

# 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

Surname

Address

Contact number

Month of birth

KBC Credit Card   
(just the last 4 digits)

## 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

Bank this card is with

Balance to be transferred

€

## Understanding our Credit Decisions

KBC, will undertake searches with credit reference agencies (including the Irish Credit Bureau and/or the Central Credit Register) as part of the application process and during the period of any credit facility provided by KBC to establish your credit record. These searches will be conducted each time you 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. request for a mortgage arrears resolution option). Searches may also be conducted in the event of any breach of any credit agreement with KBC. Credit reference agencies may retain a record of such searches for a period of at least five years and they may disclose to anyone else carrying out a similar search of the other searches made against you in the previous two years. KBC may use and retain any information received as a result of a credit search to (i) make credit decisions in relation to you, (ii) to review the operation, management and performance of a credit facility provided by KBC, (iii) to help detect or prevent fraud and recover its property and/or (iv) for statistical purposes.

To help us assess your application for credit we use an automated credit decision process which takes account of different types of information available to us to evaluate your ability to meet loan repayments. This process is designed to ensure that your application for credit is treated fairly and efficiently. Further information is available in the section of the Data Protection Notice entitled 'How does KBC make use of Automated Decision Making'.

**NOTICE: UNDER THE CREDIT REPORTING ACT 2013 LENDERS ARE REQUIRED TO PROVIDE PERSONAL AND CREDIT INFORMATION FOR CREDIT APPLICATIONS AND CREDIT AGREEMENTS OF €500 AND ABOVE TO THE CENTRAL CREDIT REGISTER. THIS INFORMATION WILL BE HELD ON THE CENTRAL CREDIT REGISTER AND MAY BE USED BY OTHER LENDERS WHEN MAKING DECISIONS ON YOUR CREDIT APPLICATIONS AND CREDIT AGREEMENTS.**

## 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 103.3.6 of the KBCI Personal Banking 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

## How we use your Personal Information

In our Data Protection Notice, we explain how we collect your personal information, what information we collect, why we collect it and how we use that information as well as your privacy rights. We recommend that you read our Bank Data Protection Notice in full. It is available on the data protection section of KBC.ie or on request from any of our Hubs or customer services representative by phone or by email.

KBC Bank Ireland plc, Sandwith Street, Dublin 2. KBC Bank Ireland plc is regulated by the Central Bank of Ireland.

# THE BANK OF YOU