

Important: The following statements should be read in conjunction with the Heritage Credit Card Brochure, Credit Card Key Fact Sheet, Fees and Limits Guide and Guide to Heritage Credit Card Products available at heritage.com.au, from any branch or by phoning 13 14 22.



Account details

Member number _____ L type _____

Member name _____

Switching options

By signing this form you request Heritage to agree to a change to the Credit Card Details. You can ask Heritage to change the Credit Card Details by switching the account type for the credit card account from its current account type to (please select one option):

VISA PLATINUM ☐ VISA CLASSIC ☐ VISA GOLD LOW RATE ☐

If you wish to switch from one Visa product to a different Visa product then your credit limit will not be affected by the switch, unless:

a. Your current credit limit is less than the minimum limit for the product you wish to switch to:

You are not eligible to switch by using this form. You can only switch by applying for an increased credit limit of at least the minimum limit for the product you wish to switch to. Please contact Heritage on 13 14 22 for more information as you will be required to make an application for the increased credit limit. All applications are subject to approval by Heritage and conditions, criteria and fees apply.

b. Your current credit limit is more than the maximum limit for the product you wish to switch to:

I/we request that a Limit Reduction be processed on my/our Visa.

Reduce Limit to \$ _____

The outstanding balance on your existing credit card account must be below the requested limit, on the day Heritage is to process your request.

If you do not request a limit above, Heritage will reduce your limit to the maximum limit for the product you wish to switch to. The switch cannot be completed until the limit is reduced, and the outstanding balance is below the reduced limit.

Deciding whether to switch

Heritage does not give advice about whether switching your credit card is suitable for your objectives, financial situation or needs and you should consider whether advice is appropriate for you having regard to those factors. As well, Heritage does not provide advice or predictions about future interest rate movements. Please read the relevant terms and conditions (available at heritage.com.au) to decide whether a product is right for you.

Other conditions

If you sign and return this form to Heritage, you are requesting Heritage to change the Credit Card Details subject to the following conditions:

- If Heritage changes the Credit Card Details, that concludes an agreement between you and Heritage to do so. The changes will take effect by no later than the second statement date for your new credit card account.
- Heritage is not required to agree to your request if you are in default under the Credit Card Details.

From the statement date on which the changes to the Credit Card Details take effect:

- Heritage will establish a new credit card account and will close your existing credit card account and transfer its balance to that new credit card account;
- No later than 30 days after the statement date, Heritage will confirm by mail the changes to the Credit Card Details. Heritage is not responsible for any delayed or lost mail;
- Transactions charged to that new credit card account will be charged under the terms and conditions of the new Credit Card Details;
- Existing Visa cards attached to your existing credit card account will be cancelled and will not be able to be used. Heritage will arrange for new Visa cards to be issued to all existing cardholders on your new credit card account and cardholders will need to undertake identification and card activation requirements;
- The new credit card account details must be used for all payments and deposits. Any electronic transfer of funds will need to be made to the new credit card account details. Where an electronic payment is made to the old credit card account details, Heritage may redirect the payment and apply it to the new credit card account;

Other conditions (continued)

- If switching from a product without Heritage Rewards to one where Heritage Rewards applies, your membership to the Heritage Rewards Program will commence. Transactions charged to your new credit card account will earn Heritage Credits;
- If switching to a product where Heritage Rewards does not apply, your membership to the Heritage Rewards Program will cease. Transactions charged to your new credit card account will not earn Heritage Credits (regardless of the actual date of the transaction);
- If switching from any Visa product to Visa Platinum, your access to the Concierge Service and Insurance features will commence;
- If switching from Visa Platinum to any other Visa product, your access to the Concierge Service and Insurance features will cease; and
- If the existing credit card account is a nominated account for a Home Advantage Package (no longer available for sale), this will continue to be the case providing it is an available card in the package.
- If the existing card has a balance transfer, this card can only be switched to a card which also offers a balance transfer.

The anniversary date of your new credit card account will not change as a result of the switch. Annual fees will be charged in full on the next anniversary date in the amount applicable to the account type to which you are switching. If there is an annual fee on the product you are switching to, you will be charged a pro rata fee upon switching. The pro rata fee is based on the number of days from the date of switching until the next anniversary date. Please check your next monthly statement to confirm the annual fee amount.

It is your responsibility to notify any additional cardholders on your new credit card account of the changes that you have requested.

If you change your mind about this switch request, you can cancel your request by writing to Heritage at the address specified below. All account holders must sign the cancellation request. You cannot cancel your request verbally, nor can you cancel your request after Heritage has processed it.

Declaration and signing

I/We authorise Heritage to change the Credit Card Details as set out in this form. I/We have read and understood:

(a) the contents of this form

(b) the terms and conditions of the product you wish to switch to, and

(c) how the Credit Card Details will be changed if Heritage accepts and processes this request.

For a joint account, each account holder must sign.

Signature _____ Date _____

Signature _____ Date _____

Returning this application

Email to:
info@heritage.com.au

Mail to:
Heritage Bank Credit Dept.
PO Box 190
Toowoomba QLD 4350

Phone Enquiries

Your local Branch (_____) _____
Branch to complete.

Contact Centre Ph. 13 14 22

Staff use only

- | | | |
|---|--|---|
| <input type="checkbox"/> All borrowers signed | <input type="checkbox"/> Switch processed | <input type="checkbox"/> Advised borrower switch will be effective from next statement date |
| <input type="checkbox"/> Balance owing less than requested limit, if applicable | <input type="checkbox"/> Key Fact Sheet issued | |
| <input type="checkbox"/> Limit reduction processed, if applicable | <input type="checkbox"/> For L61 switch, Visa Platinum Credit Card Complimentary Insurance brochure issued | |

Processed by: _____

Heritage use only	Signatures Verified:	Processed By:	Processed Date: