

Value+ Credit Card Balance Transfer Application

Please complete this form if you wish to transfer a balance amount from any of your non-Newcastle Permanent credit card accounts or store cards and provide all pages of your most recent credit card statement. Newcastle Permanent will not close your other credit/store cards.

By completing this section you acknowledge the following Balance Transfer conditions:

- The balance transfer amount will be charged interest at the standard interest rate from the date the balance transfer is processed (no interest free period applies).
- Transfers can take up to 10 business days – you must continue to make payments to your other account before the balance transfer is processed
- Requesting a balance transfer does not close your account at the other financial institution.
- Newcastle Permanent is not bound to approve this request.

Request and authority

I request and authorise Newcastle Permanent to transfer the balance of my credit card/store card account(s) nominated in the credit card/store card details section below to my Value+ Credit Card.

Primary cardholder name _____

Value+ Credit Card account number

Credit card/store card details

Card 1

Account name _____ Credit card issuer _____

Account/card number

BPAY® biller code

What amount would you like to transfer (min \$500)? \$

Card 2

Account name _____ Credit card issuer _____

Account/card number

BPAY biller code

What amount would you like to transfer (min \$500)? \$

Card 3

Account name _____ Credit card issuer _____

Account/card number

BPAY biller code

What amount would you like to transfer (min \$500)? \$

Declaration

- I acknowledge that all information provided and declared by me in this application is true and correct.
- I confirm that I have read and agree to the terms and conditions governing my credit card contract including those pertaining to balance transfers.
- I acknowledge that the balance transfer authorisation in this application is a request by me for Newcastle Permanent to advance funds, and that the value of all balance transfers is a debt due and payable by me.
- I acknowledge that I am responsible for the balance outstanding on my Value+ Credit Card account as a result of the balance transfer(s) authorised above.
- I acknowledge that payments to my nominated accounts will (upon Newcastle Permanent approving my request) usually be completed within 10 business days from the time Newcastle Permanent receives my request, and that Newcastle Permanent will not close those accounts.
- I acknowledge that Newcastle Permanent is not bound to approve my request and that payment by Newcastle Permanent to my nominated accounts evidences Newcastle Permanent's approval (in whole or part) of my request.

Signature of applicant/borrower

Applicant/borrower _____ Date / /

Additional Cardholder _____ Date / /

What next?

- Return completed form to any Newcastle Permanent branch, email to: creditcardreferral@newcastlepermanent.com.au, or mail to: Newcastle Permanent, Personal Lending Services, Reply Paid 5001, HRMC NSW 2310
- Newcastle Permanent may require additional information. Newcastle Permanent will contact you if required.
- If you do not have enough available credit at the time of your request, Newcastle Permanent will write to you.
- If everything is correct, Newcastle Permanent will process your request within 10 business days.
- You will need to arrange for your old credit card/store card account to be closed.
- The balance transfer will appear on your next Value+ Credit Card statement.

Office use only

Branch location _____

Date received H/O / /

Branch no. _____ Employee no.

Primary cardholder signature has been verified ☐ Yes ☐ No