

Credit Products Fee Summary

Effective 1 December 2011

This document contains details of fees and charges that may apply to Heritage credit products. The fees and charges detailed in this document are not necessarily all the fees and charges applying to the credit products. The credit contract or offer document relating to a particular credit product will specify further information about the fees and charges applying to that account.

HOME LOANS	
Common establishment fees	Fee amount
Application fees	\$400 to \$600 ¹
Professional Package annual fee <i>(charged to Visa)</i>	\$300p.a.
Bridging loan	\$900
Trust/Company loans <i>(Fee additional to application fee to partially offset solicitor's charge where documents outsourced)</i>	\$250
Multiple securities – same state <i>(Additional fee charged when there is a second or subsequent security for a loan and the security is from the same state)</i>	\$100 per security
Multiple securities – different state <i>(Additional fee charged when there is a second or subsequent security for a loan and the security is from a different state)</i>	\$150 per security
Valuation fees <i>(Where a valuation is required and only one property is offered as security Heritage will pay for the valuation. If two or more securities are involved, or valuation costs exceed the \$330 (inclusive of GST), the difference is to be borne by the borrower)</i>	Heritage will pay up to a maximum amount of \$330 (inclusive of GST).

Other common fees	Fee amount
Monthly administration fees	\$0 to \$8
Redraw fees <i>(Redraw of repayments in advance on loan accounts where allowed - fee plus the actual cost of any searches (applicable per state), with searches undertaken for amounts over \$20,000)</i>	\$20 (\$0 for Professional Package)
Loan finalisation fee <i>(this may not be the only finalisation fee)</i>	\$200

PERSONAL LOANS	
Common establishment fees	Fee amount
Application fees (added to the loan amount)	\$105

BUSINESS LINE OF CREDIT (S25)		
Transaction Type	Fee Free Zone (No. free per month)	Fee per excess transaction
Heritage on-line internet banking	Unlimited	N/A
Heritage Access Line telephone banking		
Direct credits and direct debits		
Cheque deposits	5	\$2.00
Cash deposits		
Presented cheques		
Counter cash withdrawals, transfers and BPAY		
Monthly administration fee	\$10.00	
Application fee	Available upon application	

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LIVING EQUITY (S54)		
Transaction Type	Fee Free Zone (No. free per month)	Fee per excess transaction
Heritage on-line internet banking	Unlimited	N/A
Heritage Access Line telephone banking		
Direct credits and direct debits		
Cheque deposits		
Cash deposits		
Presented cheques		
Counter cash withdrawals, transfers and BPAY		
Heritage ATM withdrawals, transfers and balance enquires		
Bank@Post balance enquiries, deposits and withdrawals		
EFTPOS		
Network ATM withdrawals and balance enquiries		\$1.75
Non Heritage counter withdrawals (Visa)	0	\$2.50
Overseas ATM or counter withdrawals (Visa)	0	\$5.00 (plus overseas currency conversion service fee)

LIVING EQUITY - Professional Package linked		
Transaction Type	Fee Free Zone (No. free per month)	Fee per excess transaction
Heritage on-line internet banking	Unlimited	N/A
Heritage Access Line telephone banking		
Direct credits and direct debits		
Cheque deposits		
Cash deposits		
Presented cheques		
Counter cash withdrawals, transfers and BPAY		
Heritage ATM withdrawals, transfers and balance enquires		
Bank@Post balance enquiries, deposits and withdrawals		
EFTPOS		
Network ATM withdrawals and balance enquiries		\$1.75
Non Heritage counter withdrawals (Visa)	0	\$2.50
Overseas ATM or counter withdrawals (Visa)	0	\$5.00 (plus overseas currency conversion service fee)

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BUSINESS OVERDRAFT (S53)		
Transaction Type	Fee Free Zone (No. free per month)	Fee per excess transaction
Heritage on-line internet banking ²	Unlimited	N/A
Heritage Access Line telephone banking		
Direct credits and direct debits		
Cash deposits		
Cheque deposits and cheque withdrawals	10 ³	\$0.50
Counter cash withdrawals, transfers and BPAY		
Heritage ATM withdrawals, transfers and balance enquires		
EFTPOS		
Network ATM withdrawals and balance enquiries		\$1.75
Non-Heritage counter withdrawals (Visa)	0	\$2.50
Overseas ATM or counter withdrawals (Visa)	0	\$5.00 (plus overseas currency conversion service fee)
Monthly administration fee		\$20.00
Application fee		Available upon application

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VISA CREDIT CARD ACCOUNTS

Transaction type / Fee details	Fee amount
Credit Card Heritage ATM - withdrawal, balance enquiry or transfer	\$0.55
Credit Card Heritage counter withdrawal	\$1.25
Credit Card Bank@Post withdrawal	\$2.00
Network ATM withdrawals and balance enquiries	\$1.75
Cash Advance fee (excluding from an ATM or Heritage Branch) (within Australia)	\$2.50
Cash Advance fee (excluding from an ATM) (outside Australia)	\$5.00 (plus overseas currency conversion service fee)
Visa Classic (with Rewards) annual fee	\$48
Visa Classic Basic annual fee	\$18
Visa Classic No Frills annual fee	\$0
Visa Gold (with Rewards) annual fee	\$90
Visa Gold Basic annual fee	\$36
Visa Gold No Frills annual fee	\$0
Business Visa annual fee	\$35 per card
Supplementary card <i>(on the issue of the third and each subsequent card on issue on an account)</i>	\$7.50
One replacement card per account (per year)	Free
Subsequent replacement cards	\$10
Emergency replacement card (within Australia) ⁴	\$25
Emergency replacement card (outside Australia) ⁴	\$200
Overseas currency conversion <i>Charged on Visa purchases or cash advances in a foreign currency</i>	2.5% of the Australian dollar amount
Visa card transaction slip <i>Refunded if transaction incorrectly debited</i>	\$12 per item

CHOOSE YOUR OWN CARD

Choose Your Own Card design	
All card types	\$15 per card
Replacement Choose Your Own Card	\$15 per card

1 Application fees for some Home Loans may be reduced by up to \$200 if other nominated Heritage products and services are packaged with your Home Loan.

Talk to your Heritage Loans Officer for further details.

2 Payroll or Creditor Batch Payments using Business internet banking facility are charged at \$0.05 each + GST.

3 Bonus fee free zone

You are eligible for the fee free zone of 10 to be increased to 40 for a month if at the end of the month your account has been open during the entire month and:

- there is a Heritage home loan or investment loan (other than a Living Equity line of credit (S54)), a Heritage business loan (other than a Business Overdraft (S53) or a Business Line of Credit (S25) under any member number related to your account and which you have given us recognised instructions to link to your account; or
- there is a Heritage Business Visa credit card account under any member number related to your account and which you have given us recognised instructions to link to your account, and at least one purchase, BPAY or cash advance was made on the credit card account during the month; or
- you have total credit balances of at least \$50,000 in Heritage accounts under the same member number as your account.

If you satisfy more than one of these conditions, your fee free zone cannot be increased to more than 40. A maximum of 10 Network ATM transactions only are available in the Bonus Fee Free Zone per month.

4 When replacement card is requested to be delivered within 5 days.

You should read the guides to Heritage products (available in branch, by phoning 13 14 22 or at www.heritage.com.au) before you decide whether any of these products are right for you. All loans subject to application and approval, fees, charges and conditions apply. Information correct as at 1 December 2011 and subject to change without notice.