

REPAYMENT TERMS

- All loans are subject to periodic review, at least annually
- Fully Drawn Loans are payable over terms to suit your individual needs

OTHER SERVICES

- Foreign Exchange
- EFTPOS Merchant Facilities*
- Insurances
- Business Credit Card
- Internet access/banking

* by arrangement with an outside provider

Transaction fees apply. Transaction fees are detailed in the brochure "Schedule of Fees and Charges - Credit Products"

HOW BUSINESS LOAN NEEDS ARE ASSESSED

In today's commercial world, there are a number of factors considered in the assessment of business loans. We understand your time is valuable, so, to help speed up the process, we've listed below the items which will be needed as part of the assessment. Please bring the original documents with you so we can make the whole process as easy as possible.

COMPANIES, TRUSTS AND INCORPORATED BODIES

- Certificate of Incorporation
- Trust Deed
- List of Directors/Principals/Major shareholders and a brief comment on their background

FIRMS AND PARTNERSHIPS

- Certificate of registration of business name
- Partnership agreement

ALL APPLICANTS

- Taxation returns for the last three years
- Financial statements incorporating balance sheets and profit/loss statements for the last three years
- After 1 January in any year, further interim figures may be required (please provide if possible)
- Cheque account statements for the last 12 months

- Full details of properties owned and/or offered as security e.g. rates notices together with title reference numbers and insurance details
- Copies of existing loan agreements and statements for loan accounts
- Details of any loans guaranteed by you or details of other joint borrowings
- Cash flow statements may be required in some instances. If you have these please provide a copy

GENERAL

The time taken for assessment will depend entirely upon the accuracy and level of information provided. Please give us as much information as possible as we will return any unnecessary documents to you.

*For more information contact your local
Heritage Branch or phone 13 14 22*

WARNING

The advice contained in this document has not taken into account your objectives, financial situation or needs. Before acting upon it, you should consider its appropriateness with regard to your objectives, financial situation and needs.

You should also obtain the relevant Product Disclosure Statement before acquiring any product described in this document.

Information is current as at effective date stated below. All product terms and conditions are subject to change.

SAVINGS

INVESTMENTS

LOANS

 **Heritage**
Business Banking

Heritage Building Society Limited
ABN 32 087 652 024 AFS Licence No. 240984
Effective 05/07 BB015



HERITAGE BUSINESS BANKING
HERITAGE AGRIBUSINESS

 **Heritage**
Business Banking

PEOPLE FIRST IS THE WAY

WE DO BUSINESS

At Heritage, we do things a little differently to the banks. For starters, we're owned by members, not shareholders, so our focus is always on providing member benefits - in the form of better rates and better service - rather than maximising profits. In everything we do, we put *people first*. We actively encourage people to come in to our branches. We keep them open longer. We don't turn our backs on less-populated and rural areas. And unlike the banks, we're opening new branches all the time, instead of closing them.

HERITAGE BUSINESS BANKING

At Heritage we're focused on one thing and one thing alone. Putting real service back into Business Banking.

For starters, you'll deal personally with our highly qualified Business Banking Managers.

They will:

- quickly arrange an appointment to discuss your needs,
- gladly come to your place, if it suits you better,
- pull out all stops to lower your costs.

Just some of the ways we can lower your costs include, competitive interest rates for loans and savings, no account keeping fees on our Business Cheque Account and up to 10 free transactions per month!

At Heritage, because we are a Mutual Building Society, not a bank, we're committed to meeting our members' needs, not to making huge profits for shareholders. We aim to know our customers by sight and name. Not just by a cold, impersonal account number.

The people you'll deal with in our offices are people who know about business banking and the importance of having a real person to discuss our needs, and the best solutions for them.

After all, we're all working together to make your business, the absolute best it can be!

It's just part of the service, from Heritage Business Banking.

WHICH BUSINESS SERVICES CAN WE HELP YOU WITH?

We've listed below the range of business services we offer. We also know your time is precious, so if you tick the services you think you'll be interested in, and bring the list with you to your nearest branch, we'll know straight away what information you require.

Lending

- Vehicle loans
- Business loans
 - Variable rate
 - Fixed rate
 - Interest only
- Overdraft facility
- Business Credit Card
- Business Line of Credit

Banking

- Business Cheque Account
- Professional Investor Account
- Trust Accounts
- EFTPOS Merchant Facilities*

Insurances

Internet Banking

Foreign Exchange

- Foreign Cash
- Travellers Cheques
- VISA Travel Money Cards
- Drafts
- Telegraphic Services
- MoneyGrams - send and receive

Other – *please specify*

* *by arrangement with an outside provider*

OUR BUSINESS SERVICES

Heritage Building Society provides a wide range of services for business clients in addition to its traditional role in providing home loan, personal loan, savings and investment facilities.

BUSINESS CHEQUE ACCOUNTS

- Interest calculated on daily balances
- Interest paid quarterly on credit balances
- Transaction fees are detailed in the brochure "Schedule of Fees and Charges - Deposit Products"
- Free cheque books (50 leaf)
- "Duplicate" type deposit books free

BUSINESS LOAN RELATED FEES AND CHARGES

- Application fees - available upon application
- Legal and valuation fees on an individual quotation basis
- Government charges for registration and stamp duty apply
- Overdrafts – Line fee NIL, Unused limit fee NIL, Monthly administration fee \$20[#]
- Fully Drawn Loans – Loan Service fee NIL, Commitment fee NIL, Monthly administration fee \$10
- Business Lines of Credit - Line fee NIL, Unused limit fee NIL, Monthly administration fee \$10[#]

INTEREST RATES

- Interest rates are assessed on an individual basis
- Home equity linked interest rates are available for business purposes
- Business "risk" margins are assessed individually
- Variable interest rates apply to overdrafts, Business Lines of Credit and some Fully Drawn Loans
- Fixed Interest rates apply to some Fully Drawn Loans with fixed terms of 1, 2, 3, 4 and 5 years
- Interest Only Loans are available for terms up to 5 years (Variable or fixed rates)