



Your Balance Transfer information – please read carefully

To make sure that the transfer is a quick and simple process, we've listed all you need to know below.

HOW DO I MAKE A TRANSFER?

To make a Balance Transfer simply:

1. Call us on 0333 220 2667*.
2. For **Balance Transfers** – Tell us the 16 digit number of the card/s you want to transfer the balance from.
3. Tell us how much you want to transfer and we'll do the rest.

HOW MUCH CAN I TRANSFER?

1. You can make multiple transfers up to 90% of your available credit limit. All transfers and transfer fees must be within the 90% available credit limit. If the amount you want to transfer exceeds the limit, we may allow you to transfer a reduced amount.
2. The minimum amount you can transfer is £100 for Balance Transfers.

WHO CAN I TRANSFER A BALANCE FROM?

1. You can transfer a balance from the majority of UK credit cards. You cannot transfer balances from any other card provided by NewDay.
2. You will need to be the primary cardholder to request a transfer.
3. It normally takes three working days for a Balance Transfer to be completed (a working day finishes at 3pm for these purposes). So, if you request it on a Tuesday, it will be completed by Friday evening. If you request it on a Saturday, it will be completed by Wednesday evening. We will let you know if it will be completed sooner.

WHAT ELSE DO I NEED TO KNOW?

1. 0% offer from account opening. The promotional period will start on the day the transfer is completed.
2. A fee of 3% (minimum £3) of the amount of your Balance Transfer applies to each transfer. Once we have started to process your transfer, the fee cannot be refunded. The fee will be shown on your monthly statement following the transfer.
3. All Balance Transfers are subject to our approval.
4. We will withdraw the 0% promotional rate if you fail to make your minimum repayments on time and/or exceed your credit limit.
5. At the end of the promotional period, or at the point the promotional rate is withdrawn, your applicable standard rate for either Balance Transfers will apply to any remaining balance.
6. If you have a Direct Debit set up to pay off your balance in full each month, you can call us on 0333 220 2691* to amend your Direct Debit so that you can take full advantage of your Balance Transfer offer.
7. **If you repay your balance in full each month, please be aware that if you leave your Balance Transfer on your account, we will charge interest on purchases you make from the point that those purchases are added to your account balance. This means that no interest free period will apply to those purchases until your outstanding balance, including the Balance Transfer, is paid in full.**
8. If you request a Balance Transfer you should continue making monthly repayments to your existing card provider until the transfer shows on your account with them.
9. We reserve the right to withdraw these offers at any time.

*Calls will be charged at a standard national rate. Call costs from mobile companies and operators may vary so please check before calling. Our lines are open seven days a week, 8am to 9pm Mon-Fri, 9-5pm Saturday and 10am-6pm Sunday. Calls may be recorded and monitored for training and security purposes and to help us manage your account.

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