

# TEACHERS CREDIT CARD BALANCE TRANSFER APPLICATION

You can transfer any outstanding credit or store card balance of \$500 or more up to your available Teachers Credit Card limit. To do this, complete the details below and attach a copy of your most recent statement of the credit or store card.

**Yes. I would like to transfer my balance from another credit card or store card to my Teachers Credit Card.**

Title	Given Names	Surname
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

Member No	Teachers Credit Card No
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

Home Telephone No	Work Telephone No	Mobile Telephone No
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

**Balance Transfer Information (for multiple balance transfers please photocopy this form)**

Amount to be transferred \$  (minimum amount \$500.00)

Card Type     MasterCard     Visa     Other    Card Issuer

Name on card	BPAY Biller Code	Customer Reference No
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

**By signing below I acknowledge I have read and agreed to the Balance Transfer Conditions below.**

Cardholder's Signature	Date
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

**Balance Transfer Conditions**

- ▶ In authorising Teachers Credit Union Limited, to transfer any funds to pay an outstanding balance from another credit/store card account(s), it is not the responsibility of Teachers Credit Union Limited, to arrange closure of the account(s). This is your responsibility. Once your balance transfer has been forwarded to the organisation you have nominated, no responsibility will be accepted by Teachers Credit Union for delays in processing the payment.
- ▶ Teachers Credit Union may refuse or limit any Balance Transfer request at its discretion.
- ▶ Teachers Credit Union will not process Balance Transfer requests:
  - for amounts less than A\$500; or
  - for amounts exceeding the available credit limit on your Teachers Credit Card Account; or
  - if your account with Teachers Credit Union Limited, is delinquent.
- ▶ Teachers Credit Union will not be liable for any overdue payment or interest incurred on the account we are transferring the payment to. You must pay interest charged by Teachers Credit Union on Balance Transfers at the applicable Annual Percentage Rate. Interest applies from the date of funding your Balance Transfer request, until you repay the transferred amount in full.

Refer to our Fees and Charges and Privacy Policy brochure or our internet site for details on our Privacy Policy.

**Please return this form and most recent statement:**

**By mail to:** Teachers Credit Union, Reply Paid 7501, Silverwater NSW 2128

**By fax to:** (02) 9704 8203