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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. We may refuse to accept and process a BT request where it is less than \$500, where it is to another Citigroup 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.
  3. 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.
  4. BTs do not earn Rewards Points.
  5. If you have interest free days on your account you will not get the benefit or be eligible for any interest free days on purchases unless you pay the Closing Balance in full (including any BTs) by the statement due date for two consecutive months.