



Important: The following statements should be read in conjunction with current Heritage Credit Card brochure, available from any branch or by telephoning 13 14 22, for applicable minimum and maximum credit limits.

### Account Details

Account number \_\_\_\_\_ L type \_\_\_\_\_

Account name \_\_\_\_\_

### Switching Options

By signing this form you request Heritage to agree to a change to the Credit Card Details. You can ask Heritage to change the Credit Card Details by switching the account type for the Card Account from its current account type to (please select one option):

VISA PLATINUM  VISA CLASSIC  VISA GOLD LOW RATE

If you wish to switch from one Visa product to a different Visa product then your credit limit will not be affected by the switch, unless:

**a. Your current credit limit is less than the minimum limit for the product you wish to switch to:**

You are not eligible to switch by using this form. You can only switch by applying for an increased credit limit of at least the minimum limit for the product you wish to switch to. Please contact Heritage on 13 14 22 for more information as you will be required to make an application for the increased credit limit. All applications are subject to approval by Heritage.

**b. Your current credit limit is more than the maximum limit for the product you wish to switch to:**

By completing this form you are requesting that Heritage reduce your credit limit to the maximum limit for the product you wish to switch to. This request will be processed only after the credit limit has been reduced and the outstanding balance on your Card Account has been brought within the reduced credit limit.

### Main Product Features

#### Annual Percentage Rate

The annual percentage rate varies between the various product types. Current interest rates are available from any Heritage branch or by telephoning 13 14 22. The annual percentage rate for each product type is subject to change.

#### Annual Fee

The annual fee varies between the various product types. Information on current annual fees is available from any branch or by telephoning 13 14 22. The fees and charges for each product type are subject to change.

#### Maximum Interest Free Period

A maximum interest free period of 55 days applies to each product type other than the Visa Gold Low Rate product. Maximum interest free periods, if applicable, apply in respect of purchases only subject to payment in full of closing balance on applicable statement by due date.

#### Heritage Rewards Program

Heritage Rewards Program membership applies only to the Visa Classic and Visa Platinum product types.

#### Balance Transfers

From time to time Heritage will have different balance transfer offers available on our Visa card products. Information on current offers can be found by visiting [www.heritage.com.au](http://www.heritage.com.au), any Heritage branch or by telephoning 13 14 22. The availability of balance transfers for each product type is subject to change.

#### Other terms and conditions

There are other terms and conditions of the Credit Card Details, including the terms and conditions contained in Guide to Heritage Credit Card Products which is available from any branch or by telephoning 13 14 22. Those terms and conditions are subject to change.

### Deciding Whether to Switch

Heritage recommends that you carefully consider your past, present and intended future usage and payment habits in deciding whether to switch the Card Account into one of the options available to you. You should also analyse the relative importance to you of the particular key features summarised above. Heritage gives no advice on this.

## Other Conditions

The following conditions apply if you ask Heritage to switch the Card Account under any of the options provided:

1. By signing this form and returning it to Heritage, you are asking Heritage to agree to change the Credit Card Details in accordance with the option you have marked above.
2. If you are eligible for the switch applied for (see above under "Switching Options"), Heritage will process your request so that the changes to the Credit Card Details take effect by no later than the second statement date for your Card Account after Heritage receives this form. As soon as Heritage processes your request, that concludes an agreement between you and Heritage to change the Credit Card Details. Heritage will send you confirmation of the changes to the Credit Card Details no later than 30 days after the statement date on which the changes take effect. Heritage is not responsible for any delayed or lost mail.
3. Heritage is not required to process this request if you are in default under the Credit Card Details.
4. If switching from a product with Heritage Rewards to one where Heritage Rewards does not apply, your membership to the Heritage Rewards Program will cease on the statement date on which the changes to the Credit Card Details take effect. Transactions charged to your Card Account on or after that statement date will not earn Heritage Credits (regardless of the actual date of the transaction).
5. If switching from a product without Heritage Rewards to one where Heritage Rewards applies, your membership to the Heritage Rewards Program will commence on the statement date on which the changes to the Credit Card Details take effect. Transactions charged to your Card Account on or after that statement date will earn Heritage Credits.
6. If switching from any Visa product to Visa Platinum, your access to the Concierge Service and Insurance features will commence on the statement date on which the changes to the Credit Card Details take effect.
7. If switching from Visa Platinum to any other Visa product, your access to the Concierge Service and Insurance features will cease on the statement date on which the changes to the Credit Card Details take effect.
8. Transactions charged to your Card Account on or after the statement date on which the changes to the Credit Card Details take effect, will be charged under the terms and conditions of the Credit Card Details changed as a result of the switch (regardless of the actual date of the transaction).
9. The anniversary date of your Card Account will not change as a result of the switch. Annual fees will be charged in full on the next anniversary date in the amount applicable to the account type to which you are switching. If there is an annual fee on the product you are switching to, you will be charged a pro rata fee upon switching. The pro rata fee is based on the number of days from the date of switching until the next anniversary date. Please check your next monthly statement to confirm this annual fee amount.
10. All existing Visa cards attached to your Card Account as at the statement date on which the changes to the Credit Card Details take effect, will be cancelled on that statement date and will not be able to be used. Heritage will arrange for new Visa cards to be issued to all existing cardholders on your Card Account. The cardholders will need to undertake identification and card activation requirements. From the statement date on which the changes to the Credit Card Details take effect, Heritage will establish a new account and will close your existing Card Account and transfer its balance to that new account.
11. It is your responsibility to notify any additional cardholders on your Card Account of the changes that you have asked Heritage to agree to by signing this form.
12. If you change your mind about this switch request, you can cancel your request by writing to Heritage at the address specified below. All account holders must sign the cancellation request. You cannot cancel your request verbally, nor can you cancel your request after Heritage has processed it.
13. If the Card Account is a nominated account for a Professional Package, this will continue to be the case following the switch.

## Declaration and Signing

I/We authorise Heritage to change the Credit Card Details as set out in this form. I/We have read and understood:

- (a) the contents of this form
- (b) the terms and conditions of the product you wish to switch to, and
- (c) how the Credit Card Details will be changed if Heritage accepts and processes your request.

**For a joint account, each account holder must sign.**

Signature \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

## Return application

### By Facsimile To

Your local Branch (\_\_\_\_\_) \_\_\_\_\_  
Branch to complete.

Credit Department Fax (07) 4694 9589

### Phone Enquiries

Your local Branch (\_\_\_\_\_) \_\_\_\_\_  
Branch to complete.

Contact Centre Ph. 13 14 22

Credit Department Ph. (07) 4694 9170

### By Email

credit.verifications@heritage.com.au

Heritage use only	Signatures Verified:	Processed By:	Processed Date: