

Working for you

People first.



The Newsletter for Heritage Bank Members

We've changed our name to Heritage Bank

Welcome to Heritage Bank!

We started a new chapter in our organisation's history on 1 December 2011, changing our name from Heritage Building Society to Heritage Bank.

CEO Mr John Minz said this was a significant occasion for Heritage, after 136 years as a building society.

"We built up a proud tradition of service to our members and to the community during those years," Mr Minz said.

"I'm very happy to say that changing our name to Heritage Bank will mean no change whatsoever to that *People first* philosophy which has served us so well for so many years.

"All we have changed is our name – not our great products and services, not our

commitment to our members and not our mutual structure."

One crucial difference between Heritage Bank and the big banks in Australia is that Heritage is owned by its members, not by shareholders.

In fact, Heritage is Australia's largest member-owned bank.

Mr Minz said Heritage's approach could start transforming people's perceptions about the term "bank".

"We are helping pioneer a new type of bank in Australia – a member-owned bank, which retains the same values, principles and philosophy that have made us so popular as a building society," Mr Minz said.

"We will be a bank that is not driven by the goal of maximizing profit, but one

that exists to provide the best value to our members.

"We are not changing our mutual, member-owned structure. We are not changing our focus on providing members better interest rates, lower fees and superior service wherever we can. We are not listing shares on the stock exchange.

"Heritage Bank will remain proudly *People first* in everything we do."

Importantly, the change of name will have little if any impact on members. There is no need to change account numbers, credit or debit cards, or any other documentation.

For more information about what the name change means, please visit the Heritage website at www.heritage.com.au or call our contact centre on 13 14 22.



Helping CEO John Minz celebrate our first day as Heritage Bank were future members (from left) Isabel Gilmore, Ben Fox, Emily Fox and Lizzie Janetzki.

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Heritage cards get a new look

Heritage has just released a range of new-look EFTPOS and credit cards.

The cards incorporate both the change of name to Heritage Bank and also the introduction of a brand refresh for Heritage which started last year.

The new cards feature the 'gate' that is part of the Heritage logo, and come in the Heritage corporate colours.

The new EFTPOS card (formally known as Cash Card) is white and will have the EFTPOS logo on the front.

In keeping with the Heritage colours, the Visa Classic card is orange and the Easy Access card is red.

Work began on refreshing the Heritage brand in 2010 with new advertising and a new-look website. This year, Heritage progressed the rebranding to include new

ATM screens, new branch designs and the new cards.

General Manager, Marketing Jane Calder said the new cards reflected Heritage's fresh, modern branding.

"All our material is now aligned, consistent and presents a fresher and more appealing image," Ms Calder said.

"Having a strong brand means we have better brand recognition, which in turn makes Heritage more recognisable."

Ms Calder stressed that any existing cards with Heritage Building Society on them would remain valid and would not have to be replaced immediately.

"We will be replacing the existing cards with the new-look Heritage Bank cards as they reach their expiry dates," she said.

"You can still use your existing cards until then so you do not have to worry about doing anything to replace them."



New look Heritage cards

Christmas Club account helps puts the merry back into Christmas

Christmas festivities for many people are the happiest time of the year.

There's nothing quite like celebrating with friends and family, exchanging gifts with loved ones, and taking off on a holiday.

But while Christmas brings a lot of joy, there is something else that all those activities bring as well – a lot of added expense.

Stretching the budget to cover the festive fare can be a struggle, especially as all those costs tend to hit at once.

The temptation is there to put the overspend on your credit cards. That merely means that while the fun of Christmas has faded, the financial

hangover hasn't, with the credit card bills soon appearing in our letterboxes.

But it doesn't have to be that way.

Heritage Bank has a solution that helps you save up and ensure that next Christmas is merrier and freer of debt.

That solution is the Christmas Club account.

It's an account that is set up specifically to help you accumulate savings during the year to pay for the festive fare.

All you have to do is come into a branch and set up a Christmas Club account, and if you open an account between 1 December 2011 and 11 February 2012 with a minimum balance of \$10 and establish a regular periodic payment Heritage will give you a 650g Christmas pudding.

To help you resist temptation, the only time you are allowed to withdraw funds from this account is between 1 December and 31 January. (To access the money any other time you have to close the account completely).

Heritage's Christmas Club account has no account keeping fee and no transaction fees, so it's a great way to save.

With this account, you will have Christmas spending all wrapped up, and a Christmas pudding as well!

It's just another way Heritage puts *People first.*

For more information about the Heritage Christmas Club, visit a branch, call 13 14 22, or logon to www.heritage.com.au.

Heritage tickled pink to support Sunshine Coast triathlon

Heritage was tickled pink to throw its support behind the Sunshine Coast leg of the annual Triathlon Pink series in November.

The Triathlon Pink series is a fantastic initiative of women-only races where the focus is on challenge, participation and fun. Funds raised through the series go to the National Breast Cancer Foundation. So far the event has raised more than \$200,000 for the campaign against breast cancer.

Heritage has been a proud supporter of the Sunshine Coast leg of the series since 2008, with more than 600 female participants running, swimming and cycling this year.

As well as sponsoring the Sunshine Coast race, Heritage also runs the annual launch event – Jazz and Shiraz – which has become a hugely popular addition to the Triathlon Pink series.

This year Jazz and Shiraz raised more than \$5000 for local Sunshine Coast charity Beautiful You, which assists women with breast and ovarian cancer.

Heritage's Head of Network Banking Operations, Ms Sheena Harris said Heritage

was particularly proud to be associated with the Triathlon Pink Series and the Jazz and Shiraz launch event.

"A sad fact is that most of us know someone who is dealing with cancer. For Heritage and our staff, it is a great feeling to be involved in an event that is doing so much to raise money, or give support to people going through this very difficult time in their lives," Ms Harris said.

"The National Breast Cancer Foundation is a not-for-profit group that provides money for vital research into the disease.

"The research they are doing not only helps us understand breast cancer, but also how to properly treat the disease. This is an outstanding organisation, and one that we are delighted to be supporting.

"At a local level, we also like to assist organisations in the communities where our members live and work, which is why we are also very proud to assist the Sunshine Coast's own Beautiful You."

In addition to the \$5000 donation from Jazz and Shiraz, Heritage also made a donation to Beautiful You this year of \$4600 raised from Sunshine Coast sales of the annual Heritage calendar.

Join us on Facebook and "like" the benefits

It's no wonder more and more people are liking our Facebook page and adding Heritage as a friend – how many of your friends have given away more than \$5000 in prizes over the last six months!

By adding Heritage as a friend, you can be one of the first to hear about our latest competitions where you have the chance to win great prizes.

In our last competition we wanted to rid the world of stingy people, so we asked people to nominate a stingy friend for the chance to win \$500.

We received some great nominations, like one of our winners, who buys 'no name' items and puts it in 'brand name' packaging to make it look like they have the real stuff!

We gave away five prizes of \$500 each, – we just hope they shared the money with their friend!

Next time you're on Facebook, look us up and say hello, we'd love to hear from you!

Find us at <http://www.facebook.com/heritage>



Enjoying the Jazz and Shiraz launch of the Sunshine Coast Triathlon Pink event are (from left) Nambour Branch Manager Sandy McCulloch, Customer Service Supervisor Leanne Wallace and event guest Penny Shirley.

Heritage provides clear vision for Anthony

Helping people to see clearly is what Noosa-based safety eyewear wholesaler Protecta-Vision Australia is all about.

Owner Anthony Reynolds understands just how important it is to have great vision. So it was fitting that a year ago Anthony “saw the light” and started taking advantage of the fantastic benefits that Heritage Bank offers the small business operator.

The business had been financed through one of the big banks, but all that was about to change. The moment of clarity occurred just after the big bank increased its interest rates over and above the RBA cash rate increase.

“I thought to myself, I’ve been a good customer, I seem to be paying a lot, they should be able to do a better deal for me on my loan,” Anthony said.

“The answer was basically ‘tough luck’ – a flat no. So I shopped around and decided to go with Heritage instead.”

Anthony has operated Protecta-Vision Australia for three years, after previously running a large snack food company in Brisbane and before that several child care centres on the Sunshine Coast.

He wanted something smaller and more self-contained – which is exactly what Protecta-Vision offers. The company provides safety sunglasses to a range of smaller retail outlets such as tool shops and safety clothing shops, mostly in Queensland.

Anthony said Heritage’s business banking solutions were perfect for his company.

“The interest rates Heritage offered were very competitive and as a small business Heritage provides me with everything I needed,” Anthony said.

“My business has gone very well since I switched to Heritage and I have had no problems at all, not one.

“The service is a lot more personalised than you get from the big banks and the staff members from Heritage have been extremely helpful.



“It’s great to be with a bank that makes an effort to look after you.”

Heritage Bank specialises in meeting the needs of small businesses such as Protecta-Vision Australia, with a full range of business products and excellent customer service. For more information call into your local Heritage branch, ring 13 1422 or log on to www.heritage.com.au.

Heritage goes nationwide with mortgage lending

Heritage Bank home loans will soon be available right across Australia.

From February 2012, Heritage will start offering home loans via mortgage brokers in every state and territory in Australia.

So if you have family and friends interstate, make sure you let them know they can now access a Heritage home loan no matter where they live.

CEO Mr John Minz said Heritage had offered home loans through mortgage brokers in Queensland, New South Wales, Victoria and South Australia for many

years. We will now also lend to customers in Western Australia, Tasmania and the Northern Territory.

“This is an exciting time for Heritage,” Mr Minz said.

“Expanding our reach to achieve national availability for our home loans is a significant step forward, as is our decision to change our name to Heritage Bank.

“We have fantastic home loan products and a well-earned reputation for superb service from our members.

“From early 2012, people anywhere in Australia will be able to take out a home loan from Heritage and start benefitting

from the *People first* approach that our members prize so highly.”

Mr Minz said there had been significant demand from those additional states, particularly Western Australia, from customers looking to take out a loan through Heritage. Extra staff will be brought on board to help Heritage manage that expansion.

“Heritage offers an excellent alternative to the big banks. Expanding the geographic reach of our mortgage lending and changing our name to Heritage Bank will help us continue to grow and develop for our members into the future,” Mr Minz said.

Protection through life insurance

How would your family survive if you weren't around?

It's not a topic most people like to talk about, but it's an important subject that Heritage's team of Wealth Protection Advisors can help you work through.

Heritage has Wealth Protection Advisors in place right around southern Queensland and has just welcomed Dennis Renbo to the team in Toowoomba and Vic Peteranec in Brisbane.

Heritage Head of Wealth Management, Richard Herbst said a common question asked of Dennis and Victor was "who needs life insurance?"

Mr Herbst said a better question might be "who doesn't need life insurance?"

"A shocking statistic in Australia is that about one in four people pass away before reaching age 65," Mr Herbst said.

"When a mum or dad dies, the family not only suffer a tragic emotional loss but also a life time of financial support.

"Most people take out life insurance because they realise that life can throw up a curveball which could severely threaten the security of their family, their lifestyle and the family assets.

"Life insurance is all about managing the risk we all face from loss of income due to unexpected death or disability."

The service our Wealth Protection Advisors provide offers you the opportunity to sit down and consider your own personal situation and make an informed choice. You will get to know how you can use personal cover to reduce the financial risk of disability or loss of life and to better protect your family, lifestyle and assets.

People can recover from bad investment decisions if they have enough time to start again. But for most people there is no recovery from a bad insurance decision.

Make an appointment to see a Heritage Wealth Protection Advisor today!

Magnificent Ipswich home on 2012 Heritage calendar

The 130-year-old Ipswich home "Rhossilli", rescued from decades of modifications via an award-winning restoration, graces the cover of the 2012 Heritage calendar.

Rhossilli was built in the 1880s in the inner-Ipswich suburb of Newtown. It has been associated with a number of prominent Ipswich identities, including early solicitor, magistrate and mayor William Summerville; and solicitor and community worker Henry Simpson.

The house was converted into flats in the mid-1900s and later turned into a convalescent home, complete with commercial kitchen and multiple bathrooms. The wraparound verandahs were enclosed with fibro and louvres. The interior had been partitioned off with a large number of internal walls.

Current owners Ron and Liz Jumelet bought the house in 2004 and undertook a massive restoration project to bring its original character back to life.

The layers of additions were peeled back to reveal the formal entry and graceful verandahs. Paint was stripped from cedar joinery and cast-iron balustrading

returned to the verandah to recreate the home's classic appeal. The sympathetic renovation has added a garage and entertaining area.

The project won a Gold Award for Heritage Restoration in the Ipswich City Council's Awards for Excellence in 2008.

Heritage Chairman Mr Brian Carter said the house was another magnificent example of the varied architectural history of Queensland.

"The beautifully restored Rhossilli now stands as a proud example of the late 1800s Queenslander style that is such a distinctive feature of Ipswich's early architectural style," Mr Carter said.

"It's a wonderful addition to our calendar house series, which raises public awareness of Queensland's domestic architectural heritage and has become an extremely popular Heritage tradition."

Heritage CEO Mr John Minz said the 2012 calendar was available to all members, who were invited to donate a gold coin for a copy, with the proceeds going to Queensland charities.

Funds raised from the 2012 calendar will be donated to Stanthorpe Base Hospital Babies Ward, The Salvation Army, Gold Coast Hospital Foundation, SunnyKids and Compass and Toowoomba Hospital Foundation.



Checking out the print of "Rhossilli" that will appear on the 2012 Heritage calendar are (from left) owner Ron and Liz Jumelet, Heritage CEO John Minz and Heritage Chairman Brian Carter.

Escape to Beautiful Bali

How does a special deal on a fabulous Bali holiday sound, simply for being a member of Heritage Bank?

Every Heritage member can access the Heritage Member Benefits exclusive online shopping mall, which is full of genuine savings on home wares, gifts, travel, movie tickets and more.

The "Travel on Sale" section offers amazing travel deals and packages domestically and overseas.

There you can find great value with our Two-for-One offers, Free Nights, Free Stopovers, Free Flights, \$1 deals and much more! You can book online or speak with an experienced Travel Consultant who will help you book your holiday of a lifetime.

Courtesy of Travel on Sale, here are two great offers for Heritage Bank members:

Ramayana Resort & Spa – Kuta.

Your holiday includes:

- 7 nights accommodation at the 3.5★ Ramayana Resort & Spa
- Breakfast daily



Heritage members can get a special deal on a holiday at Ramayana Resort & Spa in Bali.

- BONUS: FREE return airport transfers
- BONUS: FREE upgrade to a Deluxe Room
- BONUS: FREE cooking class for two adults
- SAVE \$483 per couple

From \$434 per person, twin share

Or how about

Maca Villas – Seminyak

Your holiday includes:

- Return airport transfers
- 7 nights accommodation at the 4.5★ Maca Villas in a One-Bedroom Pool Villa

- Breakfast daily
- Butler service
- BONUS: Two FREE 60 minute massage treatments per adult
- SAVE \$268 per couple

From \$1,098 per person, twin share

To book call Travel on Sale on 1300 013 729 today and quote 'Heritage'.

For more serious saving on quality holidays, sign up to our Hot Deal Alerts on travelsale.com.au and get \$25 off your next booking.

Travel on Sale Terms and Conditions: Offers on sale to 30 April 2012. Prices shown are per person, twin share and are subject to itinerary options, taxes and currency fluctuations at the time of payment. A credit card usage fee applies. Travel blackout dates may apply. Ramayana Resort and Spa valid for travel 01 March – 14 June 2012 and 16 October – 30 November 2012. Savings shown are per couple based on FREE upgrade, FREE transfers and FREE cooking class. Maca Villas valid for travel 01 March – 14 June 2012 and 16 October – 30 November 2012. Savings shown are per couple based on FREE massage. \$25 discount for one time purchase only for subscribers of Travel on Sale Hot Deal Alerts. Travel on Sale is operated by Pinpoint Travel Group License Number 2TA002974. Visit travelsale.com.au for full terms and conditions.

Heritage products and services

DEPOSIT ACCOUNTS

- Savings
- Access
- Cash management
- Term deposits
- Cheque, Cashcard and Easy Access Visa debit card facilities

HOME LOANS

- Owner occupied and investment
- Fixed or variable rates
- Line of credit
- Offset accounts

PERSONAL LENDING

- Personal loans
- Car loans
- Visa credit cards

BUSINESS BANKING

- Business accounts
- Term loans
- Overdrafts
- Business Visa
- Payroll services
- Business lines of credit
- Agribusiness loans
- Farm Management Deposit accounts
- Motor Vehicle Equipment loans

24 HOUR BANKING

- Internet banking
- Telephone banking
- ATMs
- Internet share broking*
- Mobile banking

INSURANCES*

- Life
- General
- Motor vehicle
- Travel
- Home and contents
- Income protection

FINANCIAL PLANNING

OTHER SERVICES

- Heritage Credits rewards program
- Foreign exchange*
- BPAY
- API*

DISTRIBUTION

- 58 branches
- 7 community branches
- 70 mini branches

CONTACTING HERITAGE

- Phone: 13 14 22
- Email: info@heritage.com.au
- Visit: www.heritage.com.au

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