cash Advance permitted on your Credit Card Account.

Conditions applying once a balance is transferred:

- We will charge interest on any balance transferred at the applicable annual percentage rate on a daily basis from the date that your balance transfer request is approved until you repay the transferred amount in full.
- If your Credit Card Account is not maintained in good standing at anytime, we may adjust the interest rate applied to the balance transfer.
- If an increase in your credit limit is required to complete your balance transfer, you request us to make an increase by up to 50% of your current credit limit (unless a specific increase offer is made by us). Any increase will be subject to a review of your Account and we reserve the right to decline your balance transfer application should we decide not to increase your limit. Any increase will be advised in your statement and will be rounded up to the nearest \$100.
- All payments to your credit card account are applied first to transferred balances, including transferred balances benefiting from promotional interest rates. This will result in the balances subject to a lower interest rate being paid off first. Minimum payment requirements of the card account apply to balance transfers. There are no interest free days on balance transfers.

The Terms and Conditions contained herein form part of the Credit Card Conditions governing the use of the Credit Card and shall be interpreted accordingly.



Cards

American Express Australia Limited (ABN 92 108 952 085)
®Registered Trademark of American Express Company.

americanexpress.com.au

American Express®

B a l a n c e B a l a n c e

B a l a n c e

Balance

T r a n s f e r T r a n s f e r
T r a n s f e r

Transfer

C r e d i t C a r d

Balance Transfer Application Form

If you transfer your balance from another credit card to your American Express Credit Card, you will pay only 8.99% p.a. on the approved transfer amount for up to 6 months (your monthly payments will first repay the balance you have transferred before reducing other amounts, such as new purchases). After 6 months, the rate will change to the interest rate for purchases at that time.

All payments to your credit card account are applied first to transferred balances, including transferred balances benefiting from promotional interest rates. This will result in the balances subject to a lower interest rate being paid off first. Minimum payment requirements of the card account apply to balance transfers. There are no interest free days on balance transfers.

All you need to do is complete this form and attach a photocopy of your **most recent Credit Card statement** from the account/s you wish to transfer. Then return to.

Balance Transfer Unit
American Express Australia Limited
Reply Paid 5422
Sydney NSW 2000

or fax to: **02 9271 3444**

1. Personal Details

Please tick the appropriate box: **4P51-S 30606**

Title Mr Mrs Ms Dr Other

Surname

Given Names

My American Express Credit Card number is:

3 7 - -

Date of Birth

2. Your Credit Card Account/s to transfer to American Express

You can transfer from 2 different Credit Card Accounts.

1. Details of Credit Card Account 1

Name on Card

Number on Card

Credit Card issuing company
(not American Express)

Card Type:

Bankcard

MasterCard

Visa

Other

Transfer Amount

A\$ **.00**

(minimum amount you can transfer is \$100, maximum amount must not exceed your outstanding balance)

2. Details of Credit Card Account 2

Name on Card

Number on Card

Credit Card issuing company

Card Type:

Bankcard

MasterCard

Visa

Other

Transfer Amount

A\$ **.00**

(minimum amount you can transfer is \$100, maximum amount must not exceed your outstanding balance)

3. Sign below & return to us by mail or fax today

I have attached a photocopy of the statement from the Credit Card/s to be transferred.

By signing, I acknowledge that I have read and agreed to the Balance Transfer Conditions overleaf.

Signature of Basic Credit Cardmember Date / /

Please ensure that all details are completed before you return your application to us.