



Salary Credit Cash Reward Offer Terms and Conditions: August 2019

1. The person conducting this offer is Heritage Bank Limited ABN 32 087 652 024 (Heritage), AFSL and ACL 240984.
2. To be eligible, a member must deposit their Regular Pay into their Simply Access, Cash Management, Mortgage Crusher or Money Manager account within 30 days of the date specified in the email or letter notification of the offer.
3. For the purposes of this competition Heritage considers 'Regular Pay' to encompass any regular payments that are the member's primary source of income, including payments by an employer and social security payments. This does not include any expense reimbursements or non-salary related payments from their employer, income from rental properties, interest or dividends earned from any investments or superannuation payments. Heritage reserves the right to request evidence to verify the income, such as payslips.
4. This offer is only available to selected members who received notification of the offer.
5. The offer is open to Australian residents (excluding Heritage employees and their immediate families) over the age of 18.
6. The offer is a one-off cash payment to the value specified in the offer if the member credits their Regular Pay to the specified Heritage Bank account within 30 days of having been contacted with the offer.
7. The Simply Access, Cash Management, Mortgage Crusher or Money Manager account must be open in order for the payment to be received.
8. Limit of one cash payment on a maximum of one account. Where the account is a joint account held by two members, only one cash reward will be paid to the account and the members will share the reward.
9. Cash rewards for eligible members will be calculated within 30 days of the end of the offer period (60 days of the original contact date as specified on the notification of offer) and paid to the member's qualifying Simply Access, Cash Management, Mortgage Crusher or Money Manager account.
10. Members eligible to receive a cash reward at the conclusion of the offer period will be notified via email or SMS. Heritage account details will be used to notify the member to which account their reward will be paid. Winners will not be published.
11. The cash reward may constitute assessable income and, as such, members should seek independent advice to determine their taxation obligations.
12. Except for liability that cannot be excluded by law, Heritage accepts no liability for any event, circumstances, loss or expense arising from this offer or the taking or use of a reimbursement by the recipient or any other person.
13. Heritage may disclose personal information to third parties for the above purposes including but not limited to agents, contractors, service providers, prize suppliers and, as required to Australian regulatory authorities. For the purpose of conducting this Promotion and sending offers and information to entrants, Heritage will not disclose the entrant's personal information to entities outside of Australia. Heritage's Privacy Policy is available at www.heritage.com.au.