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# Customer Owned Banking Code of Practice

Our 7 key promises to you



**Heritage Bank**  
*People first.*

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 Talk to us today.

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## **Customer Owned Banking Code of Practice**

Heritage Bank has been putting People first for over 135 years. As a commitment to our customers, Heritage Bank has adopted the 2022 Customer Owned Banking Code of Practice.

The Code outlines 7 key promises that will ensure Heritage Bank continues to be fair and ethical when dealing with you.

### **How does this affect me as a customer?**

The Code of Practice will:

- Outline how you can expect Heritage Bank to behave towards you as a customer
- Ensure that all written materials are in plain English and that our advertising and promotional material will not be misleading.
- Ensure that all payment fees and exception fees are regularly reviewed and reasonable.

### **What does Heritage Bank promise?**

Heritage Bank is committed to the Customer Owned Banking Code of Practice and its 7 key promises.

These promises are:

1. We will deliver banking services in the interests of our customers.
2. We will obey the law.
3. We will not mislead or deceive.
4. We will act honestly and fairly.

5. We will offer products and services that are fit for general purpose.
6. We will deliver services with reasonable care and skill.
7. We will contribute to our community.

## **How do I contact Heritage Bank if I have a query, feedback or complaint?**

Heritage Bank is always happy to hear from our members. If you have any questions, our 24/7 Contact Centre can be reached on 13 14 22 or by email to [info@heritage.com.au](mailto:info@heritage.com.au).

Alternatively, if you wish to make a complaint, please advise by email [complaints@heritage.com.au](mailto:complaints@heritage.com.au) or by calling the Complaints Resolution Team directly on 1800 797 799.

More information about how Heritage Bank manages complaints can be found at [www.heritage.com.au/complaints](http://www.heritage.com.au/complaints).

If you are not satisfied with our response, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides free and independent financial services complaint resolution and can be contacted on:

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (free call)


Mail: GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

## 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

**Facebook:** [facebook.com/heritage](https://facebook.com/heritage)

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

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

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