

Reasons to do business with Heritage Bank



At Heritage, *People first* is more than just a tag line. 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.

Product Solutions

- Heritage Bridging Home Loan - up to 72% LVR, interest capitalised, 12 months to sell property, up to 95% LVR on the O/O purchase property, Bridging Loan remains separate and easily identifiable
- Redraw available on fixed rates
- Up to 5 loan splits
- Unlimited extra repayments on fixed rates
- Advance payments can be used as a "holiday repayment" or "capitalised" and monthly loan repayment can be recalculated over remaining term
- Home Advantage Package – 100% offset, Visa Platinum Credit Card – no annual fee, unlimited free EFTPOS and Network ATM transactions
- 100% offset on Standard Variable and Home Advantage Variable loan products
- Fixed Rate Construction Loans

Serviceability Solution

- Low serviceability rate – currently 7.15%
- No servicing requirement on Bridging Loan portion
- No credit scoring of home loan applications $\leq 80\%$ LVR
- Assess self employed on most recent year tax returns $\leq 80\%$ LVR

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 inline valuation

Service Proposition

- Direct access to Heritage loan processors
- Accessible and experienced Business Development Managers
- Access to a tracking service 24/7

Remuneration Proposition

- Competitive trail commission - paid in first twelve months

Family Guarantee

- Immediate family can use equity in their own property to provide additional security for the loan amount
- 100% + Costs + Debt Consolidation + Cash Out (conditions apply)
- Must be for purpose of purchasing an owner occupied property
- First home buyers may be eligible for up to \$50,000 cash additional to the borrowings for home improvements
- The LVR on the borrower's loan will be 80%
- Customers don't have to be a first home buyer to be eligible for the Family Guarantee product
- All fixed & variable products available including our Discount Variable (excludes LOC)
- Refinances can be considered providing there is no increase to the existing loan amounts or guarantor's existing exposure

Find out more at brokers.heritage.com.au

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