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# Personal Loans

A simple way to finance your needs.



**Heritage Bank**  
*People first.*

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💬 Talk to us today.

## Our personal loans

A Heritage Bank Personal Loan may help you achieve your life goals sooner. Whether it be getting on the road, improving your home, travelling to your dream destination or consolidating debt, we're here to help.

### Features of our personal loans include:



#### **Certainty**

Fixed repayments to make budgeting easy



#### **Flexibility**

Make unlimited additional repayments and pay out at any time with no penalty



#### **Freedom**

Redraw your additional repayments online at any time

## Find the right personal loan for you

### Car Loan

Our Car Loan makes purchasing your dream vehicle a breeze. Whether it's a new or used car, caravan or motorbike, you'll rest easy knowing you're getting a great deal with no hidden costs.

Use our Car Loan to purchase or refinance a new or used car, motorbike or caravan, up to 10 years old. Borrow \$20,000 or more over a loan term of 1 to 7 years.

### Green Car Loan

Go green and be rewarded with a lower rate.

Use our Green Car Loan\* to purchase or refinance a new or used electric, hybrid or hydrogen vehicle, up to 7 years old. Borrow \$20,000 or more over a loan term of 1 to 7 years.

To find out more about eligible securities, visit [heritage.com.au/loans/personal-loans/green-car-loan](https://heritage.com.au/loans/personal-loans/green-car-loan)

## Personal Loan

Take control of your finances and get what you want now with our fixed Personal Loan that makes budgeting easy.

Use our Personal Loan for any approved personal use such as education, renovations, travel, vehicles (that don't meet our car loan requirements), getting married or debt consolidation. Borrow from \$5,000 to \$50,000 over a loan term of 1 to 7 years.

## Looking to borrow less than \$5,000?

If you'd like to borrow less than \$5,000, we have a range of credit cards with limits starting from \$1,000.

Visit [heritage.com.au/creditcards](https://heritage.com.au/creditcards) or talk to a Heritage Bank lending specialist to discuss your options today.

## Ready to apply?

Being prepared before you apply will help us to process your application as quickly as possible. Download our *Applying for a Personal Loan Checklist* from [heritage.com.au/personalloanchecklist](https://heritage.com.au/personalloanchecklist) or ask for a copy of it at your local branch. When you're ready to apply talk to your local branch, call 13 14 22 or enquire online.

\*A Green Car Loan may only be used to purchase or refinance an eligible vehicle, which is a 'green' car that is no more than 7 years old (from year of manufacture) and the vehicle must be used as security. A 'green' car is defined as either a pure electric vehicle (EV), a plug-in hybrid electric vehicle (PHEV), a fuel cell electric vehicle (FCEV), a regenerative electric vehicle (non plug-in) (HEV) or a hydrogen vehicle.

All loans subject to lending criteria, limits, conditions, fees and charges. Target Market Determinations available at [www.heritage.com.au/TMD](https://www.heritage.com.au/TMD). Information correct as at 11 November 2025 and could change without notice.

## Find out more

 Drop into your nearest Heritage Bank branch

 Visit [heritage.com.au](https://heritage.com.au)

 Call 13 14 22

 Connect with us

**Facebook:** [facebook.com/heritage](https://facebook.com/heritage)

**Twitter:** [@heritagebank](https://twitter.com/heritagebank)

**YouTube:** [youtube.com/HeritagePeopleFirst](https://youtube.com/HeritagePeopleFirst)

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