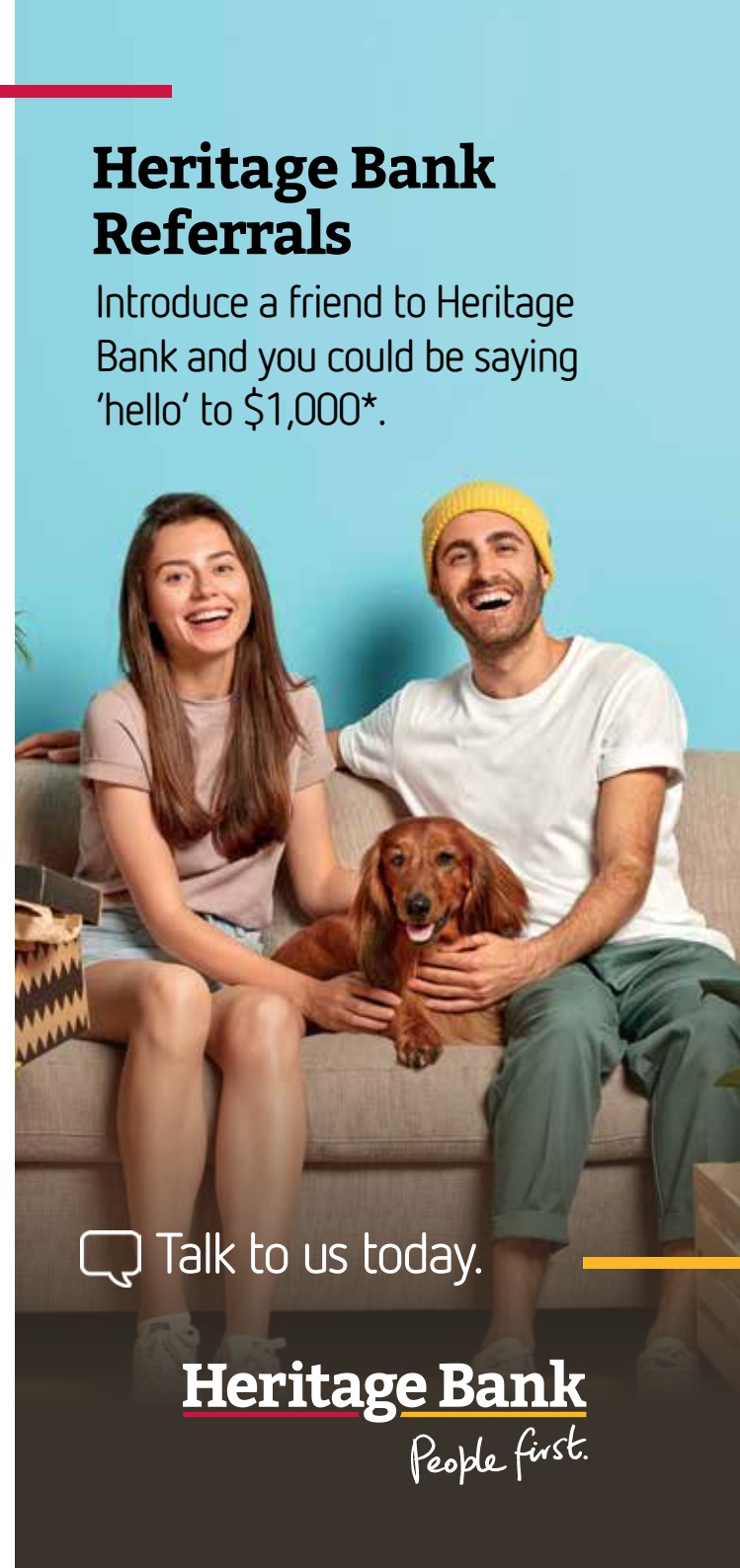


# Heritage Bank Referrals

Introduce a friend to Heritage Bank and you could be saying 'hello' to \$1,000\*.

A young man and woman are sitting on a light-colored couch, smiling at the camera. The man is wearing a yellow beanie and a white t-shirt, and the woman is wearing a light pink t-shirt. A brown dachshund dog is sitting between them. The background is a solid light blue color.

 Talk to us today.

**Heritage Bank**  
*People first.*

## **Refer a friend, for your chance to win\*.**

Friendship has never been so lucrative. If you refer a friend for a Heritage account, you both go into the draw to win a \$1,000 cash prize each\*. The offer applies to any of these Heritage branded accounts:

- Heritage Savings Account
- Heritage Transaction Account
- Heritage Home Loan  
(approved and funded)
- Heritage Personal Loan  
(approved and funded)
- Heritage Term Deposit
- Heritage Credit Card (approved)
- Heritage Business Account
- Heritage Business Loan  
(approved and funded)

So refer a friend, refer a family member, a neighbour, a colleague, anyone you can find! You both could benefit from a \$1,000 windfall\*.

## **\$250 for a Heritage Bank branded home or business loan referral\*.**

Having a customer recommend a Heritage Bank branded home or business loan is a big honour for us. So it deserves a big reward. When a friend or family member you've referred has a Heritage Bank branded home or business loan fully funded within three months of becoming a Heritage Bank customer, you both receive a \$250 cash reward\*.

## **Cash in on your friendship.**

On the opposite page are three referral cards for you to give to friends or relatives. They'll thank you for introducing them to the benefits of being a Heritage Bank customer.

If you refer a friend for a Heritage Bank branded account, you both go into the draw to win a \$1,000 cash prize each\*.



I think you'll love  
Heritage Bank too!

Here is your chance to win a \$1,000 cash  
prize, or earn a \$250 cash reward\*.

Talk to us today.  
[heritage.com.au](https://heritage.com.au)

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**Heritage Bank**  
*People first.*

**You've been referred by someone who thinks Heritage Bank will make you as happy as it does them.**

When you open an account with Heritage Bank, you and the person who referred you could win a \$1,000\* cash prize. Plus, if you open a home loan within 3 months, you'll both receive a \$250 cash reward\*. It's a win-win!

---

**Name of the person who referred you:**

**Member Number:**



☐ **Family**   ☐ **Friend**   ☐ **Colleague**

\*Deposit and Lending products issued by Heritage and People's Choice Limited trading as Heritage Bank ABN 11 087 651 125, AFSL and Australian Credit Licence 244310. View full terms and conditions at [heritage.com.au/refer-a-friend](https://heritage.com.au/refer-a-friend). To approved applicants only. Conditions, criteria and fees apply.

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## Find out more

 Drop into your nearest Heritage 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)

\*To be eligible, the new customer must supply the member number of the customer who referred them, at the time of membership creation or within 28 days of the membership being created. Existing customer member numbers will not be accepted after 28 days. Membership numbers can be supplied by the new member to Heritage Bank on 13 14 22 or at your nearest Heritage Bank branch. Heritage's Privacy Policy is available at [heritage.com.au](https://heritage.com.au). When an existing customer refers a new customer and that new customer opens a Heritage branded savings, transaction or term deposit account, approved credit card, approved and fully funded home, personal or business loan, both the new customer and the referrer go in the draw to win a \$1,000 cash prize. Only one entry per referred new customer is allowed. When an existing customer refers a new customer and that new customer has a Heritage branded home loan approved and fully funded within 3 months of the membership creation, both the new and existing customer receive a \$250 cash reward. Only one home loan per referring customer and new customer is allowed. Loans are to approved applicants only. Conditions, criteria and fees apply. This promotion is open to residents of Queensland, New South Wales, Victoria and Tasmania only. This promotion is authorised under NSW permit no. TP-00079. This promotion is open to all new Heritage Bank members. This advice does not take into account your objectives, financial situation or needs and you should consider whether the advice is appropriate for you having regard to those factors. Please read the relevant terms and conditions (available at [heritage.com.au](https://heritage.com.au)) to decide whether a product is right for you. Target Market Determinations for applicable products issued by Heritage Bank, can be located at [www.heritage.com.au/TMD](https://www.heritage.com.au/TMD). Full Terms and Conditions available at [heritage.com.au/refer-a-friend](https://heritage.com.au/refer-a-friend).

# Heritage Bank

People first.