



# Why choose Heritage?

**Heritage Bank**

*People first.*

 Talk to us today.

## A little about us.

Heritage Bank has grown from our origins in Toowoomba in 1875 to become one of Australia's largest customer-owned banks. Heritage is proudly customer-owned and committed to giving back to the communities we serve. It means that our profits go back to you in the form of better rates and lower fees, rather than into the hands of shareholders. It also means you're more than just a 'customer'. You are a member with a voice in how we operate.

In March 2023, Heritage Bank merged with People's Choice Credit Union to create Australia's leading member-owned banking organisation.

While we have now come together as a single organisation, we will continue to operate under the Heritage Bank and People's Choice brands for an interim period. After that, we will adopt a single new brand.

## Now, back to you.

From everyday banking to life's biggest moments, we're ready with the products you need and the service you deserve.

- Everyday transaction & savings accounts
- Loans
- Insurance through our trusted insurance providers
- Credit Cards
- Business Banking

Visit [heritage.com.au/switch](https://heritage.com.au/switch), see your nearest branch or call our Queensland-based Contact Centre on 13 14 22 (24 hours, 7 days) and make the switch today.

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Awarded Money Magazine's Customer-Owned Money Minder of the Year 2021. Before making a decision, please consider the relevant Product Disclosure Statement and Financial Services Guide available from [heritage.com.au](https://heritage.com.au). The relevant Target Market Determination is available at [heritage.com.au/TMD](https://heritage.com.au/TMD). Heritage Bank, a trading name of Heritage and People's Choice Limited. ABN 11 087 651 125. AFSL and Australian Credit Licence 244310. SV032. Effective 04/23