



Level 2

HERITAGE

Credits

*Fabulous Rewards for
banking with Heritage*



Heritage

Building Society

People first.

Winter 2009 Update

Checking your Credits balance and redeeming online has never been easier...



1. Simply log on to Heritage on-line internet banking at www.heritageonline.com.au

2. Click "Heritage Credits/Shopping"

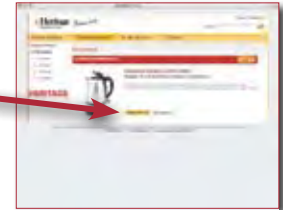
3. Your Credits balance appears at the top of the webpage



4. To redeem, click on "Redeem Credits"

5. Select your Reward and click "Redeem Now"

6. Follow the prompts



Earn Credits when you pay rent*



You can now pay your rent to any real estate agent using your Heritage Visa card and earn Credits at the same time*.

Extra benefits of Rental Rewards:

- Choose 'Set & Forget' automatic payments or receive free SMS/ Email 'Rent Reminders' & simply reply 'YES' to pay.
- Save time with no need to write cheques, visit agent/ post office or login to websites every time rent is due.
- Boost your cashflow with up to 55 days interest free.
- Secure web login to check payments, update details or make one-off payments.
- No failed payment or retry fees – the only charge for all the benefits is a card convenience fee of 1.76% (incl. GST).

How you could earn 12 or more Credits every year:

- For every \$1,000 of rent you pay every calendar month, you will earn 1 Credit every month*.
- Change the way you pay rent to start earning ongoing Credits on your biggest expense.

Exclusive offer for Heritage customers:

Also, register before 3 August 2009 to receive 3 bonus Credits with your first payment and 3 bonus Credits after 6 months*.



Set up your rent payments at www.rentalrewards.com.au and start earning more Credits today.

* Interest free days and the earning of credits are subject to the terms and conditions of your Heritage Visa card. Earn 3 bonus Credits when you register with Rental Rewards and make your first rent payment using your Heritage credit card and earn another 3 bonus Credits after you have made payments for 6 consecutive months.

Indulge with a personal Reward!



Saxon F700 x 76 Telescope

Appreciate the night sky with this Saxon telescope, perfect for beginners wanting to explore. Lightweight, which is great for transporting to your favourite look out and features 5 x 24 finderscope which means you will have a clear view all night long.

Credits: 70

Order Code: 3305547
Freight: \$12



Avlabs AVL683 HD Digital TV Tuner

Enjoy watching and recording digital TV on your computer or laptop. With the Avlabs Digital Tuner you never have to miss a viewing moment with the time-shifting function, which enables you to pause, rewind and replay live TV. You can even schedule recordings with the integrated Electronic Program Guide.

Credits: 66

Order Code: 3309200
Freight: \$6

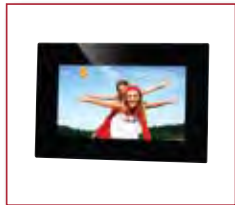


Homedics iSoundSpa Clock Radio with iPod Dock Station Plus EMI 1 Album Download Card

Features include iPod charging while it's docked, interchangeable faceplates to match your room or iPod, excellent sound quality, 6 soothing nature sounds, AM/FM radio with digital tuning and volume control. Plus EMI 1 album download card. (iPod not included).

Credits: 67

Order Code: 3309208
Freight: \$12

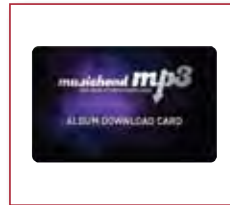


Akai 7" Digital Photo Frame in Mirror Black

Upgrade the way you display and share your digital photos with the latest craze. Featuring a 3 in 1 card reader and USB host, this digital photo frame is easy to set up and operate and allows you to play your favourite images as a slideshow. Includes remote control.

Credits: 61

Order Code: 3309199
Freight: \$12



EMI Music download card

Download any album from one of the world's largest music distributors EMI, via their "musichead" website. Now compatible with any MP3 or ipod, choose from thousands of artists such as Coldplay, Miley Cyrus, Katy Perry, Robbie Williams through to classics such as Queen and Frank Sinatra.

Credits: 12

Order Code: 3308776
Free Freight!



Hobart Weather Station

You'll never have to watch the weather channel again with this handy weather station desk clock. Displays the temperature in °C or °F, humidity, time in 12 or 24 hour format, month, day and week display as well as a daily alarm with snooze.

Credits: 35

Order Code: 3308938
Freight: \$8



AvLabs 1.5" Digital Photo Frame in Silver

Carry your precious digital images around with you with the AvLabs 1.5" digital photo frame. This petite and fun photo frame has a 1.5" LCD screen allowing you to display up to 80 of your digital images as a slideshow. Stand alone or use as a key ring.

Credits: 14

Order Code: 3308780
Freight: \$4

Reward yourself today!



Soehnle Adria Body Balance Scale

Determine weight, body fat, body water and muscle mass like a professional. Offers personal action recommendation and automatic recognition for up to four people. Maximum weight 150kg. Comes with a 3 year guarantee.

Credits: **40**

Order Code: 3308971
Freight: \$12



Arcosteel Sports Flask 500ml

Backed by a 25 year warranty, this quality stainless steel sports flask from Arcosteel is perfect for those chilly days at the footy or netball. It's 500ml capacity and mouth piece protective cap make this the ideal sports day accessory.

Credits: **9**

Order Code: 3309288
Freight: \$8



K's Kids Singing and Laughing Bee

Keep the little ones entertained for hours with this cute and colourful bee. Curious tots will squeal with delight when they press this cuddly critter's tummy and hear Twinkle Twinkle Little Star. Suitable for children ages 6 months to 3 years.

Credits: **20**

Order Code: 3308782
Freight: \$6



Cupcakes, Cheesecakes, Cookies - Australian Women's Weekly

Three favourites in one beautiful volume, this book has recipes for delightful and original cupcakes to serve as desserts; rich, tempting cheesecakes, and a range of delicious cookies that you can serve after dinner or as dessert with cream or ice-cream.

Credits: **20**

Order Code: 3309239
Freight: \$6



delicious. 12 month subscription (11 issues)

delicious. celebrates food and the people who produce it, from celebrity chefs to passionate foodies from around Australia and the rest of the world. One of Australia's most popular magazines.

Credits: **36**

Order Code: 3308811
Free Freight!



MOJO Maxi Dog Bed

Hardwearing, weatherproof and fitted with a separate inner bag allowing the outer machine washable cover to be easily removed for cleaning.

Size: 80x120x16cm. Beans not included. Available in Burgundy, Dark Green, Chocolate or Black.

Credits: **23**

Order Codes: Burgundy 3307633, Dark Green 3307634, Chocolate 3307635, Black 3307636
Freight: \$18



Cuisinart Egg Cooker with 20cm Frypan

Enjoy a healthy breakfast every day with this egg cooker and 20cm frypan. The egg cooker makes it simple to get 3 perfectly poached eggs at a time. You can also boil up to 7 eggs, hard to soft consistency.

Credits: **38**

Order Code: 3309203
Freight: \$18

Introducing 3 new Bonus Partners!

Use your Heritage Visa credit or debit card at the following Bonus Partners to earn Bonus Credits!



Always on Sale has over 11,000 bargains online, saving you up to an amazing 70%. From

homewares to movie tickets, Always on Sale has something for everyone. Use your Heritage Visa credit or debit card at www.alwaysonsale.com.au and **earn 1 Credit for spend over \$100 per calendar month.**



Everything But Flowers offers a fabulous range of clever gifts for every occasion including delicious food,

fine wine, fun pieces & stylish homewares. Use your Heritage Visa credit or debit card at www.EverythingButFlowers.com.au and **earn 1 Credit for spend over \$100 per calendar month.**



Preferred Seating is a premium ticketing box office. Access great seats to the best in theatre, musicals, concerts and sporting

events in Australia, often before they go on sale to the general public. Use your Heritage Visa credit or debit card at www.preferredseating.com.au and **earn 1 Credit for spend over \$100 per calendar month.**

Take advantage of these ongoing Bonus Partner offers today!

Heritage Credits Rewards Centre

Web: www.heritageonline.com.au

Telephone: 13 14 22 (Monday to Friday, 9am to 5pm Australian Eastern Standard Time)

Facsimile: (07) 4694 9470

Mail: PO Box 190 Toowoomba QLD 4350

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