



Please complete in black ink, using block letters, ensuring alterations are initialed by all borrowers.

Heritage Member Details

Member number _____ S _____ Date _____

Full name of account _____

Application

I/we request that a **Limit Reduction** be processed on my/our **Line of Credit**.

Reduce Limit to \$ _____

NB. The balance owing on your account must be below the requested limit, on the day Heritage is to process your request.

I/we understand that the following conditions apply to this limit reduction application:

- The processing of this application will reduce (to the amount requested) the limit on your line of credit and the amount of credit left available to you
- Heritage will confirm with you in writing the amended line of credit limit
- Once the limit reduction has been processed by Heritage, you will not be able to increase your limit without making an application to do so
- If you do apply to increase your limit at a later date, Heritage will advise you if the application to increase your limit is approved or declined
- You will need to ensure that sufficient funds are deposited into your account to cover any outstanding cheques that may already be written, that are not yet presented

The signatures of **All Borrowers** are required to process this application.

	Party 1	Party 2	Party 3	Party 4
Name:	_____	_____	_____	_____
Signature:	_____	_____	_____	_____

If you have changed your address or any other personal details, please contact your nearest Branch or phone 13 14 22

Heritage Use Only

Signatures verified Processed Letter Issued

Processed by: _____ Processed date: _____

Returning this Application

By Facsimile to

Your local branch (____) _____
Branch to complete

Credit Department (07) 4694 9108

By Mail to

Heritage Bank
Credit Department
PO Box 190
Toowoomba Q 4350

Phone enquiries

Your local branch (____) _____
Branch to complete

Contact Centre 13 14 22
Credit Department (07) 4694 9160