Welcome to Heritage

An introduction to Heritage Bank

Heritage Bank

People first.

Talk to us today.

Welcome to one of Australia's largest customer-owned banks

With a history going back to 1875, we've always been in the business of helping Australians realise their financial dreams. Heritage is customer-owned, which means we don't strive to make huge profits to benefit shareholders. Our main focus is on helping our customers reach their financial goals through our award winning products and *people first* service.

In March 2023, Heritage Bank merged with People's Choice Credit Union to create one of Australia's leading customer-owned banks. While People's Choice Credit Union is now People First Bank, Heritage Bank will continue to operate as a brand of Heritage and People's Choice Limited until it is transitioned to the People First Bank brand.

Make the switch

Heritage is home to a complete range of financial services:

- ✓ Everyday transaction & savings accounts
- ✓ Loans
- ✓ Insurance through our trusted insurance providers
- ✓ Business Banking
- ✓ Financial planning
- ✓ Credit cards and more

If you'd like help with switching your accounts to Heritage, we're here to help you through the process and beyond.

Go to heritage.com.au/switch to get started today

Ways to Bank

Whether you're on the go, at the office or at home, you'll get 24/7 access to your banking with Heritage.

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

Visa Debit and Credit Cards

Take control of how you spend with a Heritage Visa debit or credit card, protected by Visa's Zero Liability# against fraudulent transactions.

Heritage Online

Heritage Online offers a secure, online tool to manage your accounts. Feel in control with access to a range of banking features at a time that suits you.

Mobile Banking App

A convenient, secure and quick way to transact on the go. Our Mobile Banking App allows you to pay bills, move money, check account balances, lock or cancel your card and more.

SMS & Email Alerts

We want to make keeping up to date with your account activity easier. Keep track of significant transactions with SMS and email alerts.

Phone Banking

Phone banking allows you to perform basic transactions such as check your account balances or transfer funds over the phone, for the cost of a local phone call.

Payments on the go

Experience the flexibility of using your device to make secure payments on the go.

#The Visa Zero Liability policy covers Australian issued cards and does not apply to ATM transactions, transactions not processed by Visa or certain commercial card transactions, conditions apply. Cardholders should review their transaction 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.

Making loan repayments

Because we have customers all over Australia, it's important we can offer you a range of easy, convenient ways to manage your finances and make loan repayments. You can use:

- ✓ Direct salary crediting
- ✓ Automatic payment from your Heritage account
- ✓ Direct debit from another bank or financial institution
- ✓ Internet or telephone banking (via transfer).

Bank@Post

Bank@Post is Australia Post's agency banking service and is a convenient option if you don't have access to a Heritage branch. With facilities at over 3,500 Australia Post outlets around the country displaying the Bank@Post sign, you can:

- ✓ Withdraw money
- ✓ Deposit cheques and/or cash
- ✓ Check your account balance

All you need is your Heritage Visa debit or credit card.

Get in touch

Our *people first* philosophy underpins everything we do. This means that if you aren't near a Heritage branch or you find yourself needing help outside of hours, you can rest assured knowing that you'll always receive personal, friendly service from our team who really care.

Our Australian based team is here to help. Visit one of our branches or call our 24/7 Contact Centre for assistance.

Go to heritage.com.au/locations to find a location near you today

All loans and credit cards are subject to application and approval. Conditions, criteria and fees apply and are subject to change without notice. Please read the relevant terms and conditions or Product Disclosure Statement (available in branch or at 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.
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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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Heritage Bank, a trading name of Heritage and People's Choice Limited ABN 11 087 651 125, AFSL and Australian Credit Licence 244310.
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