

# Heritage Bank

## Refer a New Member \$20 Offer Terms and Conditions

1. This promotion is being conducted by Heritage Bank Limited ABN 32 087 652 024, AFSL 240984, Australian Credit Licence 240984 (**Heritage**).
2. This offer is only available to selected members who received notification of the offer.
3. The offer is open to Australian residents (excluding Heritage employees and their immediate families) over the age of 18.
4. To be eligible, the existing member must refer a new member to Heritage Bank within 30 days of the date specified in the email or letter notification of offer. The new member must supply the details of the member who referred them at the time of membership creation. If the new member does not supply the details of the member who referred them at the time of membership creation, the new member has 28 days to contact Heritage and provide the member number of the member who referred them. No referral details can be accepted after 28 days. Referral information can be supplied by the new member to the Heritage Contact Centre on 13 14 22 or at your nearest Heritage branch. Heritage's Privacy Policy is available at [www.heritage.com.au/Privacy-Policy](http://www.heritage.com.au/Privacy-Policy).
5. Both the new member and the referrer must have Active accounts when the reward calculation and payment are completed. "Active accounts" means there must be regular debit or credit transactions on the account that are not Heritage fee or interest transactions. Examples of regular debit or credit transactions include deposits, withdrawals, EFTPOS/Credit transactions, payroll credits etc.
6. The offer is a one-off cash payment to the value of \$20 if the eligible member refers a new member to Heritage Bank within 30 days of having been contacted with the offer.
7. Limit of one \$20 cash payment on a maximum of one account, regardless of the number of new members referred during the 30 day offer period. Where the account is a joint account held by two members, only one cash reward will be paid to the account and members will share the reward.
8. 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, Pension Plus or Money Manager account.
9. Members eligible to receive a cash reward at the conclusion of the offer period will be notified by email or SMS. Heritage account details will be used to notify the members to which account their reward has been paid. Winners will not be published.
10. The cash reward may constitute assessable income and, as such, members should seek independent advice to determine their taxation obligations.
11. Except for liability that cannot be excluded by law, Heritage accepts no liability for any event, circumstances, loss or expense arising from this promotion or the taking or use of a prize by the prize-winner or any other person.
12. 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](http://www.heritage.com.au).