



## Personal Loans

A simple way to  
finance your needs



Talk to us today.  
[heritage.com.au](https://www.heritage.com.au)



**Heritage  
Bank**

*People first.*

## **Find the right personal loan for you**

A Heritage personal loan may help you achieve your life goals sooner.

Whether it be getting on the road, improving your home, traveling to your dream destination, or consolidating your existing debt we are here to help you.

### **Standard Personal Loan**

Our standard personal loan is a great all-rounder. You can borrow amounts from \$5,000, with fixed and variable interest rates available.

### **Car Loan – Fixed Rate**

Need a bigger family car, or just need a more reliable second hand vehicle to get you from A to B? Our fixed rate car loan can get you moving. You can borrow amounts from \$5,000, and use your car as security (subject to approval).

### **Low Rate Secured**

Our Low Rate Secured loan must be secured by a Heritage Term Deposit. For example: a \$10,000 term deposit with Heritage can be used as security for a low interest rate \$10,000 personal loan.

You can borrow amounts from \$5,000 at a variable interest rate.

## Personal loan application checklist

Being prepared before applying for a personal loan will help us to process your application as quickly as possible. Information you may need to provide includes:


- Evidence of current income
- Evidence of savings
- Details of your financial commitments
- Details of your assets; and
- Proof of identity

All loans are subject to application and approval. Conditions, criteria and fees apply and are subject to change without notice. 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. Information correct as at the effective date of this brochure and subject to change without notice.

## Find out more

 Drop into your nearest Heritage branch

 Visit [heritage.com.au](https://www.heritage.com.au)

 Call 13 14 22

 Connect with us

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**YouTube:** [youtube.com/HeritagePeopleFirst](https://www.youtube.com/HeritagePeopleFirst)

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**Talk to us today.**

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