



HSBC Credit Card Balance Transfer Terms and Conditions

1. HSBC reserves the right to reduce the amount of the balance transfer request to an amount less than your approved credit limit. Where you have made multiple balance transfer requests, HSBC may process all or part of any of these multiple balance transfer requests at HSBC's discretion.
2. Balance Transfer requests will only be accepted from non-HSBC credit cards. Credit cards must be in Australian currency.
3. Please continue making payments to the designated credit providing companies until you receive confirmation from those companies that the transferred amount has been credited to them on a future statement.
4. Balance Transfers will attract interest from the day HSBC processes your transfer.
5. After the balance transfer promotional period has ended, the interest rate and conditions current at the time for cash advances will apply. For more information on current interest rates please visit www.hsbc.com.au
6. Only one Balance Transfer form will be transferred at the promotional rate. All subsequent balance transfer requests will be subject to the balance transfer rate current at the time. Call 132 152 for details.
7. Any fees and charges (including interest) which relate to your nominated account will be your responsibility.
8. HSBC will allocate payments we receive from you to pay off the portion of your balance which attracts the highest interest rate first and subsequently to portions of your balance attracting lower interest rates. This may mean applying any and all payments made to your HSBC Credit Card account to pay off other transactions such as purchases and cash advances before any balance transfer amount.
9. Rewards points are not earned on Balance Transfers.
10. We process balance transfers from other credit cards using BPAY® services. In instances where the other credit card does not have valid biller code, or is not listed in HSBC credit card system, the balance transfer request will not be processed.
11. A Balance Transfer request for existing credit card customers through Credit Cards Online or over the phone is processed real time (i.e. as soon as the application is received) Please verify your balance transfer details before submission to avoid any inconvenience. You agree that where we send something to you by ordinary post, it is deemed to arrive at your postal address within two business days of our sending. You agree that where we send something to you by ordinary post, it is deemed to arrive at your postal address within two business days of our sending.
12. Balance Transfer requests from new credit card customers are processed when the application is approved and may be processed before the credit card is received or activated.