

# Balance Transfer Request

## Transfer your outstanding credit card balance to a BNZ Platinum Visa Card

Switch your current outstanding balance from another bank's credit card to your Bank of New Zealand Platinum Visa Card. If you'd like to close your other credit card account at the same time, we can arrange that too. For the current BNZ Platinum Visa interest rates, call us on 0800 931 932, go to [www.bnzplatinum.co.nz](http://www.bnzplatinum.co.nz) or visit any BNZ branch.

## When, how and from what accounts can I make a Balance Transfer?

**When:** You can make a Balance Transfer at any time, with a maximum of two Balance Transfers to your BNZ Platinum Visa Card Account within a 12 month period.

**How:** Simply complete the Balance Transfer request and return it to us.

**From:** You can transfer the outstanding balance from any New Zealand issued American Express®, Visa or MasterCard® (excluding Bank of New Zealand issued credit cards), as well as Diners Club, Farmers Card and GE CreditLine cards. The minimum transfer amount is \$500 and your BNZ Platinum Visa Card must stay within 95% of its credit limit. In order to request this transfer you need to first have a BNZ Platinum Visa Card. Balance Transfers are subject to approval.

## Balance Transfer Request

### Your details

\* Write your BNZ Platinum Visa Credit Card number here:

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\* Name as on your BNZ Platinum Visa Card:

\* Home number:

\* Work number:

### Details of your other bank's credit card

\* Credit card number (non-Bank of New Zealand issued credit cards only)

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\* Name as on your credit card:

\* Name of issuing bank/company:

## Close and transfer

I'd like to transfer the closing balance to my BNZ Platinum Visa Card and request that BNZ notify my bank of my request to close my credit card account. I confirm that this card has been destroyed.

The closing balance is:

## Transfer

\* I'd like to transfer the amount of:

from this credit card to my BNZ Platinum Visa Card.

If you have more than one card balance you would like to transfer to your BNZ Platinum Visa Card please photocopy this form or call 0800 931 932 and request another Balance Transfer form.

## Please sign here

I confirm that I have read and agree to the conditions of acceptance.

Account owner:

Date:

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Additional/Joint cardholder:

Date:

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\* Mandatory details

## Conditions of Acceptance

1. Any transferred balance must be a debit balance on another bank's credit card or an accepted store card. The maximum balance that can be transferred must stay within 95% of the credit limit.
2. The Balance Transfer is subject to BNZ approval.
3. BNZ reserves the right to refuse a Balance Transfer request.
4. BNZ will only transfer the balance as shown on the form and accepts no responsibility for transactions which are not included in the balance as shown on the form.
5. Six months after the date your Balance Transfer is made, any Balance Transfer amount still unpaid will revert to the BNZ Platinum standard annual interest rate.
6. If additional transactions are debited to your existing credit or store card over and above the Balance Transfer amount you have specified, you will remain liable to repay those additional debts to your other credit or store card account and we may not be able to action a request to close that other credit or store card account.
7. Balances may only be transferred from New Zealand issued American Express®, Visa, MasterCard®, Diners, GE CreditLine and Farmers cards. Excludes BNZ issued cards.
8. If a payment is due on the other bank's credit card or charge account or on the accepted store card within the next ten business days from the date you posted the request, please make the payment.
9. BNZ accepts no liability for late payments or any other payments arising from the closing of your bank's credit card or accepted store card and will not be liable for any overdue payment or interest incurred.
10. Balance Transfers are not eligible for loyalty points.
11. We will charge interest on any balance transferred from the date your debit Balance Transfer is made until you repay the transferred amount in full.
12. Payments to other credit card issuers will normally be completed within ten business days from receipt of your request.
13. All payments to your BNZ Platinum Visa Card will be first applied to any fees and interest, then to any lower interest rate "Balance Transfer balance", and then the remainder of the current balance in the following order: 1. Cash advances then purchases processed prior to your current statement. 2. Cash advances then purchases on your current statement. This will result in balances subject to a lower interest rate being paid off first.
14. This request is not an application for an increase in credit limit.