Balance Transfer Request

1. ALL ABOUT YOU

Your title: First name: Middle name: Last name:

Your credit card account number: ☐☐☐☐ ☐☐☐☐ ☐☐☐☐ ☐☐☐☐

Daytime phone number:

Number: Street: Suburb: State: Postcode:

2. YOUR TRANSFER DETAILS

By filling in this section you confirm that you're happy for Virgin Money to transfer the amounts from your nominated account to your Virgin Money credit card, according to the Terms and Conditions (below):

	Account holder's name (e.g. Mr R Branson)	Type of card/account (e.g. ANZ Frequent Flyer Visa)	Card/account number	Amount to be transferred (min of $500 each)
1			☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ BPay Biller Code:	$
	Name and address of the institution who issued your card:			
2			☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ BPay Biller Code:	$
	Name and address of the institution who issued your card:			
3			☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ BPay Biller Code:	$
	Name and address of the institution who issued your card:			
4			☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ BPay Biller Code:	$
	Name and address of the institution who issued your card:			
			Total amount to be transferred:	$ 0.00

Balance Transfer Terms and Conditions:

1. If at the end of the Balance Transfer ("BT") period any portion of the BT amount is still owing, the amount will attract interest at the prevailing Annual Percentage Rate for cash advances.
2. Except for credit contracts formed after 30 June 2012, payments are applied to BT amounts before cash advances and retail purchases, and if your account has more than one BT, the BT at the lowest interest rate will be repaid first.
3. We may refuse to accept and process a BT request where it is less than $500, where it is to another Citigroup or Virgin Money-issued account, where it is to a foreign currency account, where it is to an offshore account or where it is to an account that is not in the name of the Primary Account holder.
4. We will process the BTs specified by you, in the order you have nominated, in full or part, as determined by us and your available Credit Limit. We may limit BTs to a percentage of your Credit Limit. Once your Account is activated, BT requests can take up to 10 business days to be received at the other financial institution. We are not responsible for any delays whether by us or any other institution. You should continue to make payments to your nominated accounts as any remaining balances will be your responsibility.
5. BTs do not earn Velocity Points.
6. You will not get the benefit of or be eligible for any interest free days on purchases while you have a BT outstanding on your account.

3. DECLARATION

By completing the section below you authorise Virgin Money to process this request and advance funds by cheque or by BPay. Please sign to confirm that you've completed the Transfer Details section above and you've read and accept the Balance Transfer Terms and Conditions; and the value of all Balance Transfers is a debt due and payable by me to Virgin Money.

Your signature:

Date: / /

Please fax your completed form to **1300 794 785**, or alternatively post it back to us at **Virgin Money, Reply Paid, GPO Box 40, Sydney NSW 2001**. Any questions? We're here to help, so just give us a call on 13 37 39.

Virgin Money (Australia) Pty Limited ABN 75 103 478 897 ("Virgin Money") distributes the Virgin Money Credit Cards ("Credit Cards") as an authorised credit representative under credit representative no 369377. Citigroup Pty Ltd ABN 88 004 325 080 AFSL/Australian credit licence 238098 ("Citibank") is the credit provider and issuer of the Credit Cards.