NON PERSONAL/BUSINESS INTERNET BANKING FORM

Heritage Bank

Member Details

Membership number _____ Date _____

Surname / Organisation name _____ Initials _____

Phone _____ Mobile _____ Email _____

Transferring Funds

I/we wish to register for the following funds transfer option

☐ 1. Pay anyone with SMS Security **OR** ☐ 2. Pay anyone with password **OR** ☐ 3. Nominated accounts only

*If you do not specify a daily limit, a default daily limit as specified in the Fees and Limits Guide will be applied.

1 Pay Anyone with SMS Security

If you are registered for SMS Security, a code will be sent to your mobile phone via SMS when performing certain actions.

I/We authorise a daily limit of:

1. $_____* (max $40,000) for payments to other Heritage membership numbers

2. $_____* (max $40,000) for payments to accounts at other financial institutions including international payments.

Specific limits can be applied for international outbound payments. Call us to discuss, or tick here to disable ☐

2 Pay Anyone with Password

If you wish to transfer funds to new Heritage or inter-bank payees, you'll need to enter a Pay Anyone password. You will need to acknowledge receipt of this password further on in this form.

I/We authorise a daily limit of:

1. $ _____* (max $5,000) for payments to accounts under other Heritage membership numbers

2. $ _____* (max $5,000) for payments to accounts at other financial institutions including international payments.

Specific limits can be applied for international outbound payments. Call us to discuss, or tick here to disable ☐

I acknowledge a Pay Anyone password has been issued/changed

Name _____ Signature _____ Date _____

3 Nominated accounts only

I/we wish to ☐ add **OR** ☐ remove the following specific accounts:

Heritage membership numbers and account type _____

AND/OR The following accounts at other financial institutions, with a daily limit of $_____* (maximum $40,000)

For online account daily limit of $_____ (combined default limit is $50,000 for all online accounts)

Within Australia name of institution _____ BSB No._____ Account No _____

Account name _____Payee's statement reference (e.g. Rent B. Smith)

Name of institution _____ BSB No._____ Account No _____

Account name _____ Payee's statement reference (e.g. Rent B. Smith)

HBPF0180_V1

BPAY

I/we wish to register for BPAY® with the following daily limits:

Overall daily limit $_____ Special-limit biller daily limit $_____

(unlimited if not specified) ($0 if not specified. Must be less than or equal to overall limit. Maximum $40,000)

Note: A special-limit biller is a BPAY biller where money transferred to that biller may be accessible as cash. e.g credit cards, sports betting accounts

New Payments Platform (NPP) Faster Payments

If you wish to use NPP faster payments you will be required to accept the terms and conditions through the Mobile Banking app.

The default limit will be $5,000, if you require a lower limit please specify: $_____ (min $3 – max $5,000)

eStatements

eStatements are electronic versions of your statements that can be accessed through internet banking. When you register for eStatements you'll no longer receive paper statements which is more convenient for you, and better for the environment.

Some things you need to know:

- You will need to provide a valid email address
- We may remove accounts from being viewable through eStatements. If this happens, paper statements will resume for those accounts.
- You may enable or disable accounts for eStatements at any time using the preferences section in Heritage Online, completing this form or by calling 13 14 22. Fees may apply. Refer Fees and Limits Guide.

☐ I/we wish to nominate **all** of our accounts for eStatements **OR** ☐ I/we wish to add the following account types:

_____

Have you nominated any loan or credit accounts for eStatements?

☐ Yes – **All** parties to the membership must sign this form in the Confirmation section

Password Acknowledgement

One to sign membership

I acknowledge a login password has been issued/changed

Name _____ Signature _____ Date _____

OR

Two or more to sign membership

I acknowledge a login password has been issued/changed

Name _____ Signature _____ Date _____

I acknowledge an authorisation password has been issued/changed

Name _____ Signature _____ Date _____

Confirmation

I/We confirm that the above details are true and correct and that I/we wish to register for the Heritage internet banking facility. I/We further acknowledge that I/we am/are bound by the terms and conditions of the Heritage internet banking services as set out in the Guide to Heritage Deposit Products which I/we have been supplied with.

I/We acknowledge we may need to be contacted for this request to be processed in full.

Signature of Person(s) Authorised to Sign

Name _____ Signature _____ Date _____

Signature of Person(s) Authorised to Sign

Name _____ Signature _____ Date _____

Branch use only	Coded	Checked	Signature/s verified

PAYROLL AND CREDITOR PAYMENTS FACILITY

Heritage Bank

Facility Details

Number of Security Tokenholders required to authorise batch payments on your account _____

Payroll batch facility access (please tick) ☐ Yes ☐ No Daily limit $ _____

Creditor batch facility access (please tick) ☐ Yes ☐ No Daily limit $ _____

Direct Entry User ID Number (if known) _____

(If you do not have a Direct Entry System user number, please contact your Heritage branch who will apply for the number on your behalf. Please allow 10 days.)

Account number from which payroll and creditor batches will be debited (e.g. S13) _____

I/We acknowledge and agree to the following:

1. I/We confirm that the above details are true and correct and that I/we wish to register for the Heritage business internet banking facility. I/We further acknowledge that I/we am/are bound by the terms and conditions of the Heritage internet banking services as set out in the Guide to Heritage Deposit Products which I/we have been supplied with.

2. Security tokens to be issued to _____ with batch permissions of Submit/Authorise/Submit & Authorise
   Delete as applicable

   _____ with batch permissions of Submit/Authorise/ Submit & Authorise
   Delete as applicable

   _____ with batch permissions of Submit/Authorise/ Submit & Authorise
   Delete as applicable

   _____ with batch permissions of Submit/Authorise/ Submit & Authorise
   Delete as applicable

   _____ with batch permissions of Submit/Authorise/ Submit & Authorise
   Delete as applicable

   _____ with batch permissions of Submit/Authorise/ Submit & Authorise
   Delete as applicable

   _____ with batch permissions of Submit/Authorise/ Submit & Authorise
   Delete as applicable

   _____ with batch permissions of Submit/Authorise/ Submit & Authorise
   Delete as applicable

   _____ with batch permissions of Submit/Authorise/ Submit & Authorise
   Delete as applicable

   _____ with batch permissions of Submit/Authorise/ Submit & Authorise
   Delete as applicable

3. I/We request that security token number _____ previously issued to _____ be

   disabled/reactivated/removed/cancelled/transferred to _____ with batch permissions of Submit/Authorise/Submit & Authorise
   Delete as applicable Delete as applicable

   I/We request that security token number _____ previously issued to _____ be

   disabled/reactivated/removed/cancelled/transferred to _____ with batch permissions of Submit/Authorise/Submit & Authorise
   Delete as applicable Delete as applicable

   I/We request that security token number _____ previously issued to _____ be

   disabled/reactivated/removed/cancelled/transferred to _____ with batch permissions of Submit/Authorise/Submit & Authorise
   Delete as applicable Delete as applicable

   I/We request that security token number _____ previously issued to _____ be

   disabled/reactivated/removed/cancelled/transferred to _____ with batch permissions of Submit/Authorise/Submit & Authorise
   Delete as applicable Delete as applicable

4. Issue of the above passwords or security tokens etc. overrides any previous authority given to Heritage in relation to the method of operation of the accounts through Heritage Business internet banking.

5. I /We have received, read and understood the Guide to Heritage Deposit Products and agree that I/we have authority to, and do, by signing this application, bind the member to the terms and conditions set out in that Guide in relation to the member's accounts and the Heritage Business internet banking facility.

Name _____ Signature _____ Date _____

SEE NEXT PAGE FOR SECURITY TOKEN HOLDER ACKNOWLEDGEMENTS

Security Acknowledgment

I have received, read and understood the Guide to Heritage Deposit Products and by signing this application bind myself to the terms and conditions set out in that Guide.

Title _____ Surname _____ Given name/s _____

Residential Address _____

_____ State _____ Postcode _____

Telephone number _____ Type of telephone _____

(Home / Work / Mobile / Other - if other specify person & relationship with that person)

Occupation Description _____ Date of birth _____ Gender ☐ Male ☐ Female

Existing Heritage Member ☐ Yes ☐ No Member number/s _____

(Advise cashier if more than two member numbers)

I acknowledge receipt of token number _____

Date _____ Signature of token holder _____

I have received, read and understood the Guide to Heritage Deposit Products and by signing this application bind myself to the terms and conditions set out in that Guide.

Title _____ Surname _____ Given name/s _____

Residential Address _____

_____ State _____ Postcode _____

Telephone number _____ Type of telephone _____

(Home / Work / Mobile / Other - if other specify person & relationship with that person)

Occupation Description _____ Date of birth _____ Gender ☐ Male ☐ Female

Existing Heritage Member ☐ Yes ☐ No Member number/s _____

(Advise cashier if more than two member numbers)

I acknowledge receipt of token number _____

Date _____ Signature of token holder _____

I have received, read and understood the Guide to Heritage Deposit Products and by signing this application bind myself to the terms and conditions set out in that Guide.

Title _____ Surname _____ Given name/s _____

Residential Address _____

_____ State _____ Postcode _____

Telephone number _____ Type of telephone _____

(Home / Work / Mobile / Other - if other specify person & relationship with that person)

Occupation Description _____ Date of birth _____ Gender ☐ Male ☐ Female

Existing Heritage Member ☐ Yes ☐ No Member number/s _____

(Advise cashier if more than two member numbers)

I acknowledge receipt of token number _____

Date _____ Signature of token holder _____

Security Tokenholder Acknowledgment Continued

I have received, read and understood the Guide to Heritage Deposit Products and by signing this application bind myself to the terms and conditions set out in that Guide.

Title _____ Surname _____ Given name/s _____

Residential Address _____

_____ State _____ Postcode _____

Telephone number _____ Type of telephone _____

(Home / Work / Mobile / Other - if other specify person & relationship with that person)

Occupation Description _____ Date of birth _____ Gender ☐ Male ☐ Female

Existing Heritage Member ☐ Yes ☐ No Member number/s _____

(Advise cashier if more than two member numbers)

I acknowledge receipt of token number _____

Date _____ Signature of token holder _____

I have received, read and understood the Guide to Heritage Deposit Products and by signing this application bind myself to the terms and conditions set out in that Guide.

Title _____ Surname _____ Given name/s _____

Residential Address _____

_____ State _____ Postcode _____

Telephone number _____ Type of telephone _____

(Home / Work / Mobile / Other - if other specify person & relationship with that person)

Occupation Description _____ Date of birth _____ Gender ☐ Male ☐ Female

Existing Heritage Member ☐ Yes ☐ No Member number/s _____

(Advise cashier if more than two member numbers)

I acknowledge receipt of token number _____

Date _____ Signature of token holder _____

I have received, read and understood the Guide to Heritage Deposit Products and by signing this application bind myself to the terms and conditions set out in that Guide.

Title _____ Surname _____ Given name/s _____

Residential Address _____

_____ State _____ Postcode _____

Telephone number _____ Type of telephone _____

(Home / Work / Mobile / Other - if other specify person & relationship with that person)

Occupation Description _____ Date of birth _____ Gender ☐ Male ☐ Female

Existing Heritage Member ☐ Yes ☐ No Member number/s _____

(Advise cashier if more than two member numbers)

I acknowledge receipt of token number _____

Date _____ Signature of token holder _____

Branch use only	Coded	Checked	Signature/s verified

CREDIT USER APPLICATION

Heritage Bank

TO: **Heritage and People's Choice Limited ABN 11 087 654 125** ("Heritage") and to each Participating Member and Appointer (as those expressions are defined in the Regulations of the Bulk Electronic Clearing System (CS2)) which from time to time participates in the Bulk Electronic Clearing System (CS2) **("BECS").**

_____ ("Credit User")

HEREBY APPLIES to become a Credit User in BECS from time to time operated by the Participating Members (which includes Heritage).

The Credit User HEREBY ACKNOWLEDGES that Heritage is at liberty to accept or decline this Application. If the Application is accepted by Heritage and any financial institution thereafter accepts and acts on instructions given by the Credit User in connection with BECS by use of that financial institution's BSB Number, the Credit User AGREES that in consideration thereof, subject to any warranties implied by statute into a contract for the supply of services between Heritage and the Credit User which cannot be excluded, restricted or modified by a term of the contract, it shall become bound to each such financial institution in the following manner:

1. The Credit User shall comply with all the obligations of a Credit User of BECS as advised by Heritage and any amendment, modification or replacement thereof from time to time issued by Heritage or by any other Participating Member or Appointer which may hereafter become Heritage in respect of the Credit User.
2. The Credit User shall obtain from every customer of a financial institution whose account the Credit User wishes to instruct that financial institution to credit through BECS, the correct title and account number of that customer's account, and shall correctly include such particulars in the acceptable media containing the Credit User's instructions.
3. The Credit User hereby agrees to indemnify and keep indemnified each Participating Member and Appointer, which from time to time participates in BECS, from and against all losses, outgoings, demands, damages, claims, actions, suits and proceedings whatsoever, arising directly or indirectly out of or in connection with any failure by the Credit User, or a Bureau acting for the Credit User, to observe any obligations of a Credit User in respect of BECS.
4. If the Credit User without the prior written approval of Heritage which will not be unreasonably withheld engages a Bureau to prepare and/or lodge acceptable media by which the Credit User's instructions are given to a financial institution, the Credit User's obligations will not in any way be affected but its engagement of a Bureau or Heritage's approval thereto.
5. The performance of the Credit User's obligations in respect of BECS may be enforced by any Participating Member or Appointer which from time to time participates in BECS or by Heritage on behalf of any of them.
6. The termination by Participating Member or Appointer of the direct credit engagements between the Credit User and that financial institution will not affect the Credit User's obligations in respect of BECS to each Participating Member or Appointer which from time to time participates in BECS.
7. All implied conditions and warranties (statutory or otherwise) except for warranties or conditions implied by law upon Heritage which are not capable of being excluded are hereby excluded from the agreement between the Credit User and Heritage in respect of BECS and save as aforesaid there are no understandings, agreements, representations, conditions or warranties expressly or impliedly given by Heritage, not specified herein, which relate to BECS or the services to be provided by Heritage or by any Participating Member or Appointer pursuant to BECS.
8. The Credit User acknowledges that:
   (a) all Credit Items received by a Ledger FI will be processed in accordance with the BECS Procedures;
   (b) a Ledger FI is entitled to rely solely on the Account Number Details provided by the Credit User when processing Credit Items received from the Credit User;
   (c) a Ledger FI is not required to check that the Account Number Details provided by the Credit User are correct or that the account name provided by the Credit User corresponds with the name of the holder of the account maintained by the Ledger FI; and
   (d) the Credit User shall not be entitled to make a claim against Heritage or any Participating FI (including the Ledger FI) if the Credit Item has been processed in accordance with the Account Number Details provided by the Credit User.

(Note: For the purposes of this sub-paragraph 8, Account Number Details means the BSB number and account number or, in the case of a Ledger FI which has a unique account numbers system, the account number only.)

The Credit User also gives the acknowledgements and makes the agreements set out in the attached Credit User Application Addendum.

The Credit User certifies that the foregoing undertakings are within the powers of the Credit User to give.

DATED the _____ day of _____ 20 _____

Name _____ Signature _____

Name _____ Signature _____

Account Signatories in terms of Account Operating Authority (e.g. one to sign/two to sign)

CREDIT USER APPLICATION ADDENDUM

Heritage Bank

TO: **Heritage and People's Choice Limited ABN 11 087 654 125** ("Heritage")

The Credit User named in the attached Credit User Application acknowledges and agrees with Heritage that:

1. The Credit User has received a copy of the terms and conditions governing the Heritage on-line business internet banking facility and that the terms and conditions set out in this Credit User Application Addendum are in addition to and not in substitution for any of the terms and conditions governing the Heritage on-line business internet banking facility.
2. Terms in this Credit User Application Addendum which are defined in the BECS Regulations and BECS Procedures have those defined meanings. (Note: For information on BECS and the BECS Regulations and BECS Procedures, see www.apca.com.au).
3. Use of the BECS method of payments referred to in the Credit User Application relies upon a batching system for payments irrespective of the number of transactions comprised in that batch and accordingly:
   (a) a batch cannot be processed unless sufficient cleared funds are present in the Credit User's account with Heritage at the time the batch is to be processed; and
   (b) Heritage has no obligation to advise whether a batch will not be processed because of insufficient funds or for any other reason whatsoever; and
   (c) batches will be processed in the order of receipt by Heritage but in the event that there are insufficient funds in the Credit User's account at the time a batch is to be processed, Heritage will not be required to process the batch at a later stage if sufficient funds are placed in the account except by way of a fresh batch being lodged by the Credit User; and
   (d) he Credit User acknowledges that upon forwarding of any batch by Heritage to BECS, Heritage will have no further control over the processing or distribution of such payments and accepts no liability or responsibility for the correct payment and distribution of same; and
   (e) Heritage will not credit the Credit User's account in respect of any payment forming part of a batch unless and until Heritage receives an unconditional credit for such payment from BECS.
4. The Credit User must ensure that any File containing direct credit transactions conforms to specifications prescribed by the BECS Procedures or advised by Heritage from time to time.
5. The Credit User must notify Heritage of any proposed change to the Credit User's business name or merger or transfer affecting the Credit User's business. The Credit User must not continue to lodge Files after any such change, merger or transfer unless a fresh Credit User Application has been lodged with and accepted by Heritage.
6. The Credit User must notify Heritage if the Credit User wishes to cancel the acceptance of the Credit User Application (i.e. if the Credit User no longer wishes to lodge Files containing direct credit transactions).
7. The Credit User acknowledges and agrees that:
   (a) Files which are properly lodged according to the BECS Procedures and BECS Regulations will be processed in accordance with the BECS Procedures and BECS Regulations (and that may not necessarily be the same or even the next day); and
   (b) Heritage cannot guarantee that the intended recipient of a direct credit transaction will receive those funds or receive the funds at any particular time; and
   (c) to the fullest extent permitted by law, Heritage accepts no liability or responsibility for an error contained in a File or any delays in processing a File (including an error or delay relating to the provision of incorrect Account Number Details as defined in the Credit User Application), except to the extent caused by Heritage's fraud, negligence or wilful misconduct (including that of Heritage's officers, employees, contractors or agents).
8. The Credit User acknowledges receipt of a copy of the Credit User Application and Credit User Application Addendum at the time of execution.

Heritage Online Business Help Guide

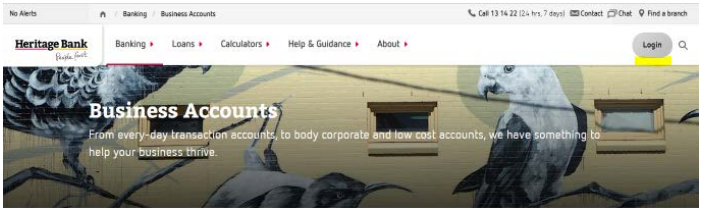
In addition to the standard features you would expect, Heritage Online for business customers, allows you to upload and authorise electronic banking files (batches) to process payroll and creditor payments. In order to use Heritage Online, your computer should have the following:

- Accounting program with the ability to prepare files in ABA/BECS format

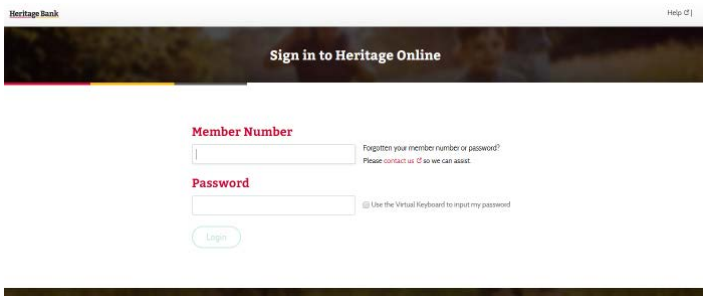
When you registered for Heritage Online you should have received a security token plus a 6-digit Direct Entry User Number (also referred to as an APCA number or banking number). The Direct Entry User Number along with the Banking Code "HBL" will need to be entered to your accounting system in order for batches to be created.

Getting Started

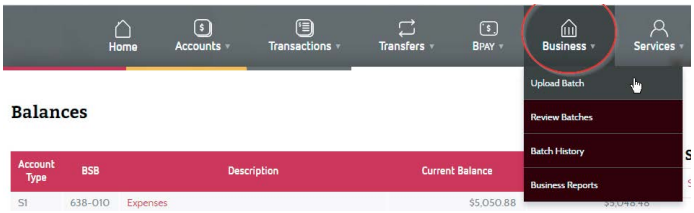
- Go to heritage.com.au
- From the Heritage Bank homepage, select 'Login' in the top menu.



- Enter your Heritage member number (the number that precedes any S, L or I in your account number).
- Enter your password either directly from your device or via the Virtual Keyboard.

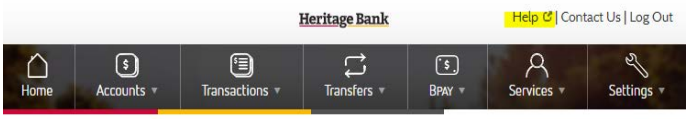


- Go to the Business menu on your internet banking screen, then select Upload Batch



Need further assistance?

If you are unable to process Batches, please use the Help menu to get further help.



If after following these instructions you are still unable to upload Batches to Heritage Online Business Netbanking, please contact Business Banking on 07 4588 5123 for further assistance.

Heritage Bank
People first.

®Registered to BPAY Pty Ltd ABN 69 079 137 518. This flyer is designed to assist you in understanding how to use Heritage Online for business purposes. Please contact Heritage on 13 14 22 or visit a branch if you need assistance with using Heritage Online. All Heritage loans are subject to application and approval. Conditions, criteria and fees apply.