

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 publish branch telephone numbers. We keep branches open for longer hours. 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.

VISA CONVENIENCE

Visa is the world's most recognised card and is welcome in over 493,000 shops, restaurants, service stations, hotels and airlines around Australia and is accepted at over 24 million places around the world. You can also choose to be rewarded each time you use your card.

WHICH VISA CARD

Which is the right Visa card for you?

- **Visa Classic** has lower spending limits and a variety of product choices for you to select from according to your individual requirements.
- **Visa Gold** has higher spending limits and is good for those who travel or who want to earn reward points faster.
- **Visa Classic No Frills** or **Visa Gold No Frills** offers a lower interest rate, no rewards program and no annual fees for those who spend less frequently but carry an ongoing balance.
- **My First Credit Card** is for young people or part-time workers who need a credit card with a low \$500 limit.
- **Visa Business** is for businesses that require Visa cards to assist with business and employee expenses. Refer to separate Business Visa brochure.
- **Visa debit** offers credit card convenience but with payment from your own savings account or up to your limit on an approved overdraft facility or Living Equity account.

The following table summarises the major features.

	Visa Classic (With Rewards)	Visa Classic Basic	Visa Classic No Frills	Visa Gold (With Rewards)	Visa Gold Basic	Visa Gold No Frills	My First Credit Card
Interest free days	25 ³	25 ³	0 ⁸	25 ³	25 ³	0 ⁸	25 ³
Annual fee	\$48 p.a.	\$18 p.a.	Nil	\$90 p.a.	\$36 p.a.	Nil	\$18 p.a.
Annual fee in first year	No	No	N/A	Yes	Yes	N/A	No
Annual fee waiver (Visa purchases) ²	No	\$10,000	N/A	No	\$20,000	N/A	\$10,000
Monthly repayment ⁴	3% or \$10	3% or \$10	3% or \$10	3% or \$10	3% or \$10	3% or \$10	3% or \$10
Minimum credit limit ⁵	\$1,000	\$1,000	\$1,000	\$5,000	\$5,000	\$5,000	\$500
Maximum credit limit ⁵	\$10,000	\$10,000	\$10,000	\$50,000	\$50,000	\$50,000	\$500
Rewards program	Yes	No	No	Yes	No	No	No

Additional services:

Visa Entertainment	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Select your own PIN	Yes	Yes	Yes	Yes	Yes	Yes	Yes
24hr/7day customer service access by phone or internet	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Visa Emergency Assistance access	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Emergency card replacement	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Emergency cash disbursement [#]	Yes (up to \$1,000)	Yes (up to \$1,000)	Yes (up to \$1,000)	Yes (up to \$5,000)	Yes (up to \$5,000)	Yes (up to \$5,000)	Yes (up to \$500)
Travel assistance services [*]	No	No	No	Yes	Yes	Yes	No

*Travel Assistance Services include medical referral and assistance, legal referral and assistance, ATM locator service, emergency ticket replacement assistance, lost luggage assistance emergency message service, valuable document delivery assistance, prescription assistance, emergency translation service, emergency transportation assistance, pre-trip assistance.

Conditions apply.

MY FIRST CREDIT CARD

My First Credit Card has been designed with young people and those working part-time in mind. With a low credit limit of \$500, My First Credit Card is modeled on the Visa Classic Basic product. After six months of good conduct, card holders will be offered the opportunity to apply for a higher limit and the ability to switch to another Visa product (including With Rewards), subject to normal qualification criteria at that time (*quote special offer code: MFCV0601*).

VISA DEBIT CARD

This gives you the convenience of a credit card without the debt, interest charges or annual fees.

A Visa debit card is linked to funds you already have in your own savings account or up to your limit on an approved overdraft facility or Living Equity account.

- Obtain cash⁶ and pay for transactions⁷ at Visa outlets in Australia and around the world
- Access to Visa Entertainment

REWARDING YOU

Depending on the type of card you choose, you can earn valuable Credits on your total monthly Visa purchases¹. These Credits can be redeemed for a wide range of benefits. Visa Classic (With Rewards) and Visa Gold (With Rewards) cardholders are automatically enrolled in Heritage Credits.

CHOOSE YOUR OWN CARD*

With the fantastic Choose Your Own Card option from Heritage, you can now put almost any photo you like on your Heritage Visa card, Visa debit card or Cashcard. Express your individuality. Make a statement. Keep a loved one close to your heart. Show off! It's up to you. It's easy. Choose your favorite digital photo. Go to our web site www.chooseyourowncard.com.au. Follow the simple prompts and create your card. You can view it on screen before you order, flip your image, resize and crop to create exactly the look you want.

HOW TO APPLY

Make an application for any of these Visa cards today:

- Contact your nearest Heritage branch
- Apply on-line at www.heritageonline.com.au
- Telephone the Heritage Contact Centre on 13 14 22.

1. Visa purchases only. Refer to the 'Guide to Heritage Credit Card Products' for excluded transactions and other terms and conditions pertaining to the program.
2. On Visa purchases only. Excludes cash advances, credit charges and government duties.
3. Additional interest free days after statement date. On Visa purchases only, if full payment is received before interest free period expires.
4. Minimum repayment based on percentage of outstanding balance and is 3% or \$10 whichever is the greater, plus over limit or past due amounts.
5. Subject to application and approval. Fees, charges and conditions apply.
6. Cash advances may not be allowed by a merchant when using the 'credit' nomination. In these instances choose 'cheque' or 'savings' nomination as appropriate. Transaction fees may then apply. Maximum cash withdrawal per card per day is AUD\$1,000.
7. Visa transactions are pledged to your nominated account when using the 'credit' option. Such pledged transactions are then deducted from your account's available balance pending receipt of the transaction from Visa. Maximum cash withdrawal per card per day is AUD\$1,000.
8. Interest on no frills products is charged from date transaction is debited to account.

*Fee, terms and conditions apply. All loans subject to application and approval, fees, charges and conditions apply. You should read the guides to Heritage products (available in branch, by phoning 13 14 22 or at www.heritageonline.com.au) before you decide whether any of these products are right for you. Information correct as at the effective date stated below and subject to change without notice.

SAVINGS

INVESTMENTS

LOANS



Heritage Building Society Limited
ABN 32 087 652 024 AFS Licence No. 240984
Effective 03/09 CA001

VISA CARDS



VISA CLASSIC CREDIT CARD

VISA GOLD CREDIT CARD

VISA DEBIT CARD

