

# CREDIT CARD BALANCE TRANSFER REQUEST FORM

## 2 SIMPLE STEPS:

**1** To transfer the outstanding balance from an existing Credit Card to your new KBC Credit Card, please complete this form and return it to  
**KBC Bank, P.O. Box 12485, Sandwith Street, Dublin 2**

**2** Include the last 3 months' statements for your old Credit Card with this form.

### Personal Details (Block Capitals please)

First Name	<input type="text"/>
Surname	<input type="text"/>
Address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>

Contact number	<input type="text"/>
Month of birth	<input type="text"/>
KBC Credit Card (just the last 4 digits)	<input type="text"/>

### Balance Transfer Details

Please transfer the following amount to my KBC Credit Card to clear the current outstanding balance.

Your Old Credit Card - Card Number	<input type="text"/>
Bank this card is with:	<input type="text"/>
Balance to be transferred:	€ <input type="text"/>

### Reference Searching and Reporting

I note that KBC Bank Ireland plc, its successors and assigns ("KBCI") may undertake searches with credit reference agencies (including the Irish Credit Bureau) during the period of any credit facility provided by KBCI. These searches will be conducted each time I apply for a new loan, overdraft or other credit facility and at the time of any extension or variation of an existing credit arrangement (e.g. annually in the case of an approved overdraft facility). Credit reference agencies may retain a record of such searches and they may disclose the fact that a search has been conducted to their other members. KBCI may use and retain any information received as a result of a credit search to (i) make credit decisions in relation to me and (ii) to review the operation, management and performance of a credit facility provided by KBCI and/or (iii) to help detect or prevent fraud and/or (iv) for statistical purposes.

Signed  Date

### Balance Transfer Terms and Conditions

- Acceptance of your request to make a balance transfer is subject to our Lending Criteria and Terms and Conditions. We can refuse to accept any balance transfer request. The amount of the balance transfer that we may agree to process will depend on your credit limit.
- The reduced interest rate applicable to the agreed balance transfer amount is for a period of 6 months which commences on the date the account is opened. If you transfer a balance from another credit card account after the date on which your Account is opened then the reduced interest rate on the agreed balance transfer amount is only available for that part of the 6 months that remains at the time of the balance transfer. At the end of this period the interest rate on the agreed balance transfer amount will revert to the standard interest rate applicable to your Account and shall apply to any of the balance transfer amount that remains outstanding.
- You will be required to close your other credit card account within **90 days** of the balance transfer being credited to your old card. We require satisfactory evidence that the other credit card has been closed. If the other card is not closed within **90 days** you will lose the benefit of the reduced interest rate and revert to the standard interest rate applicable to the account on the agreed balance transfer amount and we may at our discretion, close the Account without further notice to you. This failure to close the other credit card account within the specified time shall be considered to be a serious breach of the Terms and Conditions entitling us to terminate this agreement as provided for in clause 28.4.6 of the KBC I Credit Card Terms and Conditions.
- Once your balance transfer has been processed and we have transferred the money to your other credit card account it cannot be reversed.

I authorise KBC Bank Ireland plc to transfer the above euro amount from my KBC Credit Card to the above Credit card. I acknowledge I have read and agree to the Balance Transfer Terms and conditions.

Signed  Date

KBC Bank Ireland plc is regulated by the Central Bank of Ireland. The registered number is 40537 and registered office is Sandwith Street, Dublin 2.