HERITAGE BANK HOME LOAN MATRIX

Heritage Bank

Effective Date: 8 July 2026

Product	Loan Purpose				Ongoing Fees	Application Fee	Standard Max LVR[1]	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	O/O - 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	O/O - 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. Information correct as at the effective date of this matrix and subject to change without notice. New-to-bank and existing customers who apply for a home loan may be offered People First Bank branded products. Heritage Bank branded lending products may be offered through third party broker networks and are not offered in-branch or via our website. In-branch and online services for existing Heritage Bank branded products continue to be available subject to our product terms. Note that when printed, this document may have been superseded. Heritage Bank, a trading name of Heritage and People's Choice Ltd ABN 11 087 651 125, AFSL and Australian Credit Licence 244310. PRO034. Effective 08/07/26_v1.