

REASONS TO DO BUSINESS WITH HERITAGE

Why Heritage?

Heritage is one of Australia's largest customer-owned banks. With a history going back to 1875, we've always been in the business of helping Australians realise their financial dreams and enrich their lives.

What's the difference between a bank and a customer-owned bank? We're independent - owned by our customers, not shareholders. So instead of pursuing massive profits, our focus is on putting People first. It means focusing on high levels of service, competitive fees and great home loan rates. Whether your customer is looking for their first home or a new home, Heritage is here to provide a great experience and grow your business at the same time.

Bridging Loan

- Great if your client has found their dream home but haven't yet sold their existing property.
- Can be combined with any other Heritage loan type to facilitate the purchase of their new home.
- Bridging loan remains separate and easily identifiable.
- No repayments necessary until the end of the loan term.

Fixed Rate

- Safeguard customers against changes in interest rates for a fixed period.
- Access to online redraw facility.
- Make unlimited extra repayments without penalty provided loan is not fully repaid during the fixed rate period.

Family Guarantee

- Splits total amount across two loans – both secured by property being purchased, and partially secured by an immediate family members' property as guarantors (2nd mortgage available, total lending not to exceed 70% LVR)
- This structure reduces LVR to 80% and helps borrowers avoid the need for Lenders Mortgage Insurance.
- Helps limit the amount that the immediate family member/s are guarantors for, providing them with some peace of mind.
- Debt consolidation up to 5% of the purchase price may be considered
- Cash out option is ONLY available for owner occupier First Home Buyers for home improvements.
- Available on all Owner Occupied loans, for first and subsequent home buyers.
- Also available for First Home Buyers purchasing an investment property.

Service Proposition

- Our people first philosophy means we put the needs of our customers first in everything we do.
- 100% Australian-based operations including credit operations and 24/7 Contact Centre
- Extensive QLD branch network and branches recently opened in NSW
- National network of Business Development Managers who are experienced lenders not just salespeople

Policy Solutions

- \$150 per week allowance made where applicant has a fully maintained company vehicle $\leq 80\%$ LVR.
- \$50 per week allowance where applicants have limited use of company vehicle $\leq 80\%$ LVR.

Security Solutions

- Rural Residential (zoning) max 85% LVR, Owner Occupied and Investment.
- Multiple units on single title – 70% LVR of "in one line" valuation.

For more information, visit brokers.heritage.com.au or contact one of our Broker Team below:

Queensland & Western Australia

Andrew Galloway: 0417 719 527

Steve Kelly: 0409 590 269

Troy Cornelius: 0448 116 497

Queensland, Northern Territory & Western Australia

Ken Sloane: 0417 703 501

New South Wales and ACT

Jeff Thomas: 0404 847 381

Gerald Allan: 0484 814 818

Chris Franze: 0448 162 886

Victoria

Judith Walters: 0419 772 568

Victoria & Tasmania

Scott Cornford: 0408 186 456

Victoria & South Australia:

Michael Scott: 0417 998 602