



## Balance Transfer Conditions

Unless otherwise specified in this form, words printed like **this** have the meaning in the Conditions of Use for the **account**. Please find your Conditions of Use enclosed in your Welcome Pack, or alternatively please call 1300 721 394 for a copy.

- 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;
  - be on a correctly signed and completed balance transfer form; and
  - relate to payment of an **account** denominated in Australian dollars.
- GE Money will not close **your nominated account** for **you** so you must continue to comply with the terms and conditions (including payment) for **your nominated account**.
- The **special annual percentage rate** on the front of this form will apply to any transfer amount for the period specified on the front of this form from the account opening date. After that date, the **standard annual percentage rate** will apply.
- Your **balance transfer** may take up to 30 days to be processed by the **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 an 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 relate to any other person (including any additional cardholder) other than yourself.

## Declaration and Important Privacy Notice

I hereby apply to GE Money for a credit facility to enable me and each additional cardholder named in this application or subsequently nominated by me (if any) to purchase goods and services on credit and obtain cash advances ("this credit facility").

I understand that if GE Money accepts my application, I will be sent by GE Money an offer to enter into a credit contract, a financial table and conditions of use governing this credit facility. I acknowledge that I will be bound by the credit contract when that offer is accepted in accordance with those conditions of use.

**I acknowledge** that the information provided in this application is true and correct and that no information which would cause GE Money to grant credit to me incorrectly has been withheld and I am not currently aware of anything that may adversely impact my ability to service the credit card being considered.

**This Privacy Notice** is relevant to any application for a GE Money Low Rate MasterCard credit facility ("Credit Facility"). The Credit Facility is provided by GE Money for customers of MasterCard International (ABN 40 063 125 664).

By completing the GE Money Low Rate MasterCard Application Form on the reverse of this page I am or will be providing personal information to GE Money about me. I acknowledge that this personal information, and any other personal information GE Money collects about me ("my personal information") will be used by GE Money to enable it to assess my application for the Credit Facility, and if my application is approved, for the subsequent administration of the Credit Facility. I consent to GE Money using and disclosing my personal information for this purpose and acknowledge that without this information GE Money may be unable to process or accept my application or to operate or administer the Credit Facility.

**I consent** to GE Money (and each of their related companies) using or disclosing my personal information for the following additional purposes of:

- performing administrative tasks and managing business operations;
- providing services to me in relation to this or other products or services;
- telling me about products or services of GE Money or other organisations;
- product development and research;
- risk assessment, management and modelling;
- fraud and crime prevention;
- enabling any insurers to whom I apply for merchandise and payment protection insurance to assess my application (where I have applied for such insurance cover), and if my application is approved, for the initial establishment and then the subsequent administration of that insurance; and
- complying with legislative and regulatory requirements.

**However, GE Money will not send me information about other products or services of GE Money or anyone else, if I ask them not to. I may ask them not to by telephoning 1300 721 394.**

I understand that GE Money (and each of their related companies) may disclose my personal information, to:

- their related companies;
- credit reporting agencies;
- other financial institutions and credit providers;
- service providers (including delivery companies and debt collectors);
- organisations providing processing and other support functions to credit providers;
- any program managers, bonus partners and rewards suppliers involved in any loyalty program associated with the Credit Facility;

- additional cardholders or other persons (if any) authorised by me to operate my facility;
- Australia Post and other organisations through whom I choose to make payments to GE Money (or any of its related companies); and
- Other entities to whom GE Money is by law required, or authorised by me, to disclose my personal information.

Subject to the provisions of the Privacy Act 1988 and the other terms of this Notice, **I consent** to any such disclosures of my personal information regardless of how or when that information was collected.

**I consent** to the GE Money Group disclosing my personal information to any employer named in the Application Form (or otherwise provided by me to the GE Money Group) to verify information I have provided in respect of an application. I also consent to any such employer disclosing my personal information, including income information, to the GE Money Group for the purpose of the GE Money Group verifying that information.

I agree to the transfer of my personal information by GE Money (and each of their related companies) to organisations overseas, but only for use in connection with any of the purposes that GE Money (and each of their related companies) are authorised to use my personal information.

If and to the extent that GE Money does so in a manner and for purposes that conform with the Privacy Act: I agree to GE Money obtaining information about my commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons and to GE Money using that information in assessing my application for credit; and I also agree to GE Money giving to and receiving from any credit providers named in this credit application and any credit providers named in a credit report issued by a credit reporting agency, information about my credit arrangements, provided that the information is given or received to assess an application for credit made by me to the recipient credit provider or to assess my credit worthiness; and I also agree to GE Money obtaining a credit report containing my personal information about me from a credit reporting agency and to GE Money using that report or any information derived from the report in assessing this application, and for any other purposes permitted under the Privacy Act. I also acknowledge that subject to the provisions of the Privacy Act, GE Money may otherwise disclose to any person any information concerning a credit facility granted to me or the conduct of that credit facility.

Subject to the provisions of the Privacy Act 1988, I acknowledge that I may have access to my personal information collected and held by GE Money (and each of their related companies). I acknowledge that I can enquire as to the identity of each related company of GE Money and may contact GE Money for access to my personal information by contacting **1300 721 394**.

I separately agree that if I nominate an additional card holder, or provide personal information about any other person, I will first ensure each such person has seen this Privacy Notice and understood its contents, and has separately agreed to their personal information being collected, used and disclosed by GE Money (and each of their related companies) in the same ways and in the same manner that my personal information may be collected, used and disclosed in accordance with my consent under this Privacy Notice. I further agree that if I nominate any additional cardholder under 18 years of age who does not have a sufficient understanding and intelligence to understand this Privacy Notice, I will ensure that their parents or guardians agree to this Privacy Notice.