OFFSET ACCOUNT OPENING AND LINK MAINTENANCE



Member details			
Membership number	Member name		
0			
Open new offset account			
Heritage's rules. I/We agree to be l Products, Fees and Limits Guide an before taking out this product.	e membership number, that a Mortgage Crusher S10 account be opened in accordance with bound by these rules and any amendment thereof. Please consider the Guide to Heritage Deposit and Financial Services Guide, available on our website at heritage.com.au or by request in branch and be linked to the eligible loan account L, as detailed in the attached Eligible Loan Table.		
	r: One to sign on withdrawals OR Two to sign on withdrawals		
Please tick (if applicable):	I/We request that Visa Debit card/s be ordered for all account holders on the above account.		
Amend current offset link			
	e member number, the following offset account be linked to the following eligible loan account, Loan Table. I/we acknowledge that if the offset account, or loan account, is currently part of an cancelled:		
Request 1 Link Offset account S ₂	to Loan account L		
Request 2 Link Offset account S ₂	to Loan account L		
Remove current offset link			
I/We request that the following off I/we acknowledge that:	fset account linking, under the above member number, be removed. By signing this form,		
 When the offset link is remove offset account will not earn int 	d, the offset account will no longer be providing an interest offset benefit, and that the terest;		
 Where the offset account is no 	ot closed, it must be linked to an eligible loan account.		
Request 1 Remove Offset account	S and Loan account L		
Request 2 Remove Offset account	S and Loan account L		
Cl. (C. I.			
Close offset account			
I/We request that, under the above	e membership number, the following offset account/s be closed.		
Offset account S Offset account S			
By signing this form, I/we acknowledge that Heritage is authorised to close the offset account/s.			
I/we acknowledge that if there are	any remaining funds they are to be transferred to the nominated account listed below:		
Account name	BSB numberAccount number		
All borrowers to sign			
-	Date		
	Date		
DOITOWEL 4	Date		

Eligible loan table as at September 2025

	Offset Account Eligibility	
Loan Type	Loan Offset (S9) No longer available for sale	Mortgage Crusher (S10)
Discount Variable	No	No
Basic Variable (No longer for sale)	Yes	No
Standard Variable (No longer for sale)	Yes	Yes
Premium Variable (No longer for sale)	Yes	Yes
Standard Fixed Rate Loans	Yes	No
Home Advantage Variable (No longer available for sale)	Yes	Yes
Home Advantage Fixed (No longer for sale)	Yes	No
Home Advantage Living Equity (No longer for sale)	No	No
Variable Options (No longer for sale)	Yes	No
Select Variable (No longer for sale)	No	No
Bridging Loan	No	No
Living Equity line of credit (No longer for sale)	No	No
Professional Package Variable (No longer for sale)	Yes	Yes
Professional Package Fixed (No longer for sale)	Yes	No
Professional Package line of credit (No longer for sale)	No	No
Personal Loans (excluding Low Rate Secured Ioan)	Yes	No
Personal Loans — Low Rate Secured Ioan	No	No
Business Banking Loans / Facilities	No	No

Notes

- 1. The offset account and eligible loan account must be under the same member number.
- 2. Where a loan is eligible for an offset account the member may choose to have either a Loan Offset or Mortgage Crusher account (where applicable) linked to the loan but not both. The maximum amount which can be set-off cannot exceed the loan account balance
- 3. Existing multiple Loan Offset (S9) accounts under the one membership number may be set-off against only one nominated loan account conducted under that same membership number. The tiering structure for Loan Offset (S9) accounts is applied to each individual Loan Offset (S9) account, NOT to the cumulative balance of all such Loan Offset (S9) accounts. It is NOT possible to set off individual Loan Offset (S9) accounts against individual loan accounts under the same membership number.
- 4. When the loan an offset account is attached to is closed, the offset account must be linked to another eligible loan, or closed.
- 5. Loan eligibility is subject to change without notice.
- 6. If you are unsure of what L Type your Loan is, please contact us for assistance.

Branch	Coded	Checked	Signature/s verified
use only			