

Once you've completed this form, please return it to:



Gem Essential Balance Transfer Authorisation Form

Yes I'd like to transfer balances from my credit card(s) to my

Gem Essential.	Freepost Authority Number 242176, PO Box 4058, Shortland St, Auckland 1140.	
COMPLETE THE DETAILS BELOW		
Title Given name(s)	Surname	
○ Mr ○ Mrs ○ Ms ○ Miss ○ Dr		
Residential Address Unit Number / Street Name		
Suburb	Town/City Postcode	
Gem Essential Account Number 6 0 1 0 7 3		
BALANCE TRANSFER DETAILS		
Please provide details of the credit card account balance(s) you wish to transfer	er to your Gem Essential.	
Name of account holder (must be Gem Essential primary cardholder)	Name of account holder (must be Gem Essential primary cardholder)	
Amount to be transferred. Dollar (\$) value must be specified (minimum \$250) \$	Amount to be transferred. Dollar (\$) value must be specified (minimum \$250) \$ Name of issuing bank/financial institution	
Name of Issuing burk/ findicial institution	Name of issuing banky financial institution	
Credit card number	Credit card number	_
Credit card number	Cledit Card Humber	
		_
CONFIRMATION OF YOUR REQUEST AND AUTH	HORISATION	
	Essential. I understand that Latitude Financial Services Limited (Latitude) may transfer less than the available credit card limit on my Gem Essential. I have read and agree to the terms and conditions se	
Account Holder Signature	Date D.D / M.M / Y.Y.Y.Y	

BALANCE TRANSFER OFFER TERMS AND CONDITIONS

- 1. You may apply to transfer the balances from up to two credit cards if you wish.
- 2. Latitude will only accept balance transfers of \$250 or more from other banks' credit cards. Maximum balance transfer from one or more cards is \$10,000.
- 3. Latitude cannot accept a balance transfer:
 - (a) from another Gem Essential card, any other credit card issued by Latitude or from any credit card issued outside of New Zealand;
 - (b) if you have already reached or exceeded 95% of the credit card limit on your Gem Essential card (unless you accept any credit limit increase offer); or (c) if your Gem Essential account is in default at the time of application.
- 4. All balance transfers will be on the current terms and conditions of your Gem Essential facility. If you require a copy of the Conditions of Use or have any questions, please call 0800 500 505.
- 5. You must continue to make payments to the other credit card account(s) while the balance transfer request is processed and to any remaining balance once the transfer is complete.
- 6. Latitude accepts no liability for the closing of your other credit card account(s), any late payments or any other payments arising from the operation of or closing of your other credit card accounts and will not be liable for any overdue payment or interest incurred.
- $7. \ \ \, Once the balance transfer is complete, you may wish to consider closing the other credit card(s) to simplify your finances further.$
- 8. Latitude reserves the right to decline any balance transfer at its sole discretion.
- 9. If you wish to transfer an amount greater than the available credit on your Gem Essential, normal credit and lending criteria will apply to any credit limit increase application.
- 10. Latitude cannot process the balance transfer application without copies of the most recent credit card statement from each of the cards you wish to transfer funds from.
- 11. Please allow up to 15 working days for processing of applications.
- 12. On expiry of any promotional interest rate or promotional term, the remaining unpaid balance of a balance transfer will be subject to the prevailing standard purchase
- 13. Payments made to your Gem Essential account will be applied to balance transfers before purchases and cash advances but after all fees, charges and accrued interest.