

BUSINESS CREDIT CARD BALANCE TRANSFER FORM

Transfer Balance Form from Non-NCB Credit Card to my NCB Credit Card

PLEASE COMPLETE IN BLOCK CAPITAL LETTERS

1. YOUR DETAILS

NCB Credit Card Number (if available):

Business Type (Sole Trader, Public or Private Limited etc.) Business Name

Business Address

Telephone Number

Office

Mobile

Company TRN

Email Address

2. BALANCE TO BE TRANSFERRED FROM OTHER FINANCIAL INSTITUTION

The Bank is hereby authorized to debit NCB credit card in name of _____
[Company Name]

and transfer balance(s) ("Balance(s)") to the nominated credit card account(s) (hereinafter referred to as a "Balance Transfer") in accordance with the Terms and Conditions (below):

Name On Credit Card

Name Of Credit Card

Credit Card Number

Date Of Balance

Amount To Be Transferred In Numbers

Amount To Be Transferred In Words

Name and Branch Address Of Financial Institution Where Account Is Held

Name

Address

3. SELECT A BALANCE TRANSFER PLAN

Balance Transfer Plan: 6 months' repayment at 25%

Balance Transfer Terms and Conditions:

In these Terms and Conditions, NCB is referred to as the “Bank”, “we” or “us” and the customer is referred to as “You”, “Cardholder” or “Customer”.

1. Balance Transfer is available only for newly approved and existing JMD NCB Business Elite, JMD NCB Executive Travel Business and JMD NCB Business Edge credit cards that are in good standing. We do not accept Balance Transfers from accounts that are classified by the financial institution from which the Balance is being transferred as:
 - a. Bad debt; or
 - b. Delinquent.
2. NCB credit card lending criteria, including your available Credit Limit as calculated by us, applies to all applications for Balance Transfer. We may therefore limit your approved Balance Transfers to a percentage of your Credit Limit.
3. The Balance Transfer process is an inter-institution process; therefore no cash, cheque or money order will be provided directly to the Customer.
4. If your application for a Balance Transfer is approved, Balance Transfer can take up to 10 business days to be received at the other financial institution. NCB is not liable for any delays whether by us or any other institution and we are not liable for any interest that accrues at the other financial institution on the Balance in the intervening period.
5. Upon approval of your Balance Transfer application and the opening of your card account with NCB, the Balance Transfer amount will be debited upon activation of your card account and the Balance Transfer Plan interest rate will be applied.
6. NCB’s Schedule of Rates and Charges will apply for all other fees and charges on the credit card excluding the Balance Transfer amount.
7. If you have selected the Balance Transfer Plan, you must repay your Balance within 4 months. If you do not repay your Balance within 4 months, the interest rate on your Balance reverts automatically to the standard interest rate applicable to that credit card.
8. Cardholders are required to consult their monthly statement for their Balance Transfer amount, fixed monthly payments, interest rate and the number of monthly payments remaining in the Balance Transfer Plan.
9. No loyalty reward points will be granted for Balance Transfer amounts.
10. You acknowledge and agree that the terms and conditions contained herein are in addition to and not in substitution for the terms and conditions of the Bank’s Credit Cardholder Agreement. In the event of any inconsistency between these terms and conditions and the Credit Cardholder Agreement, the Credit Cardholder Agreement shall prevail.

4. DECLARATION

By signing in the space provided, we certify that we have been duly authorized by all necessary action to execute this Agreement on behalf of the Customer. We confirm that we have read the Terms and Conditions above and we agree that the Customer shall be bound by same. We acknowledge and agree that the Balance Transfer authorization is a request by the Customer for the Bank to advance funds and that the value of all Balance Transfers are and shall be payable by the Customer to the Bank.

Signature

Signature

Signature

Date

Date

Date

BANK USE ONLY

Branch

Name Of Staff