

Heritage Bank

# Special offers

for Alliance Members.



People first.



Heritage  
Bank

As a member, simply open a transaction account with a direct pay established to qualify for the following special offers:

- 50% discount on Standard Variable home loan, Fixed Rate home loan, and Line of Credit application fees<sup>#</sup>
- 0.15%pa discount on Standard Variable home loan and Living Equity line of credit interest rates
- Nil application fee on personal loans<sup>\*</sup>
- 7.45%pa one year introductory rate on Visa Classic and Visa Gold cards<sup>+</sup>
- 0.1%pa above the carded rate on term deposits<sup>^</sup>
- Free initial consultation with a qualified financial planner to help build and protect your future

## Raise money for your group

Commission payments are made when customers bank with Heritage. This means you can take advantage of Heritage's great offers and help your group in the process. Your group receives:

- \$330.00 for each new mortgage loan disbursed<sup>o</sup>
- \$55.00 for each personal loan disbursed
- \$11.00 for each transaction account opened with a direct pay credit established, i.e. payroll credit, pension credit or superannuation credit

Offers are only available to applications lodged in Heritage branches. Please read the guides to Heritage products (available in branch, by phoning 13 14 22 or at [www.heritage.com.au](http://www.heritage.com.au)) before making any decision about these products. This advice has been prepared without taking into account your objectives, financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness having regard to your objectives, financial situation or needs. All loans subject to application and approval, fees, charges and conditions apply. <sup>#</sup>Application fee on home loan usually \$600 and is payable in some circumstances. <sup>\*</sup>Application fee on personal loans normally \$105. <sup>+</sup>At the end of the 12 month period interest rate reverts back to standard rate, currently 16.75%pa. Available on Visa Classic and Visa Gold, excludes no frills products. <sup>^</sup>The 0.1%pa term deposit offer applies to the current standard rates and excludes the promotional rates. <sup>o</sup>Split loans are considered as one loan and therefore eligible for one payment only. Information correct as at 1 May 2013 and subject to change without notice.

Heritage Bank Limited ABN 32 087 652 024 AFSL 240984 Australian Credit Licence 240984 DMS 1304072B

Call your local branch or 13 14 22  
[www.heritage.com.au](http://www.heritage.com.au)

