

MYER

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 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 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. Should your BT request exceed your available credit limit, we will contact you to receive further instructions to enable us to process your request.
5. Balance Transfers are treated as a Special Promotion under your Account Conditions of Use. Repayments to your Account are applied to BTs that are in a promotional interest rate period last, in descending order of Annual Percentage Rate. Balance Transfers will attract interest from the date of transfer. Balance Transfers do not qualify for MYER One Shopping Credits.
6. Please allow 5 days from the date your Account is activated for transfers to be finalised. 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.
7. Balance Transfer promotional interest rates are only valid for the period stipulated in the offer you have accepted from the date your Account is approved, and then revert to the standard variable interest rate for purchases.