



Balance Transfers Terms and Conditions

- 1 You will not be eligible for interest free days until the balance transfer amount is paid in full.
- 2 Card Services ("We") accept balance transfers ("BTs") of \$500 or more from banks, other financial institutions and store cards to transfer to your Jetstar Credit Card Account ("Account"). We at all times reserve the right not to process your BT.
- 3 You are unable to transfer BTs between any account issued by 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. If your Account was approved prior to 1 July 2012, payments to your Account are applied to BTs that are in a promotional interest rate period before they are applied to purchases or cash advances. If your Account was approved on or after 1 July 2012, or subject to condition 24.1 of your Account Conditions of Use, payments to your Account are applied to BTs that are in a promotional interest rate period after they are applied to purchases or cash advances. Refer to your Account Conditions of Use for more information on the application of payments.
- 6 BTs are not eligible for Jetstar Dollars 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 purchases applies.