

Asda Money Balance Transfer Credit Card Offer T&Cs (“Transfer Offer Terms”)

Balance transfer terms

Your balance transfer rate is available on transfers you ask us to make in the first 60 days after we open your account. Your transfer offer period is fixed from the date we open your account.

Each balance transferred must be £100 or more. The total balance you can transfer must not exceed 90% of your credit limit, subject to final checks.

Transfers can only be done through the Asda Money Credit Card app. You won't be able to transfer a balance using online servicing or over the phone.

You can only transfer a balance from a credit card which is in your name.

Balance transfers from business credit cards, credit cards issued by Jaja Finance Ltd and Zopa Bank limited and credit cards issued outside of the UK will not be accepted.

Once the 0% period ends, any balances remaining will go back to your standard variable interest rate.

If you are overlimit, have not made at least your minimum payment by your due date or have broken the terms of the credit agreement:

- a)** before you transfer your credit balance; you'll no longer meet our criteria for the new balance transfer offer and the offer will be withdrawn.
- b)** during the transfer process; you'll not receive the new balance transfer offer. You'll instead be charged interest at your standard variable balance transfer rate for the duration the balance remains on your account. You'll still be charged the standard balance transfer fee which can be found on your credit agreement.
- c)** after the transfer has been completed; you'll lose your balance transfer offer. Any balances transferred will go back to your standard variable interest rate on your statement.

Details on how we use and process your information can be found in our Privacy Notice.

The Offer

This offer is available to new customers who start an application on the Asda Money website for an Asda Money Balance Transfer Credit Card after 00.00 GMT on 9 January 2025. Your new Asda Money Balance Transfer Credit Card must be opened between 00.00 GMT on 9 January 2025 and 23.59 GMT on 26 February 2025 (“Offer Period”) for you to be eligible for this offer.

You will earn Asda Pounds at the rate set out in the [Asda Money Credit Card Rewards Terms and Conditions](#).

Eligibility

The offer is not available to existing Asda Money or Select Credit Cardholders or if you have held an Asda Money Credit Card or Select Credit Card within the last 12 months. To open an Asda Money Credit Card or Select Credit Card, you must have fully completed the application process, which includes selecting your marketing preferences and credit limit increase preferences within the Offer Period. Applications originating from ClearScore or any other website other than the Asda Money website will not be eligible to receive this offer. This offer is non-transferable. The offer cannot be used in conjunction with any other offer. Offer valid once per account.

We reserve the right to suspend, cancel or amend these Offer Terms at any time without giving prior notice.