

## Customer Referral Terms and Conditions

### General terms and conditions

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1. This promotion is being conducted by Heritage Bank Limited ABN 32 087 652 024, AFSL 240984, Australian Credit Licence 240984 (**Heritage**).
2. This promotion is open to all new Heritage membership types.
3. To be eligible, 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)
4. Both the new member and the referrer must have active accounts when the draw is completed to be eligible. "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.
5. Gift cards may constitute assessable income and, as such, members should seek independent advice to determine their taxation obligations.
6. The prizes are non-transferable and not redeemable for cash.
7. The promotion is open to all Heritage members (excluding Heritage employees and their immediate families, Heritage mini-branch owners or staff and their immediate families and third party introducers (such as brokers or Heritage alliance partners)). For the avoidance of doubt, any referrals made in the course of business carried on by a member will not be accepted under any circumstances.
8. 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.
9. Entrants consent to Heritage using their name, likeness, image and/or voice in the event they are a winner (including photograph, film and/or recording of the same) in any media in relation to this promotion and customer testimonials for marketing activity as required.

### Terms and conditions specific to 2 x \$1000 gift card giveaway (chance to win)

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10. This promotion is open to all residents of Australia, excluding those that live in the Australian Capital Territory. This promotion is authorised under NSW permit number LTPS/19/32892.
11. When an existing Heritage member refers a new member and that new member opens one of the products listed below, both the new member and the referrer go in the draw to win a \$1000 gift card each.

12. The new member or any parties under the new membership must not already be a Heritage member or have any existing accounts with Heritage and must open a Heritage product listed below:
- Savings account
  - Transaction account
  - Term Deposit
  - Credit Card (approved)
  - Home Loan (approved and fully funded)
  - Personal Loan (approved and fully funded)
  - Business Loan (approved and fully funded)
13. The prize of 2 x \$1000 pre-paid Visa gift cards will be given away each month as per the time frame detailed in Clause 16 below.
14. A maximum of five (5) referral entries per month are allowed by a Heritage member.
15. Only one entry per referred new member is allowed. For example, if two products are opened by the new member, only one entry will be recorded for the referrer and the new member.
16. The prize draw will take place on the following dates for each month. The draw will take place at 10am on the specified draw date at Heritage Bank, Level 4, 400 Ruthven Street, Toowoomba.

Promotion start date	Promotion end date	Promotion end time	Lottery draw date	Website publication date
1 May 2019	31 May 2019	Midnight	1 July 2019	2 July 2019
1 June 2019	June 2019	Midnight	1 August 2019	2 August 2019
1 July 2019	31 July 2019	Midnight	2 September 2019	3 September 2019
1 August 2019	31 August 2019	Midnight	1 October 2019	2 October 2019
1 September 2019	30 September 2019	Midnight	1 November 2019	4 November 2019
1 October 2019	31 October 2019	Midnight	2 December 2019	3 December 2019
1 November 2019	30 November 2019	Midnight	1 January 2020	2 January 2020
1 December 2019	31 December 2019	Midnight	3 February 2020	4 February 2020
1 January 2020	31 January 2020	Midnight	2 March 2020	3 March 2020
1 February 2020	28 February 2020	Midnight	1 April 2020	2 April 2020
1 March 2020	31 March 2020	Midnight	1 May 2020	4 May 2020
1 April 2020	30 April 2020	Midnight	1 June 2020	2 June 2020

17. The names of prize winners will be published on [www.heritage.com.au/member-commitment/refer-a-friend-winners](http://www.heritage.com.au/member-commitment/refer-a-friend-winners)
18. Prize winners will also be notified via mail when their gift card is mailed within seven days after the draw. Heritage account details will be used to notify the prize winners.

#### **Terms and conditions specific to Home Loan referrals**

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19. When an existing Heritage member refers a new member and that new member has a Heritage home loan approved and fully funded within 3 months of the membership creation, both the new member and the referrer receive a \$250 pre-paid Visa gift card.
20. The referred friend or family member (new member) or any parties under the new membership must not have any existing accounts with Heritage, and must enter into an approved and fully funded home loan within three (3) months of membership creation, and must not have been referred to Heritage by a broker.
21. Only one home loan per referring member and new member is allowed. That is, if a new member opens two home loans, only one gift card for each party will be allowed.
22. A maximum of five (5) referral entries per existing Heritage member per month are allowed (that is, a maximum of 5 x \$250 gift cards per month).
23. Eligible referrers and new members will receive their gift card by mail within seven days after Heritage undertakes an eligibility assessment. Eligibility will be assessed during the last week of each month, for referred home loans from the previous month. Heritage account details will be used to send the gift cards.

#### **Terms and conditions specific to Business Loan referrals**

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24. When an existing Heritage member refers a new member and that new member has a Heritage business loan approved and fully funded within 3 months of the membership creation, both the new member and the referrer receive a \$250 pre-paid Visa gift card.
25. The referred member (new member) or any parties under the new membership must not have any existing accounts with Heritage, and must enter into an approved and fully funded business loan within three (3) months of membership creation, and must not have been referred to Heritage by a broker.
26. Only one business loan per referring member and new member is allowed. That is, if a new member opens more than one business loan, only one gift card for each party will be allowed.
27. A maximum of five (5) referral entries per existing Heritage member per month are allowed (that is, a maximum of 5 x \$250 gift cards per month).
28. Eligible referrers and new members will receive their gift card by mail within seven days after Heritage undertakes an eligibility assessment. Eligibility will be assessed during the last week of each month, for referred business loans from the previous month. Heritage account details will be used to send the gift cards.
29. Eligible business loan products include: Business Overdrafts; Business Lines of Credit; Fully Drawn Loans and Self Managed Super Fund Loans. Excluded business loan products include: Business Visa Credit Card and Motor Vehicle Equipment Loan.