



## PACKAGE ACKNOWLEDGEMENT AND NOMINATION FORM

Please complete in black ink; using block letters, ensuring alterations are initialled by all parties

### Member details

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

### Package summary

#### Eligibility

Your eligibility for a Package begins on settlement of your Package loan or the switching of a pre-existing loan to a Package loan. The Package Eligibility Criteria are satisfied whenever your loan is linked to a current Package and you meet the below criteria:

1. Have a current eligible mortgage loan or line of credit with Heritage that is linked to the package.
2. Have an eligible Visa card with Heritage that is linked to the package.
3. Pay the package annual fee (payable on the above credit card facility)

#### Package loan benefits

When you meet the eligibility criteria outlined above, you will receive package loan benefits. These benefits will apply to the membership of your nominated Visa card. You can set up additional loans on new memberships and link these loans to your package, however some benefits may not apply.

The package benefits are:

- A lower interest rate than Heritage's standard variable rate (on variable rate mortgage loans and variable rate lines of credit only). Discounts may also be offered on new Fixed Rate loan applications.
- No application fee.
- Waiver of monthly administration fee.
- No switch fees for switching into or within Package eligible loans.
- Waiver of Reborrowing Administration Fee (Payments in Advance).
- Waiver of Application Fee on Personal Loan accounts.
- No Annual fee on your nominated Heritage Visa credit card account
- Discounts on insurance. Speak to a Heritage staff member to learn more.

#### Annual fee

The Package annual fee is:

- \$350.00 for a Package containing solely Home Advantage Package eligible Loans/Facilities; or
- \$300.00 for a Package including Professional Package eligible loans/facilities. Fee waived if total outstanding balance owing on anniversary date, on all eligible loans linked to the Package, is equal to or more than \$500,000.00. Once all Professional Package eligible loans/facilities are repaid in full and your Package contains solely Home Advantage Package eligible loans/facilities, you agree that the Package Fee for Packages containing solely Home Advantage Package eligible loans/facilities (see above) 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 as one of the eligibility criteria for receiving benefits. 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. The annual fee will be deducted from the nominated Heritage Visa account.

#### Opting out of the Package

The holder(s) of the Package can opt out of the Package at any time by:

- completing the Package Cancellation Form; or
- ceasing to meet the eligibility criteria for Package benefits.

The holder(s) of the Package can therefore cause you to cease to meet the eligibility criteria for Package benefits on your loan, if it is approved. If you cease to meet the eligibility criteria for Package benefits on your loan, you cannot automatically become eligible for benefits again. To become eligible again, or if you want to link a loan to a different Package, you need to apply to us and we will only approve your application if we still make the Package available to new loan applicants at that time and if you satisfy our approval guidelines at the time (which may be different from those applying now).

#### Additional loans

Additional package eligible loans you take out or hold with Heritage, while you meet the eligibility criteria, may also attract the Package Loan benefits.

The benefits are not automatic and only apply to the additional loan if disclosed in the Credit Contract or Switch disclosure and this form has been completed to nominate the additional loan.

#### Deciding whether the Package is for you

You should carefully consider whether the Package is suitable for you and compare it with other options. Heritage cannot give advice on whether the Package is suitable for your particular circumstances.

The information in this summary is factual information only and not advice. It does not take into account your objectives, financial situation or needs and before acting on it, you should consider its appropriateness with regard to your objectives, financial situation and needs.

#### Currency and status of information

Please note that the Package eligibility criteria are subject to change by Heritage at any time. Similarly, the Package benefits are subject to change or withdrawal by Heritage at any time. This summary will not form part of the credit contract for any Package Loan or for any Heritage Visa credit card account, and nor will it have the effect of varying any of those credit contracts.

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## 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: \_\_\_\_\_

### Set up your Visa credit card

As part of the eligibility criteria for a Home Advantage Package (detailed in package summary 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 or a line of credit facility to which a Visa card is attached.

I am/We are applying for a line of credit facility and, if my/our application is approved, I/we nominate this facility to constitute as our nominated Visa card account. I/We will require a Visa debit card to be attached to that facility.

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 mortgage 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.

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.

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## 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 summary 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, 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

### Party 2

Name: \_\_\_\_\_

\_\_\_\_\_

Signature: \_\_\_\_\_

\_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_

## Return application

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

**Mail:**  
Heritage Bank Limited  
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: \_\_\_\_\_

Package set up/updated

Processed by: \_\_\_\_\_