

CLUB CHEQUE ACCOUNT

This account is available to non-profit and charitable organisations, including special interest, sporting and social clubs, that are incorporated or have a constitution.

Benefits include:

- Free of transaction fees
- Competitive rates of interest
- Unlimited free cheque books
- Regular statements
- Free duplicate deposit books

For more information call into your nearest Heritage branch or mini branch or phone Heritage on **13 14 22**.

Business Cheque, Overdraft and Club Cheque facilities are available to approved applicants. Transaction fees apply to the Business Cheque Account and Overdraft. Society Cheques and some other services may attract a fee. Refer to the brochures titled "Schedule of Fees and Charges".

This document contains information about Business and Club Accounts. For more information contact your local Heritage branch or phone 13 14 22.

Please refer to the Schedule of Fees and Charges - Deposit Products for information on transaction and other fees for S13 Business Cheque and S21 Club Cheque accounts and consider that information in deciding whether either of those products is for you.

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

SAVINGS

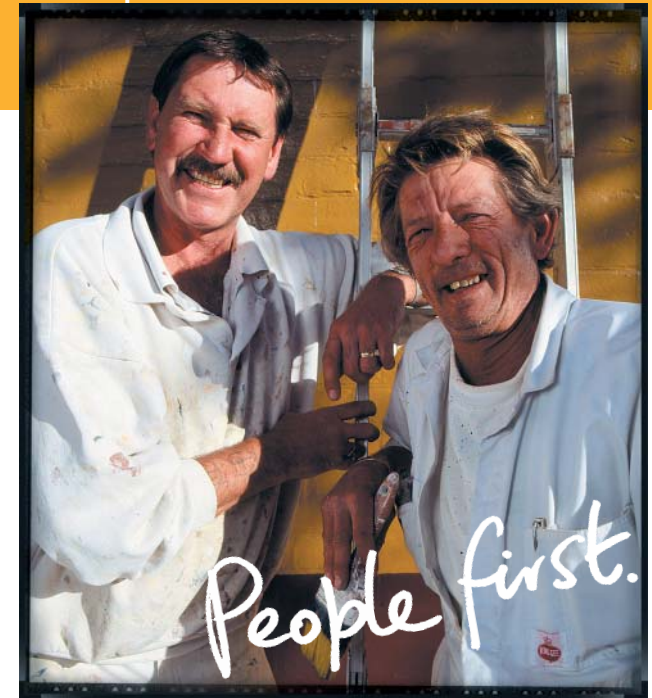
INVESTMENTS

LOANS

 **Heritage**
Building Society

Heritage Building Society Limited
ABN 32 087 652 024 AFS Licence No. 240984
Effective 03/06 SI002

BUSINESS AND CLUB ACCOUNTS



BUSINESS CHEQUE ACCOUNT
CLUB CHEQUE ACCOUNT

 **Heritage**
Building Society

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.

ACCOUNT SUMMARY

The table below summarises the benefits and features of Heritage's non-personal cheque accounts:

	S13 Business Cheque Account	S53 Business Cheque (Overdraft)	S21 Club Cheque Account
Interest calculated	Daily balances	Daily balances	Daily balances
Interest rate	Refer to latest rate brochure	Refer to Business Banking	Refer to latest rate brochure
Interest paid	Quarterly	Quarterly	Quarterly
Interest debited	N/A	Monthly	N/A
Minimum opening balance	\$100	Nil	\$100
Minimum account balance	\$1	To overdraft limit	\$1
Current transaction fee structure	Refer to brochure "Schedule of Fees and Charges"	Refer to brochure "Schedule of Fees and Charges"	Not applicable - Nil transaction fees
Administration fee	Nil	\$20/month	Nil
Access*	Cheque book (50 or 100 leaf) and/or Easy Access Visa Debit Card	Cheque book (50 or 100 leaf) and/or Business VISA Card	Cheque book (50 or 100 leaf)
Cheque book cost	Free	Free	Free
Duplicate deposit book cost	Free	Free	Free

*Conditions apply

BUSINESS AND CLUB ACCOUNTS

It makes good sense to run all of your financial activities from one institution. At Heritage we can tailor a package to meet your specific needs, backed up by competitive interest rates and fees.

WHAT DO WE OFFER?

- Term loans
- Overdrafts
- Business VISA
- Cheque accounts
- Insurance
- Payroll services
- Internet banking
- Body corporate accounts
- Property agent trust accounts
- Club Cheque Accounts

BUSINESS NETBANKING

Tailored to the needs of business. Benefits include:

- Payroll and creditor batch payments[#]
- BPAY
- Transfers to other financial institutions
- Digital certificate security to authorise and sign batch transactions[#]

[#]Fees apply

BUSINESS CHEQUE ACCOUNT

An account that works as hard as you do! It offers cheque access and pays a competitive interest rate. Best of all it has a generous transaction fee structure to reduce your transaction costs. Benefits include:

- 50 or 100 leaf cheque books and duplicate deposit books free of charge
- Up-to-date statements posted after 100 transactions, six months or on request
- Business overdraft facilities available