

Wizard Clear Advantage 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 552 079.

1. Each **balance transfer** request must:
 - (a) be for a minimum amount of \$100;
 - (b) 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;
 - (c) if submitted by mail or fax, be on a correctly signed and completed **balance transfer** form; and
 - (d) relate to payment of an account denominated in Australian dollars.
2. 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.
3. 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.
4. **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.
5. 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**.
6. 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.
7. **Your account** must be open and not in default of **your credit contract** at the time of processing.
8. We reserve the right to decline a request for a **balance transfer**; if **your** request is declined we will notify you in writing.
9. This **balance transfer** service cannot be used to make payments on accounts of GE Money or its associated entities.
10. Each approved **balance transfer** will appear on **your** next statement after processing.
11. We will not be responsible for any fees or charges (including interest) which relate to **your** nominated account.
12. Government charges and duties may apply to the **balance transfer** which **you** authorise us to debit to **your account**.
13. **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**.
14. **Your card** must be activated prior to any **balance transfer** being processed.
15. Please note that **your** minimum monthly payment will increase if **you** take a **balance transfer**, as **your** closing balance includes **balance transfers**.