

CREDIT PRODUCTS FEE SUMMARY

EFFECTIVE: 16 MARCH 2009

This document contains details of fees and charges that may apply to Heritage credit products. The fees and charges detailed in this document are not necessarily all the fees and charges applying to the credit products. The credit contract or offer document relating to a particular credit product will specify further information about the fees and charges applying to that account.

BUSINESS LINE OF CREDIT (S25)		
Transaction Type	Fee Free Zone (No. free per month)	Fee per excess transaction
Heritage on-line internet banking	Unlimited	N/A
Heritage Access Line telephone banking		
Direct credits and direct debits		
Cheque deposits	5	\$2.00
Cash deposits		
Personal cheque withdrawals		
Counter withdrawals, transfers and BPAY®		
Monthly administration fee	\$10.00	
Application fee	Available upon application	

LIVING EQUITY (S54)		
Transaction Type	Fee Free Zone (No. free per month)	Fee per excess transaction
Heritage on-line internet banking	Unlimited	N/A
Heritage Access Line telephone banking		
Direct credits and direct debits		
Cheque deposits		
Cash deposits		
Personal cheque withdrawals		
Counter withdrawals, transfers and BPAY®		
Heritage ATM withdrawals, transfers and balance enquires		
Non-Heritage ATM withdrawals, transfers and balance enquires		
Bank@Post balance enquiries, deposits and withdrawals		
EFTPOS	5	\$0.50
Non Heritage counter withdrawals (Visa)	0	\$2.50
Overseas ATM or counter withdrawals (Visa)	0	\$5.00 (plus overseas currency conversion service fee)

BUSINESS OVERDRAFT (S53)		
Transaction Type	Fee Free Zone (No. free per month)	Fee per excess transaction
Heritage on-line internet banking ¹	Unlimited	N/A
Heritage Access Line telephone banking		
Direct credits and direct debits		
Cash deposits		
Non-Heritage ATM withdrawals, transfers and balance enquires	10 ²	\$0.50
Cheque deposits and cheque withdrawals		
Counter withdrawals, transfers and BPAY®		
Heritage ATM withdrawals, transfers and balance enquires	0	\$2.50
EFTPOS		
Non-Heritage counter withdrawals (Visa)	0	\$5.00 (plus overseas currency conversion service fee)
Overseas ATM or counter withdrawals (Visa)	0	\$5.00 (plus overseas currency conversion service fee)
Monthly administration fee	\$20.00	
Application fee	Available upon application	

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VISA CREDIT CARD ACCOUNTS	
Transaction type / Fee details	Fee amount
Debit transaction at a Heritage ATM <i>(a transaction by which an amount is debited to your Visa credit card account)</i>	\$0.55
Debit transaction at Heritage branch or mini-branch	\$1.25
Bank@Post cash withdrawal	\$2.00
Cash Advance fee (excluding from an ATM or Heritage Branch) (within Australia)	\$2.50
Cash Advance fee (excluding from an ATM) (outside Australia)	\$5.00 <i>(plus overseas currency conversion service fee)</i>
Visa Classic (with Rewards) annual fee	\$48
Visa Classic Basic annual fee	\$18
Visa Classic No Frills annual fee	\$0
Visa Gold (with Rewards) annual fee	\$90
Visa Gold Basic annual fee	\$36
Visa Gold No Frills annual fee	\$0
Business Visa annual fee	\$35 per card
Supplementary card <i>(on the issue of the third and each subsequent card on issue on an account)</i>	\$7.50
One replacement card per account (per year)	Free
Subsequent replacement cards	\$10
Emergency replacement card (within Australia) [#]	\$25
Emergency replacement card (outside Australia) [#]	\$200

CHOOSE YOUR OWN CARD	
Choose Your Own Card design	
All card types	\$10 per card
Replacement Choose Your Own Card	\$10 per card

¹ Payroll or Creditor Batch Payments using Business internet banking facility are charged at \$0.05 each + GST.

² Bonus fee free zone

You are eligible for the fee free zone of 10 to be increased to 40 for a month if at the end of the month your account has been open during the entire month and:

- there is a Heritage home loan or investment loan (other than a Living Equity line of credit (S54)), a Heritage business loan (other than a Business Overdraft (S53) or a Business Line of Credit (S25) under any member number related to your account and which you have given us recognised instructions to link to your account; or
- there is a Heritage Business Visa credit card account under any member number related to your account and which you have given us recognised instructions to link to your account, and at least one purchase, B^{PAY}® or cash advance was made on the credit card account during the month; or
- you have total credit balances of at least \$50,000 in Heritage accounts under the same member number as your account.

If you satisfy more than one of these conditions, your fee free zone cannot be increased to more than 40

[#] When replacement card is requested to be delivered within 5 days

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. All loans subject to application and approval, fees, charges and conditions apply. Information correct as at 16 March 2009 and subject to change without notice.