

Please complete and return this form:

✉ Coles MasterCard
Reply Paid 940, MELBOURNE VIC 8060

☎ 1300 306 397

📠 1300 369 905

Balance Transfer Authorisation Form

Use this form to authorise the transfer of a minimum balance of \$100 from your other credit cards to your Coles MasterCard under the special Balance Transfer Offer Terms and Conditions set out below.

Complete your details below

Full Name

My Card Number is

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Balance transfer details

Please provide details of the account balance(s) you wish to transfer to your Coles MasterCard or Coles Platinum MasterCard.

Card number (if you have an Amex card that is issued along with a Visa or MasterCard please use the Visa/ MasterCard number instead)	Name of issuing financial institution	Payment address of financial institution (as per your credit card statement)	Amount to be transferred

Confirmation of your request and authorisation

I request and authorise Latitude Financial Services Australia Holdings Pty Ltd (ACN 603 161 100) to debit my account with the above amount(s), and pay each such amount to the provider of the relevant nominated credit card account(s) in accordance with the Balance Transfer offer terms and conditions above and the Conditions of Use which I received in my Welcome Pack.

Account Owner's Signature

Date

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Balance Transfer Offer Terms and Conditions

- Each balance transfer request must:
 - be for a minimum amount of \$100;
 - be for an amount within the available credit on your account so that processing the balance transfer will not result in your credit limit being exceeded;
 - relate to payment of an account denominated in Australian dollars;
 - relate to an account which is not over due or over limit and otherwise not in default; and
 - if submitted by mail or fax, be on a correctly signed and completed balance transfer form. No photocopies will be accepted.
- Each balance you request to be transferred is treated as a separate balance transfer request and, if accepted and processed, as a separate balance transfer for the purposes of these terms and conditions and for your credit contract.
- You may not request a balance transfer from a credit card issued outside Australia or from a Coles MasterCard or Coles Platinum MasterCard, or any card issued by Latitude Finance Australia.
- We reserve the right to decline any request for a balance transfer.
- If you do not have enough available credit for us to process all balance transfers requested by you we will process as many balance transfers (chosen at our discretion) as are possible within your credit limit. Any remaining balance(s) on the nominated credit account(s) remains your responsibility.
- Processing your balance transfer request is finalised by the relevant financial institution and is beyond our control, so delays may occur. Payment to your nominated account(s) can take between 3 and 15 business days.
- You should continue to make any required payments to any credit card account from which you transfer a balance until you receive a statement confirming that the balance has been transferred. We will not close your nominated account(s) on your behalf.
- Each approved balance transfer will appear on your next statement after processing. Please notify us if the balance transfer does not appear on your nominated account.
- The balance transfer annual percentage rate of 0% pa will apply for six months (or such other promotional period) from the date your account was opened on our system. Any unpaid balance of the balance transfer will then be subject to the standard annual percentage rate. In all other circumstances, the standard annual percentage rate will apply to any balance transfer request.
- Points will not be awarded under the Coles MasterCard Loyalty terms and conditions in respect of the balance transfer.
- You should refer to your Conditions of Use for further terms and conditions applying to balance transfers.
- Please note that your minimum monthly payment will increase if you take a balance transfer, as your closing balance includes balance transfers.
- Up to 62 days interest free on purchases does not apply while you have an outstanding balance transfer balance.