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# Credit Cards

Visa Credit Cards with great benefits and global convenience.



**Heritage Bank**

*People first.*

 Talk to us today.

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## Find the right card for you

At Heritage Bank, we put *People first* with a range of Visa Credit Cards that offer exceptional value and benefits. If you are looking for great rewards, a low interest rate or no annual fee, we have a card to suit you.

## Why choose a Heritage Bank Visa Credit Card?

### Visa convenience

Visa is the world's most recognised payment brand and is welcomed in shops, restaurants, service stations, hotels, airlines and on websites in Australia and around the world at over 36 million acceptance locations.

### Balance transfer

Get a great deal when you transfer the balance from your non-Heritage credit card to a Heritage Visa card. Visit [heritage.com.au](https://heritage.com.au) for our latest offers<sup>1</sup>.

### Digital Wallet

Leave your wallet at home and use your device to pay. Learn more at [heritage.com.au/ways-to-bank](https://heritage.com.au/ways-to-bank).

## Visa payWave

Enjoy Visa payWave for purchases under \$100 worldwide at participating retailers. Visa payWave cards are backed by Visa's Zero liability policy<sup>6</sup> and are as secure as any other Visa chip card.

## Digital Flexibility

Cancel or place a card on hold, block online, international in-store, or all card payments in our Mobile Banking App.

## Chip Security

All Heritage Visa Cards contain an embedded microcomputer chip that provides you an extra layer of security, when used in conjunction with your PIN at point-of-sale terminals.

## Choose your card

	Platinum	Classic	Gold Low Rate
Days Interest Free	Up to 55 <sup>2</sup>	Up to 55 <sup>2</sup>	×
Min Credit Limit	\$6,000	\$1,000	\$1,000
Annual Fee	\$125	\$55	\$0
Annual Fee Waiver (Visa Purchase)	\$35,000	\$25,000	×
Heritage Credits	Earn 3 Credits for every \$1,500 spent per calendar month	Earn a Credit for every \$1,300 spent per calendar month	×
Insurance Cover	✓	×	×
Concierge Service	✓	×	×

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## Platinum

Is your credit card just another item in your wallet, or an exclusive membership? With a concierge service<sup>4</sup>, access to complimentary travel insurance<sup>5</sup>, an exciting rewards program and a competitive interest rate, Heritage Platinum is the credit card for those who expect more.

- Up to 55 days interest free<sup>2</sup>
- Earn 3 Credits for every \$1,500 spent per calendar month<sup>3</sup>
- Visa Premium and concierge service – want tickets to a show, a restaurant recommendation or a holiday booked? All it takes is a phone call or mouse-click and we're there to help; anytime, anywhere in the world<sup>4</sup>
- Insurance cover for travel overseas and in Australia, purchases, extended warranties plus more<sup>5</sup>
- Credit limits from \$6,000
- \$125 annual fee. Annual fee is waived if Visa purchases exceed \$35,000 during the year up to the anniversary date

## Classic

Be rewarded for everyday spend. Access our loyalty program which has exciting bonus partners and rewards.

- Up to 55 days interest-free<sup>2</sup>
- Earn 1 Credit for every \$1,300 spent per calendar month<sup>3</sup>
- Credit limits from \$1,000
- \$55 annual fee. Annual fee is waived if Visa purchases exceed \$25,000 during the year up to the anniversary date

## Gold Low Rate

Get real value for money with our Gold Low Rate card with no annual fee.

- \$0 annual fee
- Low ongoing interest rate
- No interest free days
- Credit limits from \$1,000

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## **Heritage Credits**

All customers who have a Classic or Platinum card are instantly registered for the Heritage Credits program. Qualifying members receive Credits for a wide range of activities including credit card spend, membership anniversaries, spending at nominated bonus partners and special promotions.

You can view your Heritage Credits balance at any time through Heritage Online or by calling 13 14 22 and selecting option 8.

## **Additional Visa Services**

### **Visa Offers + Perks**

Experience exclusive presales, offers, giveaways and benefits from all the things you're into with Visa Offers + Perks. From music, sport, fashion, food, film and travel, you'll get access to great offers delivered straight to your inbox.

Visa cardholders head to [visa.com.au/offers](https://visa.com.au/offers) to sign up and get started.

### **Visa Emergency Service**

Visa provides emergency service to cardholders 24 hours a day, 7 days a week, through Visa's Global Customer Assistance Services and its partners.

#### **Emergency card replacement**

Visa offers emergency card replacement for cardholders whose cards are lost or stolen while travelling to selected countries.

#### **Emergency cash disbursement**

Emergency cash can be provided at any one of the thousands of Emergency Service Locations around the world, including a network of cash disbursement agencies such as Western Union.

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## Visa Debit card

If you like the convenience of a credit card, but prefer to use your own money, a Visa Debit card may suit. It helps you keep control of what you spend because you pay for your purchases directly from your own account.

- Accepted wherever Visa is accepted
- Access your cash at over 2.4 million ATMs worldwide
- Pay bills and make purchases over the phone, online or overseas with Visa debit
- Covered by Visa's Zero Liability policy<sup>6</sup> which protects you against fraudulent and unauthorised transactions
- Accepted at EFTPOS, Visa Merchants and ATMs
- Accepted over the counter at financial institutions displaying the Visa logo
- Linked to your transaction account
- Access to Visa Perks + Offers.



## **Heritage Eco Visa card**

Heritage Bank's Eco Visa Card is primarily made from plant based material and contains no conventional plastic. We are passionate about our planet, and want to do our part in preserving it - and this card is part of our important sustainability journey to become carbon neutral.

For more information,  
visit [www.heritage.com.au/ecocard](http://www.heritage.com.au/ecocard)

### **Lost or stolen card?**

Call 1800 076 037 inside Australia or  
+61 7 4694 9139 from overseas.

Open 24/7, a Queensland based Heritage  
staff member will be able to help you  
deactivate and replace your card.

Alternatively, you can cancel your card in  
Heritage Online under 'Services' or in our  
Mobile Banking App under 'Manage Cards'.

1 Balance transfer requests are processed for approved applicants only and conditions, fees and charges apply. Balance Transfers made on your account are not eligible for an interest free period. If you do not pay the outstanding balance of the Balance Transfers made on your account in full before the Promotional Period expiry date as disclosed on your most recent statement, then the outstanding balance of Balance Transfers remaining will be treated as a Cash Advance. For further information refer to the Guide to Heritage Credit Card Products.

2 Some Heritage Bank credit cards offer an interest free period for purchases. If your card does, interest is not charged on purchases when you pay the closing balance in full by the due date every month. Interest is charged if you do not pay the closing balance in full by the due date. Please read your Credit Card Details and the Guide to Heritage Credit Card Products for more information.

3 On Visa purchases only. Excludes cash advances, interest charges, credit fees and charges, disputed transactions, foreign exchange purchases, travellers cheques, credit card payments, gambling chip purchases, bill payments using BPAY® or utility bills paid over the counter at a financial institution or Bank@Post outlet.

4 For further information on concierge service, call 1800 639 607 or visit [visapremium.com.au](http://visapremium.com.au)

5 Complimentary Insurance and Guarantee Pricing Scheme Insurance is provided for the benefit of cardholders under a group policy issued by AWP Australia Pty Ltd 52 097 227 177 (AFSL No. 245631) trading as Allianz Global Assistance (under a binder from the insurer Allianz Australia Insurance Limited ANB 15 000 1222 850 (AFSL NO 234708)) to Heritage and People's Choice Limited ABN 11 087 651 125 AFSL and Australian Credit Licence 244310). Cardholders are subject to Terms and Conditions and exclusions available at [heritage.com.au/insurance/platinum-insurance](http://heritage.com.au/insurance/platinum-insurance). An excess may apply.

6 Visa's Zero Liability policy covers Australian issued cards and does not apply to ATM transactions, transactions not processed by Visa or certain commercial card transactions, conditions apply. Cardholders should review their transactions regularly and notify Heritage promptly of any unauthorised Visa use or contact Heritage to find out more. You should be aware if you submit an unauthorised Visa transaction request, Heritage will need to review your request before provisional credit may be provided.


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## Find out more

 Drop into your nearest Heritage Bank branch

 Visit [heritage.com.au](https://heritage.com.au)

 Call 13 14 22


 Connect with us

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**Twitter:** [@heritagebank](https://twitter.com/heritagebank)

**YouTube:** [youtube.com/HeritagePeopleFirst](https://youtube.com/HeritagePeopleFirst)

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