

Balance transfer terms and conditions and authority

By signing below, you agree to the following terms and conditions and authorise Heritage to transfer the amounts detailed overleaf.

1. You can only apply for balance transfers to active Heritage Visa credit cards accounts from active non-Heritage credit card accounts issued by Australian financial institutions which accept BPay as a payment option.
2. A balance transfer application may include up to four individual balance instructions. Until the Promotional Period for the balance transfer application you have made expires, you cannot apply for a further balance transfer.
3. You can only apply for balance transfers of \$200 or more that do not exceed 95% of your approved Heritage credit card limit. Where you apply for a balance transfer that is more than 95% of your approved credit limit, Heritage will only transfer up to 95% of your available credit limit.
4. Processing your balance transfer instruction may incur a fee. Heritage will charge this fee to your Heritage credit card account. The applicable fee may change from time to time and is detailed in the Heritage Fees and Limits Guide, available at www.heritage.com.au, in branch or by phoning 13 14 22.
5. Heritage will not close your non-Heritage credit card accounts. You must do this by contacting your existing card issuer/s.
6. There is no interest free period for balance transfers. Interest at the Cash Advance Annual Percentage Rate is charged on transferred amounts from the date Heritage debits your account. You can find out the applicable Cash Advance Annual Percentage Rate by telephoning us.
7. You must continue to make payments on your non-Heritage credit card accounts in accordance with those account terms and conditions. Heritage accepts no responsibility or liability for delays, overdue payment, fee, charge or interest imposed by your non-Heritage credit card issuer.
8. If you have interest free days applicable to Purchase Transactions you will not be eligible for any interest free period if the full Closing Balance (including for any Purchase Transactions and Cash Advance amounts, however excluding any balance transfer amounts) is not paid in full by the due date.
9. Fees and government taxes and charges may apply to a balance transfer transaction.
10. Heritage can refuse your application for a balance transfer, including if you are in default of the Conditions of Use in your Credit Card Details and the Guide to Heritage Credit Card Products, or if your account has a history of not being in good status. Heritage will advise you if this is the case.
11. Balance transfers will not earn Heritage reward points.
12. The outstanding balance of balance transfers owing on the Promotional Period expiry date will be treated as a Cash Advance. The Cash Advance Annual Percentage Rate will apply from the first day of your Statement Cycle that immediately follows your Promotional Period expiry date.
13. The provisions of your Credit Card Details and the Guide to Heritage Credit Card Products override these Terms and Conditions in the event of any inconsistency.

Signature of Applicant 1: _____ Date: _____

Signature of Applicant 2: _____ Date: _____

Return details

Please return to the address below or visit your local branch:

Heritage Bank – Credit Department
PO Box 190, Toowoomba QLD 4350

OR via email:

Email: info@heritage.com.au

If you have any questions or would like further information:

Phone: 13 14 22
Website: www.heritage.com.au

Branch use only

Signature verified

Processed by

Date