

GE Money Low Rate MasterCard

Balance transfer offer terms and conditions

Unless otherwise specified in this form, words printed like **this** have the meaning in the Conditions of Use for the **account**. For a Conditions of Use Guide please call **1300 721 394**.

- 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 **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** in **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**.