

QBANK Balance Transfer Application



QPCU Limited T/A QBANK
Level 1, 231 North Quay, Brisbane Qld 4000. PO Box 13003, George Street Qld 4003.
Phone: 13 77 28 Fax: 3236 2194. Email: info@qbank.com.au Website: qbank.com.au
ABN 79 087 651 036 AFSL/Australian Credit Licence No. 241413

Primary Cardholder Details

Name Membership No.

Address

Telephone: (Work) (Home) (Mobile)

Balance Transfer Terms and Conditions

Bluey Card
Limit \$

Please read the Balance Transfer Terms and Conditions included in this application before applying.

Yes, I would like to transfer the amount nominated below (or an amount subsequently advised) from another credit or store card(s) to my/our QBANK Card Account

| | |
|---|---|
| Card 1 Account name <input type="text"/> | Card 2 Account name <input type="text"/> |
| Card issuer <input type="text"/> Card type <input type="text"/> | Card issuer <input type="text"/> Card type <input type="text"/> |
| Account/Card no. <input type="text"/> | Account/Card no. <input type="text"/> |
| Exact amount to be transferred <input type="text"/> | Exact amount to be transferred <input type="text"/> |

Balance Transfer Terms and Conditions

QBANK may accept balance transfers of \$100 or more from credit cards issued by banks, other financial institutions and/or store cards. Only the account holder(s) (the Primary Cardholder(s)) can request a balance transfer to your Card Account.

Your balance transfer will only be processed on an active QBANK Card Account. Payments to nominated credit/store card issuer(s) will usually be made within 14 business days of us receiving your balance transfer request. Please note we are not responsible for any delays in processing your request. Until then, you must continue to make payments on your nominated account(s) in accordance with the terms and conditions of those accounts. You are also responsible for paying any remaining balance, interest, fees and charges after the transfer. If the balance transfer is processed, it will appear on your next statement of account. QBANK reserves the right to refuse a balance transfer for any reason, including but not limited to:

- the balance you wish to transfer relates to other QBANK loans or overdrafts
- the balance you wish to transfer relates to credit cards and/or store cards issued outside Australia
- the balance transfer will result in the balance of your Card Account reaching or exceeding 95% of its Credit Limit
- you are in default of the QBANK Bluey Card Conditions of Use or
- if the credit and/or store card account(s) from which you wish to transfer a balance(s) is/are in default at the time we receive this application.

If the amount you wish to transfer will cause you to exceed the Credit Limit on your Card Account QBANK may only transfer such amount so that your Card Account will reach 95% of its Credit Limit.

We will treat all balance transfers as a purchase. Interest applies to the amount of the balance transfer starting from the date the balance transfer request was approved and processed.

Any promotional offers for balance transfers are only valid if your request for a balance transfer is made during the promotional offer period and made in the manner specified by the promotion.

Please refer to your Bluey Card Conditions of Use for the rest of the provisions on balance transfers.

Authority

I acknowledge having read and accept the QBANK Bluey Credit Card Conditions of Use and the Balance Transfer Terms and Conditions included in this application.

The above information will be collected and retained by QBANK in accordance with its Privacy Policy, available at qbank.com.au.

Where information above relates to third parties, I acknowledge that the third party has been made aware that QBANK has been provided with this information and I have told them how to obtain QBANK's Privacy Policy.

Signature Date

Key facts about this Credit Card

Current as at: 19 January 2018

QPCU Limited T/A QBANK

This information sheet is an Australian Government requirement under the National Consumer Credit Protection Act 2009.

Description of Credit Card

| Product Name | Bluey Visa Card |
|--------------------------------|---|
| Minimum credit limit | \$1,000 |
| Minimum repayments | Greater of \$25 or 2% of balance |
| Interest on purchases | 11.99% p.a.* |
| Interest-free period | Up to 55 days |
| Interest on cash advances | 11.99% p.a.* |
| Balance transfer interest rate | 0.00% p.a.* for 12 months from the transfer date. |
| Annual fee | Nil |
| Late payment fee | \$8 |
| Cash Advance Fee | \$4 per transaction |

*Interest rates current as at the date of this document (19 January 2018) and are subject to change without notice. For current interest rates, please refer to our website qbank.com.au

There may be circumstances in which you have to pay other fees. You can only be charged a fee for exceeding your credit limit if you separately agree to being charged that fee. A full list of current fees applicable to this credit card can be obtained from qbank.com.au/rates-fees

For more information on choosing and using credit cards visit the ASIC consumer website at www.moneysmart.gov.au

The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting qbank.com.au or by contacting us on 13 77 28.

The logo for QBANK, featuring the word "QBANK" in a bold, sans-serif font. The letter "Q" is stylized with a dot in its center. To the right of the word "QBANK", there are three small, vertically aligned square icons.