Financial Services Guide

Heritage Bank

People first.

Talk to us today.

Effective 20 July 2026

About this Financial Services Guide

This Financial Services Guide (FSG) is provided by Heritage and People's Choice Limited trading as Heritage Bank **(Heritage** or **we/us/ our)** as a requirement under the Corporations Act 2001.

The FSG is designed to assist you in deciding whether to use any of the financial services offered in this FSG. It contains information on:

- Documents you may receive
- Details of the financial services and/or products Heritage can provide
- Who is responsible for providing the financial services
- Relationships which might influence Heritage or your adviser in providing financial services
- Remuneration and benefits received by our staff
- The complaints procedure and compensation arrangements

Documents you may receive

Depending on the type of product or service you choose, you may also receive a Product Disclosure Statement (PDS).

Product Disclosure Statement (PDS)

We may be required to give you a PDS when we issue, offer to issue or offer to arrange for the issue of a financial product or when we give personal advice recommending a financial product to you. The PDS details all aspects of the product recommended.

We will not usually give you a PDS in relation to a basic deposit product or a non-cash payments product related to a basic deposit product.

Target Market Determination (TMD)

Target Market Determinations for applicable products issued by Heritage Bank, can be located at www.heritage.com.au/TMD.

About Heritage

Our name and contact details

Heritage and People's Choice Limited ABN 11 087 651 125 AFSL 244310

400 Ruthven Street / PO Box 190

Toowoomba Queensland 4350

Phone: 13 14 22

Fax: 07 4694 9780

Email: info@heritage.com.au

Internet: heritage.com.au

A full list of Heritage's locations is available by visiting the Find a Branch section of our website.

The services we provide

Our Australian Financial Services Licence (AFSL) authorises us to deal in and provide advice about the following kinds of financial products which we will or will be likely to provide to you:

- Deposit products – transaction, savings and term deposits
- Non-cash payment facilities - such as Visa debit and credit cards, telephone and internet banking, and telegraphic transfers
- General Insurance products including travel, home, motor vehicle, landlord and caravan insurance
- Life products - investment life insurance and life risk insurance
- Superannuation.

Who we act for

Heritage provides the financial products and services described in this FSG as licensee under its own AFSL.

When we provide financial services relating to financial products issued by Heritage, we act on our own behalf.

When providing the arranging services, Heritage may act on behalf of other product issuers, including issuers of life insurance products, general insurance products, managed investment products, superannuation products, margin lending facilities and securities.

Types of financial product advice

There are two types of financial product advice: personal and general.

Personal advice is advice which is tailored to your personal circumstances and takes into account your objectives, financial situation and/or needs.

General advice is an opinion or recommendation about a financial product, which does not take into account your objectives, financial situation and/or needs.

When we provide financial products and services, we will give you general advice only.

Our staff

Not all of our staff are qualified to give you financial advice. Some are authorised only to give general advice on a limited range of financial products. If one of our staff cannot help you or provide you with advice, they will refer you to another staff member who can.

Giving us instructions

Depending on the financial service or product concerned, you may conduct transactions or give instructions to us in person, electronically (examples: fax, email, telephone, internet, ATMs) and via our authorised representatives. In some cases you may also authorise other people to conduct transactions or give instructions on your behalf. It may still be necessary for some instructions to be confirmed in writing.

Associations and relationships

Not all products offered by Heritage are issued by Heritage.

Heritage often acts as a referrer, distributor or an agent for other product issuers as set out below:

Product issuer	Example of financial products issued
Convera Australia Pty Ltd ABN 24 150 129 749 AFSL 404092	• Telegraphic transfers (inward and outbound)
AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 trading as Allianz Global Assistance, a member of the global Allianz Group	• Complimentary Platinum card insurance including: - International travel insurance - Domestic travel insurance - Purchase protection insurance - Extended warranty insurance
Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708	• Home, contents and motor insurances • Caravan and trailer insurance • Landlord insurance
Club Marine Limited ABN 12 007 588 347 AFSL 236916, as agent for Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708	• Marine Pleasurecraft Insurance

Benefits relating to financial services

Benefits received by Heritage

Heritage may charge fees for any of its financial services. Information about the fees charged in relation to our financial planning services are set out in this FSG.

We may also receive commissions and other benefits from other product issuers which are detailed in the table below.

Product	Range of commission	Who pays commission
Telegraphic transfer (inward and outbound)	50% of total foreign exchange revenue and fee (where applicable)	Convera Australia Pty Ltd
General insurance (other than caravan insurance)	Up to 20% of each premium (excluding government fees and charges, plus GST)	Allianz Australia Insurance Limited
Caravan insurance	Up to 10% of each premium (excluding government fees and charges, plus GST)	Allianz Australia Insurance Limited
Financial planning advice	For each referral that results in the referred person becoming a Bridges' client and obtaining comprehensive advice - $1500 or single strategy advice - $300.	Bridges Financial Services Pty Limited* ABN 60 003 474 977 AFSL 240837
Marine Pleasurecraft Insurance	Up to 10% of each premium (excluding government fees and charges, plus GST)	Club Marine Limited, as agent for Allianz Australia Insurance Limited

*Where you are referred to Bridges, Heritage is not responsible for the financial services you receive from Bridges. Those services are the sole responsibility of Bridges.

We also receive payments from other product issuers or financial product advisers to whom we refer you to. Ask us for more details before we provide you with any services on the product.

We may receive other benefits which are not required to be in this FSG. For example, we are not required to include in this FSG details of the benefits we receive in relation to some deposit products such as basic deposit products, and non-cash payment products related to basic deposit products.

Benefits received by our staff and others

Our staff are paid either salary or wages. They may also be paid an incentive for either or both of:

- their performance against sales budgets as part of a team or individually; and
- their participation in our overall financial performance.

Depending on the kind of work they do, the incentive may be paid quarterly, half-yearly or yearly. At the time this FSG is given to you, it is not possible to determine whether a staff member qualifies for an incentive or the amount of that incentive. No commissions, incentives or benefits are paid to our staff on a per sale basis.

Payment of any incentives earned will be subject to satisfactory adherence to regulatory and company compliance requirements.

Incentives are paid by Heritage and are not an added cost to you.

Alternative Remuneration

Periodically, Heritage and/or its representatives may receive benefits such as marketing allowances, business lunches, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits from product providers whose products we recommend.

Any non-monetary benefit received is accepted on the express condition that no preference whatsoever will be given to the products provided by any of the organisations concerned.

Compensation arrangements

Heritage has professional indemnity insurance cover and other internal arrangements in place in respect of financial services provided to our retail clients. As an authorised deposit-taking institution regulated by the Australian Prudential Regulation Authority, Heritage is not required to satisfy the requirements for compensation arrangements under Section 912B of the Corporations Act 2001.

Your complaint matters

If you are unhappy with your Heritage experience and would like to make a complaint, there are a number of ways to let us know:

- Visit your nearest branch and talk to our staff
- Phone us on 1800 797 799 (free call)
- Email us at complaints@heritage.com.au
- Write to us at Reply Paid 190, Toowoomba QLD 4350
- Go to heritage.com.au/complaints to submit online

What happens when you make a complaint?

- We will acknowledge your complaint promptly, either verbally or in writing, and do our best to resolve it straight away.
- We aim to resolve all complaints within 21 days, especially if it involves financial hardship, a default notice or notice to postpone enforcement proceedings. However in some cases it may take up to 30 days.
- Your complaint may take a little longer to assess if we need more information or if your complaint is complex.
- In all cases, we'll keep you updated on the progress.
- If we can't resolve your complaint within 5 business days our final response will be provided in writing.
- We may refer your complaint to our Complaints Resolution Team who will work with you to provide an outcome. If this happens, we'll let you know and give you the direct contact details for the staff member who will be managing your complaint.

Accessibility

Heritage can provide you with information about how we manage complaints in alternative formats and languages upon request.

If you have a hearing or speech impairment, you can access additional support through the National Relay Service on 1300 555 727. Heritage also offers a free interpreter service for our members.

The Australian Financial Complaints Authority (AFCA)

If you are not satisfied with our response, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides free and independent financial services complaint resolution and can be contacted on:

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Mail: GPO Box 3, Melbourne VIC 3001

Time limits may apply to complaints to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

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

Talk to us today.

Heritage Bank
People first.

Heritage Bank a trading name of Heritage and People's Choice Limited. ABN 11 087 651 125.
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