

# HERITAGE BANK HOME LOAN MATRIX

Effective Date: 6 May 2026

Product	Loan Purpose				Ongoing Fees	Application Fee	Standard Max LVR <sup>1</sup>	Loan Amount	Maximum Loan Term	Repayment Options (Owner Occupied)	Repayment Options (Investment)	Extra Repayments	Statements	Redraw Facility	Further Advance	Offset Available	Split Loan	Switch to this Loan Type
	Owner Occupied (O/O)	Investment (INV)	Purchase/Refinance	Debt Consolidation														
Fixed Rate	Y	Y	Y	Y	\$8/month	nil	0/0 - 95% INV - 90%	Min \$20k No Max	30 years, fixed for 1, 2, 3 or 5 years then Standard Variable applies	P&I	P&I/IO	Y	6 months	Y	N	N	Y	Y
Discount Variable	Y	Y	Y	Y	nil	nil	0/0 - 95% INV - 90%	Min \$20K No Max	30 years	P&I	P&I/IO	Y	6 months	Y	Y Min \$10k	N	Y	Y

1. The loan to value ratio (LVR) is the ratio of the loan amount against the value of the secured property. Inclusive of LMI capitalised, where applicable.

All loans and credit cards subject to lending criteria, limits, conditions, fees and charges. Target Market Determinations available at [www.heritage.com.au/TMD](http://www.heritage.com.au/TMD). Information correct as at the effective date of this matrix and subject to change without notice.

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