



**Free**



THE WAREHOUSE MASTERCARD  
PRIVATE BAG 92501  
WELLESLEY STREET  
AUCKLAND 1141



**5.99%**

PER ANNUM  
FOR 6 MONTHS

On balances transferred to  
The Warehouse MasterCard®

BALANCE TRANSFER FORM

the**warehouse** //

## SAVE TIME AS WELL AS MONEY

By transferring balances from other credit, store cards, personal loan, hire purchase or overdrafts you could save money on interest payments and save yourself the time and hassle of juggling multiple payments each month.

You may choose to close the other account as this could help you simplify your finances.

## WHAT ARE YOU WAITING FOR?

To start saving, just complete the attached form, telling us how much you want to transfer.

Then tear off the form, seal it and pop it in the post. It only takes a few minutes and you don't need an envelope or a stamp.

If you have any questions, you can call us 24 hours a day, 7 days a week on **0800 887 887**.

The **5.99% p.a.** balance transfer interest rate is current as at 1 January 2011 and is subject to change without notice.

If you have more than one card balance that you would like to transfer to your The Warehouse MasterCard® account please go to [thewarehousemastercard.co.nz](http://thewarehousemastercard.co.nz) or call **0800 887 887** to request another copy of this form.

MasterCard is a registered trademark of MasterCard International Incorporated.

thewarehouse //

## TRANSFERRING BALANCES

I would like to transfer my/our balance from another bank's credit card, store card, personal loan, hire purchase or overdraft to my/our The Warehouse MasterCard account.

MasterCard number:

Name on other card or account: eg: John Smith

Name of the other bank, issuing store or organisation: \_\_\_\_\_

Other bank's credit card, store card or account number:

Please tick one of the following options

**Transfer:** I would like to transfer the amount of \$       from my other bank's credit card account to my The Warehouse MasterCard account.

OR

**Close and Transfer:** I would like to close my other bank's credit card account and transfer the outstanding balance of \$       to my The Warehouse Financial Services credit card account. (You must provide The Warehouse Financial Services with the current balance on your other credit card. If you do not know what it is, please contact your bank to find out.) I confirm that this card has been destroyed.

I confirm that I have read and understood the conditions applying to balance transfers.

Please ensure you have entered your card or account number and the amount to be transferred prior to signing.

The Warehouse MasterCard principal cardholder signature

Date

The Warehouse MasterCard joint/additional cardholder signature

Date

Principal cardholder's daytime phone number:

### Terms and Conditions

1. You must continue to make payments to any account from which you transfer a balance until you have confirmation that the account has been credited. The Warehouse Financial Services accepts no liability for late payments, or any other payments arising from your other account, or the closing of your other account.
2. Your The Warehouse credit card must remain within its credit limit. The Warehouse Financial Services credit card standard terms of use apply.
3. The balance transfer is subject to The Warehouse Financial Services approval. The Warehouse Financial Services has the right to refuse any transfers.
4. Balances may be transferred from New Zealand issued Visa, MasterCard, American Express (Centurion Finance) and Diners Club cards.
5. Balances may also be transferred from another bank's personal loan or overdraft, Farmers Card, GE Creditline Card, other store cards, and any hire purchase agreement. You cannot transfer a balance from a The Warehouse Financial Services Card. You are responsible for any residual interest charges or late transactions.
6. The Warehouse Financial Services will only transfer the debit balance as shown on this form.
7. Interest will be charged on a daily basis from the date we transfer your balance.
8. Payments made to your card account will be applied against balance transfers before all cash advances and other purchases, but after all charges and interest that has been accrued.
9. Should your balance transfer be for a fixed period of time as part of a promotion (for example, six months), any outstanding balance at the end of the promotional period will be charged at the purchases interest rate.
10. The information provided will be held by The Warehouse Financial Services and will be used now and in the future to make available to you other services offered by The Warehouse Financial Services. You have the right to access and correct this information as subject to the provisions of the Privacy Act 1993.
11. Please allow 10 days from our receipt of the balance transfer request for processing.
12. The Warehouse MasterCards are issued by The Warehouse Financial Services Limited in affiliation with Westpac New Zealand Limited. The Warehouse Financial Services Limited credit card lending criteria apply. The Warehouse MasterCard Conditions of Use apply.
13. Unless a special promotion applies, Reward points are not earned on Balance Transfers.