

# PACKAGE ACKNOWLEDGEMENT AND NOMINATION FORM

If signing electronically, please refer to your email for instructions. If this form is being signed in hardcopy, please complete in black ink, using block letters, ensuring alterations are initialled by all parties.

## Member Details

Member Number \_\_\_\_\_ Member Name \_\_\_\_\_

## Package Terms and Conditions

This section sets out the terms and conditions which apply to Heritage Bank's Home Advantage Package and Professional Package (each a 'Package'). These terms and conditions do not form part of the credit contract for any Nominated Loan or any Nominated Credit Card, and nor do they have the effect of varying any of those credit contracts.

### Eligibility

To open a Package, you must complete this Acknowledgment and Nomination Form, and meet the following eligibility criteria:

1. You must be a borrower under a current eligible home loan with Heritage that you nominate to be linked to the package ('Nominated Loan').
2. Be the primary cardholder of an eligible Heritage credit card that you nominate to be linked to the package ('Linked Credit Card').
3. Pay the package annual fee on the Linked Credit Card.

Your eligibility for a Package begins on settlement of the loan linked to the Package, or the switching of a pre-existing loan to a Package loan.

### Package holder

The Package will be held under the membership for the Linked Credit Card ('Package Membership'). Each person under the Package Membership is separately and collectively a 'Package Holder'.

### Package loan benefits

When you meet the Package eligibility, you will receive the Package Benefits.

The Package Benefits for each Nominated Loan:

- A lower interest rate than Heritage's standard variable rate (on variable rate home loans and variable rate lines of credit only). Discounts may also be offered on new Fixed Rate loan applications.
- No application fee.
- Waiver of Reborrowing Administration Fee (Payments in Advance).
- In addition, the Annual fee on your nominated Heritage Visa credit card account will be waived.

Unless otherwise stated, Package Benefits cannot be combined with other discounts and/or special offers.

### Annual fee

The Package annual fee is:

- \$350.00 for a Package containing solely Home Advantage Package eligible Loans/Facilities ('Home Advantage Package Fee');
- \$300 for a Package including Professional Package eligible Loans/Facilities (Professional Package Fee). The Professional Package Fee is waived if the total outstanding balance owing on the anniversary date of when you became eligible for the Professional Package, on all eligible loans linked to the Package, is equal or more than \$500,000. Once all Professional Package eligible loans/facilities are repaid in full and your Package contains solely Home Advantage Package eligible loans/facilities, the Home Advantage Package Fee will apply from the date on which the last Professional Package eligible loan/facility is repaid in full.

The annual fee is payable in advance. The annual fee is not fully or partly refundable if you cease to be eligible to receive Package benefits. The amount of the annual fee is subject to change in accordance with these terms and conditions.

The annual fee will be deducted from the nominated Heritage Visa account on the date that the package eligibility is first met, and each anniversary.

### Opting out of the Package

The Package Holder can cancel the Package at any time by completing the Package Cancellation Form.

Heritage Bank may also cancel a Package where the Package Holder(s) cease to meet the eligibility criteria for the Package.

All Package Benefits will cease from the date the Package is cancelled.

Where a Package has been cancelled and you wish to hold a Package or you want to link an eligible loan to a different Package, you must complete and submit a new Package Acknowledgment and Nomination Form.

### Additional loans

The Package Benefits may be applied to any eligible new loans taken out by a Package Holder (individually or jointly with another person regardless of whether that person is not a Package Holder) whilst you continue to hold the Package.

To apply Package Benefits to an eligible new loan, the Package Holder must link the loan to a Package by completing and submitting a Package Acknowledgment and Nomination Form.

### Changes to these terms and conditions

Heritage may change these Package terms and conditions at any time.

We may make these changes where we consider it reasonably necessary to:

- reflect any decision of a court or ombudsman;
- respond to changes in the cost of providing services or products;
- discontinue a product in which case we may change the terms of your product to reflect a different product with similar features to the discontinued product;
- introduce new services or products;
- accommodate changes in the needs of our members;
- correct errors, inconsistencies, inaccuracies or ambiguities;
- reflect changes in any commercial arrangements we have with third party providers of products or services; or
- comply with applicable laws, codes of practice and/or expectations of regulatory bodies,

but will only do so in order to protect our legitimate business interests, and only to the extent reasonably required to do this.

We will notify you at least 20 days before a change takes effect where the change is:

- an increase in the Package fee or the introduction of a new fee in relation to the Package, or
- a removal of or has the effect of reducing any of the benefits available under the Package, or
- in Heritage's view, unfavourable to Package holders.

For all other types of changes, we will tell you about the change before it takes effect.

We can give you notice of a change by:

- by advertisement in a major daily newspaper distributed in Queensland or Australia, or
- placing it on our website, or
- letter or circular, or
- notification on or with an account statement or other written material we send to you, or
- using another method permitted by applicable laws or regulations.

If you do not agree with any changes we make, you can cancel your Package at any time by completing a Package Cancellation Form.

## Establish a New Package

This section is to be completed if applying for a new package with Heritage Bank

### Nominate your loans

Please nominate the loans that you would like to add into this new package:

Membership number \_\_\_\_\_ L/S Type \_\_\_\_\_

Membership number \_\_\_\_\_ L/S Type \_\_\_\_\_

Membership number \_\_\_\_\_ L/S Type \_\_\_\_\_

Membership number \_\_\_\_\_ L/S Type \_\_\_\_\_

### Set up your Visa credit card

To be eligible for a Home Advantage Package (detailed in package terms and conditions above), you must hold a Heritage Visa credit card account. Please tick and complete one of the following options to nominate a Visa credit card account.

☐ I/We nominate my/our existing account number \_\_\_\_\_ L \_\_\_\_\_ as the Visa credit card account for the Package for which I am/we are applying. Note: This must be a Heritage Visa credit card account.

☐ I/We apply for a Heritage Visa credit card with a credit limit of \$ \_\_\_\_\_ to be issued in the name of:

**Applicant 1** \_\_\_\_\_  
(Name required on the Card)

**Applicant 2** \_\_\_\_\_  
(Name required on the Card)

**Applicant 1** Applicant's first school \_\_\_\_\_ Mother's maiden name \_\_\_\_\_

**Applicant 2** Applicant's first school \_\_\_\_\_ Mother's maiden name \_\_\_\_\_

I/We acknowledge and agree that in assessing my/our application for a Visa credit card, Heritage will rely on the declarations and information submitted in support of my/our application for a home loan made at or about the same time as this application, and I/we repeat those declarations and information for the purpose of my/our application for a Visa credit card. I/We understand that Heritage may require additional information from me/us in order to assess my/our application, and that my/our application is subject to lending criteria, limits, conditions, fees and charges.

Full name of nearest relative in Australia not living with you \_\_\_\_\_

Their phone number \_\_\_\_\_ Their address \_\_\_\_\_

\_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

It is advisable that you inform this person that you have given their name for this purpose.

NOTE: A credit card can only be applied for by two persons. If there are more than two parties to the loan, the credit card will be established in a separate membership with the two nominated applicants above. Additional cards can be issued if required by completing the Additional Visa Card Request form.

## Maintaining an Existing Package

### Heritage Package Eligible Loan

I/we nominate the following Package Eligible loan accounts to be added to this Package.

Loan Account Number \_\_\_\_\_ L/S Type \_\_\_\_\_ Loan Name \_\_\_\_\_

Loan Account Number \_\_\_\_\_ L/S Type \_\_\_\_\_ Loan Name \_\_\_\_\_

Loans already under this Package will remain, unless we are advised to remove.

### Heritage Visa card account

I/we nominate the following existing Heritage Visa card account or line of credit account as my/our nominated Heritage Visa card account. Member Number \_\_\_\_\_ LS Type \_\_\_\_\_

The Annual Package Fee will be charged to your nominated Heritage Visa Card account. Your nominated Heritage Visa card account must be under the same membership number as your Package.

## Declaration and Signing

I/we have read and understand the Package Terms and Conditions and all other details outlined in this form.

I/we authorise Heritage to charge my/our nominated Heritage credit card account, the Package annual fee of \$350 or \$300 as applicable and as varied by Heritage from time to time in accordance with the Package Terms and Conditions, annually in advance. I/we understand this fee is not wholly or partially refunded should I/we cease to be eligible to receive Package benefits.

### Party 1

Name \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

### Party 2

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Return Application

**Email:** Credit.maintenance@heritage.com.au

**Mail:**  
Heritage Bank  
Credit Department  
PO Box 190  
Toowoomba Qld 4350

**Phone Enquiries:**  
Your local Branch (\_\_\_\_) \_\_\_\_\_  
  
Contact Centre Ph 13 14 22  
Credit Department Ph 07 4694 9160

## Staff Use Only

☐ Confirm ALL Package Customers have signed      ☐ Signatures Verified      Signatures Verified by \_\_\_\_\_  
OR

☐ Signed electronically      Certificate of Completion reviewed and verified by \_\_\_\_\_

☐ Package set up/updated      Processed by \_\_\_\_\_