



Simply complete and sign this form to transfer balances from other non-GE Money credit and store cards to your 28 Degrees MasterCard. **Return your completed form to 28 Degrees MasterCard, Reply Paid 1818, Melbourne VIC 8060 (no stamp is required if posted in Australia) or you can fax to 1300 369 905.**

**PRIMARY CARDHOLDER DETAILS**

First Name  Surname

Mobile No.  Telephone No. (Home)  Telephone No. (Work)

28 Degrees Card Number

**BALANCE TRANSFER DETAILS**

Please note that you can only transfer up to your available credit limit. This may mean that you are not able to transfer the entire balance from your other existing credit and store cards to your 28 Degrees MasterCard. GE Money reserves the right to reduce the amount of the balance transfer request in accordance with the credit limit assigned to your application.

Name of account holder or credit card holder	Account / Credit Card Number	Name of issuing bank, financial institution or store	Amount to be transferred (\$ value must be specified, minimum of \$100)
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

You may be required to continue making payments to these accounts until you are notified that the balance has been transferred. Please allow up to 30 days to process your request.

**PRIMARY CARDHOLDER - SIGNATURE**

I request and authorise GE Capital Finance Australia ABN 42 008 583 588, trading as GE Money to debit my 28 Degrees MasterCard account with the above amount(s), and pay each such amount to the provider of the relevant nominated credit card account(s) in accordance with the Balance Transfer offer terms and conditions below and the Conditions of Use previously provided to me.

Signature  Date

**DECLARATION**

**Terms and Conditions**

Unless otherwise specified in this form, words printed like **this** have the meaning given in 45 of this Conditions of Use booklet.

- Each **balance transfer** request must:
  - be for a minimum amount of \$100;
  - be for an amount within the available credit on **your account** so that processing the balance transfer will not result in the **credit limit** being exceeded;
  - if submitted by mail or fax, be on a correctly signed and completed **balance transfer** form; and
  - relate to payment of an account denominated in Australian dollars.
- We** will not close **your** nominated account for **you** so **you** must continue to comply with the terms and conditions (including payment) of **your** nominated account.
- The **standard annual percentage rate** will apply to any **balance transfer** from the day on which the **balance transfer** is debited to the **account** unless **we** have notified **you** that a **balance transfer annual percentage rate** will apply to certain **balance transfers** during a **special promotion term**. For full details on how interest on balance transfers is calculated, please refer to 21 of your Conditions of Use booklet.
- Your **balance transfer** may take up to 30 days to be processed by the relevant financial institution. Please notify **us** if the **balance transfer** does not appear on **your** nominated account.
- If **you** do not have enough available credit for **us** to process all **balance transfers** requested by **you**, **we** will process as many **balance transfers** (chosen at our discretion) as are possible within **your credit limit**.
- If **you** do not have enough available credit for **us** to process the entire **balance transfer** requested by **you**, **we** will process part of the **balance transfer** at **our** discretion.
- Your account** must be open and not in default of **your credit contract** at the time of processing.
- We** reserve the right to decline a request for a **balance transfer**; if **your** request is declined **we** will notify **you** in writing.
- This **balance transfer** service cannot be used to make payments on accounts of GE Money or its associated entities.
- Each approved **balance transfer** will appear on **your** next statement after processing.
- We** will not be responsible for any fees or charges (including interest) which relate to **your** nominated account.
- Government charges and duties may apply to the **balance transfer** which **you** authorise us to debit to **your account**.
- We** will decline a request for a **balance transfer** from any nominated account which relates to any other person (including any **additional cardholder**) other than **yourself**.
- Your card** must be activated prior to any **balance transfer** being processed.
- Please note that **your** minimum **monthly payment** will increase if **you** take a **balance transfer**, as your **closing balance** includes **balance transfers**.
- For full details on how payments are applied to **your account**, please refer to 17 of your Conditions of Use booklet.