

# QBANK Balance Transfer Application

## Primary Cardholder Details

Name  Membership No.

Address

Telephone: (Work)  (Home)  (Mobile)

## Balance Transfer Terms and Conditions

Bluey Card

Limit \$

Please read the Balance Transfer Terms and Conditions included in this application before applying.

Yes, I would like to transfer the amount nominated below (or an amount subsequently advised) from another credit or store card(s) to my/our QBANK Card Account

Card 1 Account name <input type="text"/>	Card 2 Account name <input type="text"/>
Card issuer <input type="text"/> Card type <input type="text"/>	Card issuer <input type="text"/> Card type <input type="text"/>
Account/Card no. <input type="text"/>	Account/Card no. <input type="text"/>
Exact amount to be transferred <input type="text"/>	Exact amount to be transferred <input type="text"/>

## Balance Transfer Terms and Conditions

QBANK may accept balance transfers of \$100 or more from credit cards issued by banks, other financial institutions and/or store cards. Only the account holder(s) (the Primary Cardholder(s)) can request a balance transfer to your Card Account.

Your balance transfer will only be processed on an active QBANK Card Account. Payments to nominated credit/store card issuer(s) will usually be made within 14 business days of us receiving your balance transfer request. Please note we are not responsible for any delays in processing your request. Until then, you must continue to make payments on your nominated account(s) in accordance with the terms and conditions of those accounts. You are also responsible for paying any remaining balance, interest, fees and charges after the transfer. If the balance transfer is processed, it will appear on your next statement of account. QBANK reserves the right to refuse a balance transfer for any reason, including but not limited to:

- the balance you wish to transfer relates to other QBANK loans or overdrafts
- the balance you wish to transfer relates to credit cards and/or store cards issued outside Australia
- the balance transfer will result in the balance of your Card Account reaching or exceeding 95% of its Credit Limit
- you are in default of the QBANK Bluey Card Conditions of Use or
- if the credit and/or store card account(s) from which you wish to transfer a balance(s) is/are in default at the time we receive this application.

If the amount you wish to transfer will cause you to exceed the Credit Limit on your Card Account QBANK may only transfer such amount so that your Card Account will reach 95% of its Credit Limit.

We will treat all balance transfers as a purchase. Interest applies to the amount of the balance transfer starting from the date the balance transfer request was approved and processed.

Any promotional offers for balance transfers are only valid if your request for a balance transfer is made during the promotional offer period and made in the manner specified by the promotion.

Please refer to your Bluey Card Conditions of Use for the rest of the provisions on balance transfers.

## Authority

Signature  Date