



Credit Card Balance Transfer

Enjoy great benefits with DFCC's Credit Card Balance Transfer programme today.

Start saving by transferring balances from your other bank credit cards to your DFCC Credit Card. Save money whilst consolidating your credit card outstanding with ease.

How much can I transfer?

You could transfer upto 75% of the credit limit of your existing DFCC Bank credit card minus the outstanding balance.

Minimum transfer amount Rs. 20,000/-.

What do I need to do?

Please complete the application and handover to the nearest DFCC Bank branch along with the most recent statement of your other bank credit card.

What are the plans available?

06 months plan

Capital + Processing fee payable in 06 equal monthly instalments
+ Setup fee

12 months plan

Capital + Processing fee payable in 12 equal monthly instalments
+ Setup fee

24 months plan

Capital + Processing fee payable in 24 equal monthly instalments
+ Setup fee

36 months plan

Capital + Processing fee payable in 36 equal monthly instalments
+ Setup fee

48 months plan

Capital + Processing fee payable in 48 equal monthly instalments
+ Setup fee

60 months plan

Capital + Processing fee payable in 60 equal monthly instalments
+ Setup fee

What is the applicable fee?

	06 Months	12 Months	24 Months	36 Months	48 Months	60 Months
Processing fee (p.m.)	1%	0.83%	0.75%	0.63%	0.75%	0.68%
Setup fee	1,750	2,000	3,000	3,500	4,000	4,500

Example :
The following calculation is for illustration purposes only.

Plan	Balance transfer amount	Other bank interest at 36% p.a.	DFCC processing fee	Setup fee	Saving
06 Months	Rs. 100,000	Rs. 18,000	Rs. 6,000	Rs. 1,750	Rs. 10,250
12 Months	Rs. 100,000	Rs. 36,000	Rs. 10,000	Rs. 2,000	Rs. 24,000

Card Balance Transfer Application

Please complete all the fields.

Plan

☐ 06 months

☐ 12 months

☐ 24 months

☐ 36 months

☐ 48 months

☐ 60 months

Name of cardholder :

Contact number :

Email :

Credit card number :

Other bank credit card details : Card Number

Card issued by :

*Amount to be transferred to DFCC credit card : Rs.
(*subject to terms & conditions, minimum amount Rs. 20,000/-)

Attach the most recent statement ☐

Terms and Conditions

1. The Balance Transfer Facility is available to all the existing/new active Credit Cardholders of DFCC Bank PLC.
2. The offer is not valid on Corporate Credit Cards issued by DFCC Bank PLC.
3. The Cardholder is entitled to transfer a minimum outstanding balance of Rs. 20,000/- and 75% of the approved credit limit as the maximum transfer amount, subject to the available balance of the Credit Card at the time of applying for the Balance Transfer Facility.
4. The applicant must email a duly filled Balance Transfer application accompanied by the latest month Other Bank Credit Card (OBC) statement to cardservices@dfccbank.com or handover to the nearest DFCC Bank branch, to avail the facility.
5. The Cardholder availing the Balance Transfer facility from DFCC Bank PLC as well as the other bank should be the Primary Cardholder.
6. The DFCC Bank PLC has the sole discretion to accept or reject any Balance Transfer application under any given circumstances.
7. DFCC Bank PLC reserves the right to determine and approve only a portion of the Balance Transfer amount, in the event that the Cardholder's credit limit be insufficient to accommodate the Balance Transfer amount requested.
8. The Balance Transfer Facility will be processed, subject to the requirements are in order and the DFCC Credit Card and other bank Credit Card be regular and active.
9. DFCC Bank PLC will remit the approved Balance Transfer amount to the relevant Other Bank Credit Card in the form of a CEFT transfer (CEFT charges apply).
10. The credit limit on the card account will be reduced/ blocked to the extent of the Balance Transfer amount and will be released as and when the monthly installments are billed and paid for in the subsequent months.
11. In the event the total outstanding including the Balance Transfer installment is not settled, on or before the due date of the DFCC Bank Credit Card of a particular month, the unsettled portion of the installment will be charged at the prevailing interest rate applicable to the DFCC Bank Credit Card.
12. Payments made in excess of the DFCC Bank Card outstanding will not be adjusted against unbilled installments and will hence not result in prepayment of the Balance Transfer amount.
13. DFCC Bank PLC reserves the right to foreclose the Balance Transfer outstanding and debit the entire outstanding amount to the Credit Card account, in the event that the Cardholder defaults on payment of any of the installments.

14. DFCC Bank will not be liable and shall not be indemnified against all or any losses incurred in the form of interest, or any over-payment of the other bank Credit Card outstanding, any overdue charges, late payment fees, finance charges, or any other charges/ liabilities of other bank Credit Card mentioned above, due to any payment delays that the Cardholder may incur as a result of failure or delay by DFCC Bank in making the payment before the due date of the Cardholder's other bank Credit Card.
15. The terms of this offer shall be in addition to and not in derogation of the terms contained in the Cardholder Agreement. This offer is by way of a special facility for selected Cardholders and nothing contained herein shall prejudice or affect the Terms and Conditions of the Cardholder Agreement.

Declaration

I confirm that I have read and understood the terms and conditions of the Card Balance Transfer programme and agree to comply with same.

.....
Signature of Cardholder

.....
Date

Bank Use Only (Card Operations)

Data checked and captured by	:
Date	:
Credit limit	:
Outstanding balance	:
Approved CBT amount	:
Bank authorised signatory	: