

Fees and Limits Guide

Information about the fees, charges and transaction limits that apply to Heritage Deposit, Credit Card and Lending Products.

Heritage Bank

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Effective 16 September 2026

HERITAGE BANK - FEES AND LIMITS GUIDE

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This booklet:

- sets out the fees, charges and transaction limits that apply to Heritage Deposit Products; and
- sets out the transaction limits that apply to the following Heritage Credit Card and Lending Products and forms part of the Credit Contract for each product:
  - Credit Card Products;
  - Mortgage Loans;
  - Personal Loans;
  - Line of Credit Facilities (no longer for sale);
  - Business Fully Drawn Loans (including SMSF);
  - Business Line of Credit;
  - Equipment Loan;
  - Business Overdrafts; and
- sets out fees and charges that may become payable to Heritage Credit Card Products.

The fees and charges that apply to Heritage's Credit Card and Lending Products are also contained in other documents applicable to the product.

For more information about which documents make up the terms and conditions for the products contained in this booklet, please see the Guide to Heritage Deposit Products (Deposit Products), the Guide to Heritage Credit Card Products (Credit Cards) or the Heritage Lending Terms and Conditions (Mortgage Loans, Personal Loans, Line of Credit Facilities (no longer for sale)), Business Lending Terms and Conditions, SMSF Lending Terms and Conditions and Equipment Loan Terms and Conditions (Business Fully Drawn Loans (including SMSF), Business Line Of Credits, Equipment Loans, Business Overdrafts) as applicable.

To learn about ways to avoid fees on your account refer to our website https://www.heritage.com.au/avoid-fees

HERITAGE DEPOSIT PRODUCTS

We do not charge account keeping fees.

TRANSACTION FEES

Simply Access (S1), Mortgage Crusher (S10), Business Access (S13), Business Overdraft (S53)

No longer available for sale -
Cash Management (S8), Loan Offset (S9), Money Manager (S24) and Pension Plus (S65).

TRANSACTION TYPE	FEE PER TRANSACTION*
Heritage Online	Free
Heritage Access Line	Free
Direct credits	Free
Direct debits	Free
Cheque Deposits (excludes foreign cheques)	Free
Counter cash deposits	Free
Counter cash withdrawals and transfers	Free
People First Bank ATM withdrawals, transfers and balance enquiries	Free
Presented cheques[1]	Free
EFTPOS	Free
Visa debit and Visa card or payment-enabled device contactless payment	Free
Bank@Post Transactions	Free
Non-Heritage counter withdrawals (Visa)	$2.50
Overseas ATM or counter withdrawals (Visa)	$5.00 plus overseas currency conversion fee

[1] Not including Foreign Cheque Deposits.

*If a Heritage Staff Member manually processes the transaction, a Service Fee may be applicable. Please refer to the Service Fees section for all Heritage provided services.

We do not charge transaction fees on the following accounts:

Target Bonus (S12), Online Saver (S26).

No longer available for sale - Christmas Club (S14), Community Saver (S27) and Club Cheque (S21).

SERVICE FEES

Business internet banking security token (including replacement security tokens)	$50.00 per token each 3 years
Card replacement	
First standard replacement card in a year	Free
Subsequent standard replacement card in a year	$10.00 each
Express Delivery replacement card in Australia (when delivery requested within 5 days)	$25.00
Emergency replacement card overseas (when delivery requested within 5 days)	$200.00
Direct debits Dishonour fee (when we dishonour a direct debit to be made from your account)	$10.00
Document/record search fee (for record searches, traces, supplying copy of details of transactions (including Visa card transaction slips) at your request on your account)	$12.00 per item (refunded if fee was charged for transaction-specific information and the transaction was incorrectly debited)
Heritage cheques	
Issue	$10.00
Replacement	$10.00
Heritage Online business internet banking	
Account reconciliation	$0.05 + GST per entry
Payroll and creditor batch payments – for each payment in a batch	$0.05 + GST
Inactive account administration fee	
Applicable to an account which has not had any transactions initiated by you for more than 2 years	$20.00 per half year
Overdraft reference fee (applicable per day on the date of any debit, other than for fees or charges or interest, to an account which causes an overdrawing or further overdrawing)	$10.00

Overseas currency conversion (applicable on Visa purchases or withdrawals made in any currency that is not Australian Dollars (AUD))	3% of the Australian dollar amount of the transaction
Payroll processing	$0.50 for each deposit (minimum $5.00)
Periodical payment - set up by member	
To another Heritage account	Free
To another financial institution	Free
Periodical payment - set up Heritage staff member[1]	
To another Heritage account	Free
To another financial institution	$3.00[1]
By BPAY[2]	$3.00[1]
SMS Alerts	$0.25 for each SMS Alert delivered by SMS to your mobile phone
Statements/transaction listings	
Additional statements (for the second and subsequent statement issued during a month, or when a statement is issued on your account at your request at any time before the next statement issuing due date)	$1.00 per statement
Transaction listing (when a transaction listing between two given dates is issued on your account)	$5.00 per page
Paper based statement fee (Charged for each paper statement issued as per your account statement cycle. Excludes eStatements which are free of charge)	$3.00 per statement

[1] Fee applicable for each occurence of the Periodical Payment.

[2] Fee applicable to existing BPAY periodical payments only. Heritage staff no longer set up periodical payments by BPAY in branch.

Transfers	
Automatic sweep	$2.00
Staff assisted** transfer to a Heritage branded account	$2.50
Staff assisted** transfer to a People First Bank branded account or another financial institution	$4.00
Staff assisted** telegraphic transfer within Australia	$30.00
Staff assisted** telegraphic transfer (sent in AUD) to a country with different currency	$50.00
Staff assisted** telegraphic transfer to a country in accepted currency (for example, USD to the United States)	$30.00
Staff assisted** RTGS payment/transfer to your account	$10.00
Telegraphic transfer performed via Heritage Online or the Mobile Banking App	$15.00

**Fee applies to transactions which are manually processed by Heritage Staff members.

Heritage Credit Card, Lending Products and Deposit Products Limits

Cards - Transaction Limits

You can ask us to adjust the daily transaction limits set out below (other than daily limits imposed on cash deposits made at People First Bank ATMs). We do not have to approve your request (acting reasonably we may not approve your request in order to prevent loss to you or Heritage, or where we reasonably consider it necessary to comply with any law or to manage any risk) but if we do, our approval does not mean that we have agreed that the adjusted limit will always apply. You must note that an increase in your daily limit increases the amount of transactions able to be performed on your account including any unauthorised transactions for which you may be liable. Individual limits may also apply at particular ATMs and EFTPOS terminals. These individual limits are set by the operator of the ATM (which may include People First Bank) or the merchant operating the EFTPOS terminal.

TRANSACTION TYPE	DAILY LIMIT
Daily Cash Limit for: • Withdrawals at ATMs within Australia and outside Australia • Cash out transactions made by selecting 'savings' or 'EFTPOS savings' at EFTPOS Terminals • Withdrawals at Bank@Post outlets	$2,000#
Daily debit Visa card– purchases made online, by telephone or when selecting 'Visa debit', 'credit' or 'CR' in stores	$10,000
Purchases at EFTPOS terminals within Australia, when 'cheque' or 'savings' is selected on a card	$1,000
Purchases at EFTPOS terminals outside Australia (credit must be selected on a card for overseas transactions)	$3,000#
Visa card limit for transactions using a physical card where a PIN is not required	$200 per transaction*
Daily Cash Limit for cash deposits at People First Bank ATMs	$8,000^

Outside Australia - equivalent to Australian dollar currency value

* This limit is set by the merchant and individual limits may vary from the amount specified above. As this limit is set by a third party and not by Heritage Bank, the limit is subject to change without notice.

^ Deposits may be made only at People First Bank ATMs where the functionality is available. Lower individual ATM operator limits may apply. Cash deposits at ATMs may be unavailable or otherwise limited where the maximum amount of cash that an ATM can hold has already been deposited.

Bank@Post - Transaction Limits

Daily Bank@Post Transaction limits apply (card access only) at Bank@Post outlets. Deposits limits of minimum $20 and maximum $8,000. Withdrawal limits of minimum $20 and as per the Daily Cash Limit above.

HERITAGE ONLINE (PERSONAL and BUSINESS) Maximum Transaction Limits

We will ask you to nominate what daily limits will apply for the different transaction types (subject to the maximum limits below). If you do not nominate any daily limits, a default daily limit of the amounts set out below will apply. These limits apply to all accounts under your member number. We will not increase your daily limit unless you request us to do so. On changing transaction methods, unless otherwise specified, your existing daily limit will continue to apply unless the new daily maximum limit is less than your existing daily limit.

You can also ask us to adjust the daily transaction limit on Heritage account transfers and Interbank transfers to a higher amount (up to the maximum limits stated in the table below - for example, to allow you to perform a specific Interbank transfer). We do not have to approve your request (acting reasonably we may not approve your request in order to prevent loss to you or Heritage, or where we reasonably consider it necessary to comply with any law or to manage any risk) but if we do, our approval does not mean that we have agreed that the adjusted limit will always apply. An increase in your daily transaction limit increases the amount of transactions able to be performed on your account including any unauthorised transactions for which you may be liable.

PAY ANYONE REGISTRATION TYPE	TRANSACTION TYPE	DEFAULT DAILY LIMIT	MAXIMUM DAILY LIMIT
Pay Anyone with Password	Transfers to other Heritage Accounts[1]	$5,000	$5,000
	Interbank transfers**	$5,000	$5,000
	BPAY total	Unlimited	Unlimited
	BPAY to special limit billers[2]	$0	$25,000
Pay Anyone with SMS Security	Transfers to other Heritage Accounts[1]	$10,000	$40,000
	Interbank transfers**	$10,000	$40,000
	BPAY total	Unlimited	Unlimited
	BPAY to special limit billers[2]	$0	$40,000
No Pay Anyone# (Nominated accounts only)	Transfers to other Heritage Accounts[1]	Unlimited	Unlimited
	Interbank transfers[3]**	$25,000	$40,000
	BPAY total	Unlimited	Unlimited
	BPAY to special limit billers[2]	$0	$40,000

[1] Not under your membership

[2] Inclusive of the BPAY Total limit. A "special limit biller" is a BPAY biller where money transferred to that biller may be accessible as cash for example, credit cards and sports betting accounts

[3] To a People First Bank branded account or an account at another financial institution that has been nominated via recognised instructions

Where you have neither registered for Pay Anyone with Password or Pay Anyone with SMS Security, transactions can only be made to nominated accounts (payees). Nominated accounts can only be added via recognised instructions. New payees CANNOT be added online.

** including Telegraphic transfer performed via Heritage Online or the Mobile Banking App.

OTHER HERITAGE ONLINE LIMITS

TRANSACTION TYPE	MAXIMUM DAILY LIMIT
Transfers to other Heritage accounts under your membership	Unlimited
Interbank transfers to pre-registered accounts, from Online Saver (S26) or Community Saver (S27) accounts under your membership	$50,000^

^ If no default daily limit is chosen when registering for Heritage Online the default daily limit will be the same as the maximum daily limit

HERITAGE ACCESS LINE (PHONE BANKING)

Maximum Transaction Limits

The maximum daily limits that apply to your account for transactions made through Heritage Access Line on your account are set out below. You can request us to set lower limits for the different transaction types. These limits apply to all accounts under your member number.

TRANSACTION TYPE	DAILY LIMIT
Heritage account transfers	Unlimited
Payments to special-limit BPAY billers	Nil, unless you give us recognised instructions nominating a higher amount (to a maximum of $25,000)
Other BPAY payments	Unlimited

Heritage Credit Cards

FEES: The following is a list of fees that may become payable under your Credit Card contract.

If there is an inconsistency between a fee as advised in the Specific Particulars for your loan and something in these Terms and Conditions, the Specific Particulars apply to the extent of the inconsistency.

FEE OR CHARGE	AMOUNT
Annual Fee* Payable on the date that this Agreement is made and annually on the anniversary of the date that this Agreement is made. *Refer to Credit Card brochure for fee waiver qualifications.	Platinum $125.00 Classic $55.00 Business Visa $45
Supplementary Visa card fee (per card) On the issue of the third and each subsequent Visa card on issue on your card account.	$7.50
Statement replacement fee Whenever a copy of a previous statement is required (per statement) or if we are required to give separate statements to each of you (per statement, after the first one).	$7.50
Direct debit dishonour fee If a direct debit authorised to be made from or to your account is dishonoured	$10.00

Overlimit Fee Charged on certain debits which cause you to exceed your Credit Limit or which occur while you are in excess of your Credit Limit, up to a maximum of one Overlimit Fee per day. Refer to your credit contract for more information	$10.00
Default Fee If a payment remains outstanding after its due date.	$20.00
Manual Transfer Fee Whenever we manually transfer funds from your Card Account.	$2.50 (transfer to Heritage branded account) $4.00 (transfer to a People First Bank branded account or an external payee)
Telegraphic Transfer Fee Whenever a payment from your Card Account is telegraphically transferred (not available via Heritage Online and the Mobile Banking App).	$30.00 (within Australia or to another country in accepted currency) $50.00 (sent in AUD to a country with a different accepted currency)
Special Request Transaction Listing Fee Whenever a listing of transactions between two given dates is issued on your Card Account.	$7.50 per page
Package Annual Fee *$350 for a Package containing solely Home Advantage Package (no longer available for sale) eligible Loans/Facilities ('Home Advantage Package Fee'); *$300 for a Package including Professional Package (no longer available for sale) eligible Loans/Facilities (Professional Package Fee). The Professional Package Fee is waived if the total outstanding balance owing on the anniversary date of when you became eligible for the Professional Package, on all eligible loans linked to the Package, is equal or more than $500,000. Once all Professional Package eligible loans/facilities are repaid in full and your Package contains solely Home Advantage Package eligible loans/facilities, the Home Advantage Package Fee will apply from the date on which the last Professional Package eligible loan/facility is repaid in full.	$350 per year (Home Advantage Package - no longer available for sale) $300 per year (Professional Package - no longer available for sale)

The annual fee is payable in advance. The annual fee is not fully or partly refundable if you cease to be eligible to receive Package benefits. The amount of the annual fee is subject to change in accordance with the terms and conditions of your credit contract. The annual fee will be deducted from the nominated Heritage Visa account on the date that the package eligibility is first met, and each anniversary.	
Balance Transfer Fee Whenever an inward balance transfer is processed on your Card Account	Refer to heritage.com.au/balancetransfer to see the current Balance Transfer fee
Cash Advance Fee Whenever one of the following transactions are performed: • Cash withdrawal, manual transfer or debit transfer counter transactions at a Heritage branch (including periodic payments established to transfer funds from your account to another account) • Direct debit transactions from your credit card BSB, and account number • ATM/EFTPOS Cash withdrawal or ATM transfer within Australia • ATM/EFTPOS Cash withdrawal overseas* • Cash withdrawal over the counter at another financial institutions (domestically and overseas*) • Heritage Access Line transfer • Heritage Online transfer • Withdrawal through Bank@Post • Mobile Banking App transfer	2% of the withdrawal amount (minimum fee of $2.50) (Other fees may also be applicable for certain cash advance transactions) *Transactions performed in a currency other than Australian Dollar (AUD) also have Overseas Currency Conversion Fee charged
FOR THESE SERVICE FEES	
• Replacement card fee • Emergency replacement card fee • Overseas Currency Conversion Fee • Heritage Cheque Fee • Sweep Fee • RTGS Deposit Fee • SMS Banking - SMS Alerts • Paper based statement fee	Refer to Deposit Product Service Fees Table beginning on page 4 of this guide.

Find out more

- Drop into your nearest Heritage branch
- Visit heritage.com.au
- Call 13 14 22
- Connect with us
  Facebook: facebook.com/heritage
  YouTube: youtube.com/HeritagePeopleFirst

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Talk to us today.

Heritage Bank
People first.

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