

Special Offers for Alliance Members

Heritage is proud of being Australia's largest customer-owned bank, and we're even prouder of our mutual status. It means we don't have shareholders, so when you have a Heritage account you're not just a number; you are one of our owners and can have a voice in how we operate.

Our big difference is that we don't try to maximise the profits we make from our customers to pay shareholders. We retain modest profits to guarantee our financial strength, then return the rest to our customers in many ways. These include fair pricing, competitive fees and charges, flexible products, and more staff to give you higher levels of service. These benefits add up to many millions of dollars each year in additional value that would otherwise be paid to shareholders.

Heritage's foundations were built on supporting the local community, so when you bank with us, we give back locally.

As an Alliance 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[#]
- 0.15%pa discount on Standard Variable and Line of Credit home loan interest rates
- Nil application fee on personal loans^{*}
- 0.1%pa above the standard rate on term deposits[^]



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 will receive \$330.00 for each new mortgage loan disbursed^o and \$55.00 for each personal loan disbursed. This is just another way that Heritage supports its local community.

People first.