

Balance Transfer Terms and Conditions

1. Check condition 20 of your Conditions of Use and your Financial Table for details of how your Balance Transfer ("BT") affects your eligibility for any Interest Free Period.
2. Card Services (We) accept BTs of \$500 or more from banks, other financial institutions and store cards, to transfer to your Woolworths Money credit card account (Account). At all times we reserve the right not to process your BT.
3. You are unable to transfer BTs between any Macquarie or Card Services account and your Account. Foreign currency BTs and BTs to offshore accounts or debit accounts are also excluded.
4. We will transfer the balances specified by you to your Account, in full or in part, subject to \$500 remaining in your available credit limit. If you have multiple BT requests, we will transfer these in the order they appear in your request.
5. BTs are treated as a Special Promotion under your Account Conditions of Use. Refer to your Account Conditions of Use for information on the application of payments.
6. BTs are not eligible for reward points or Qantas Points.
7. Please allow 5 days from the date of your request or the date your Account is activated (as the case may be) for transfers to be processed. You should continue to make payments on your other accounts, in accordance with their terms and conditions, until you receive a statement from them confirming that your account has been credited. We will not be responsible for any payments (overdue or otherwise) or any interest incurred on your other accounts. Any remaining balances on those accounts after the BT are your responsibility.
8. After the promotional period, the standard variable interest rate for cash advances applies.