Ways to pay with Heritage

Discover smart ways to access your money



<u>Heritage Bank</u>

People first.

Talk to us today.



Set up your Heritage Visa Debit or Credit Card on your smart phone or watch, and experience the convenience and flexibility that comes with leaving your wallet at home.

Features include:

- Use your smart device to pay anywhere contactless payments are accepted.
- You'll be protected with Visa Zero Liability*
 against fraudulent transactions when you
 select Credit or use contactless at the checkout
 terminal using your Visa card.
- Continue to enjoy all the same rewards, benefits and protections that come with your Heritage Visa Card.



SAMSUNG Pay



Waiting for your card to arrive?

Register for online banking and start using your card right away. Load it into your Apple or Google digital wallet directly from our mobile banking app.

No need to wait for your physical card.



Digital payments are also available for use with wearable technology:

Add your Heritage Visa Card to your digital wallet today

Learn more at heritage.com.au/ways-to-bank

Find out more

Drop into your nearest Heritage Bank branch

Visit heritage.com.au

& Call 13 14 22

□ Connect with us

Facebook: facebook.com/heritage

Twitter: @heritagebank

YouTube: youtube.com/HeritagePeopleFirst

*With Visa's Zero Liability policy, you won't be held responsible for fraudulent charges or unauthorised purchases made with your card or account information**. This means you can use your card to shop with total confidence, as you will always be protected against unauthorised use.

**Visa's Zero Liability policy covers Australian and New Zealand-issued cards and does not apply to ATM transactions, transactions not processed by Visa or certain commercial card transactions. Cardholders should review their transactions regularly and notify Heritage promptly of any unauthorised Visa use or contact Heritage to find out more. You should be aware if you submit an unauthorised Visa transaction request, Heritage will need to review your request before provisional credit may be provided.

Apple, Apple Pay and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. For a list of compatible Apple Pay devices, see support.apple.com/en-au/km207105. Google, Google Pay, and the Google Pay Logo are trademarks of Google Inc. Not all devices are compatible. Samsung, Samsung Pay, the Samsung Logo are trademarks of Samsung Inc. Not all devices are compatible. Garmin, Garmin Pay, and the Garmin Pay, and the Garmin Pay logo are trademarks of Fitbit, Inc. in the U.S. and other countries.

This material has been prepared without taking into account your objectives, financial situation or needs (your circumstances'). Before making a decision, consider whether any advice given is appropriate to your circumstances, and read our Guide to Heritage Deposit Products and the Heritage Bank Fees and Limits Guide (available in-branch or at heritage.com.au). Lending criteria, limits, conditions, fees and charges apply. Target Market Determinations available at www.heritage.com.au/TMD. Information effective as at 1 March 2023 and subject to change without notice. Heritage Bank a trading name of Heritage and People's Choice Limited ABN 11 087 651 125, AFSL and Australian Credit Licence 244310. SV033 03/23

