

# Heritage Bank

## Repay It Forward Promotion

The Repay It Forward Promotion (**Promotion**) is governed by these Terms and Conditions. The Terms and Conditions are comprised of two parts – the Promotion Details and the General Terms and Conditions which must be read together.

### Promotion Details

<b>Participating Branch</b> The Heritage Branch at which the Promotion is valid.	Tweed Heads				
<b>Promotion Period</b> The period of time during which you must submit an Eligible Loan application.	12am AEST on 1 May 2022 to 11:59pm AEST on 30 June 2022				
<b>Settlement Date</b> The date by which your Eligible Loan must settle.	31 July 2022				
<b>Community Payment</b> The amount of the payment that Heritage will make to the Approved Community Organisation for an Eligible Loan	For Eligible Loans which are home loans: <ul style="list-style-type: none"> <li>• \$1,500</li> </ul> For Eligible Loans which are personal loans, the lesser of: <ul style="list-style-type: none"> <li>• the minimum monthly repayment under the Eligible Loan, and</li> <li>• \$500.</li> </ul>				
<b>Community Payment Date</b> The day by which Heritage will pay the Community Payment	30 September 2022				
<b>Approved Community Organisation</b> The community organisations and initiatives to which an eligible member can request a Community Payment be made.	<ul style="list-style-type: none"> <li>• Canowindra Community Care, and Cedric House</li> <li>• You have a friend</li> <li>• Open Parachute</li> <li>• Tweed Heads Hospital Foundation</li> <li>• Oz Harvest</li> </ul>				
<b>Eligible Loan</b> The Heritage loans which are eligible under this Promotion.	<table> <tr> <td>Home loans:</td> <td>Personal loans:</td> </tr> <tr> <td> <ul style="list-style-type: none"> <li>• Discount Variable</li> <li>• Standard Variable</li> <li>• Fixed Rate</li> <li>• Home Advantage Package</li> </ul> </td> <td> <ul style="list-style-type: none"> <li>• Car Loan</li> <li>• Standard Variable Personal Loan</li> <li>• Standard Fixed Personal Loan</li> </ul> </td> </tr> </table>	Home loans:	Personal loans:	<ul style="list-style-type: none"> <li>• Discount Variable</li> <li>• Standard Variable</li> <li>• Fixed Rate</li> <li>• Home Advantage Package</li> </ul>	<ul style="list-style-type: none"> <li>• Car Loan</li> <li>• Standard Variable Personal Loan</li> <li>• Standard Fixed Personal Loan</li> </ul>
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## **General Terms and Conditions**

1. These General Terms and Conditions must be read in conjunction with the Promotion Details. Together, they form the Terms and Conditions for the Promotion.
2. The Promoter is Heritage Bank Limited (ABN 32 087 652 024, AFSL and Australian Credit Licence 240984, **Heritage** or **Promoter**) of 400 Ruthven Street, Toowoomba QLD 4350, telephone 13 14 22.

### **Eligibility**

3. The Promotion is open to to Australian residents (excluding Heritage and associated agency employees and their immediate families) over the age of 18 years, who are Heritage members. Immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or first cousin.
4. To qualify for the Offer you must:
  - a. Apply for a new Eligible Loan at the Participating Branch during the Promotion Period, and settle that loan by the Settlement Date;
  - b. If there is more than one Approved Community Organisation, select one (1) Approved Community Organisation to which the Community Payment is to be paid; and
  - c. Pay the first month's repayment in accordance with the terms and conditions of the Eligible Loan.

### **The Offer**

5. Subject to these Terms and Conditions, Heritage will pay one (1) Community Payment to the Approved Community Organisation nominated by the member (**Offer**) by the Community Payment Date. Where there is only one Approved Community Organisation, then that organisation is taken to have been nominated by the member.
6. Where the member does not nominate an Approved Community Organisation (if required), the Community Payment will be made to Oz Harvest.
7. If for any reason, Heritage determines that it is no longer appropriate to pay the Community Payment to an Approved Community Organisation, Heritage may pay the Community Payment to another community organisation or initiative at its sole discretion. However, in doing so, Heritage will act reasonably and fairly.
8. There is a limit of one (1) Community Payment per Eligible Loan and per member regardless of the number of borrowers on an Eligible Loan, or the number of Eligible Loans taken out by a member. Where the member takes out more than 1 Eligible Loan, the applicable Community Payment will be the highest amount for which the member has qualified under an Eligible Loan.
9. The Offer is available in conjunction with other home loan or personal loan offers available during the same period.
10. The Offer is valid for existing members switching loans, internal refinances, loans in arrears, or Australian or New Zealand citizens who are living in a country other than Australia (Non-

Residents). Where the application is a joint application, at least one borrower must be an Australian Resident to qualify.

### **General**

11. All loans are subject to approval. Lending criteria, limits, conditions, fees and charges apply. Target Market Determinations available at [www.heritage.com.au/TMD](http://www.heritage.com.au/TMD).
12. The Promoter reserves the right to verify the identity and eligibility of each entrant, and to disqualify any person who the Promoter has reason to believe has breached any of these Terms and Conditions.
13. If this Offer is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, including but not limited to technical difficulties, unauthorised intervention or fraud, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law: (a) to disqualify any individual; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the Offer, as appropriate.
14. The Promoter reserves the right to amend or remove this Offer at any time without notice.
15. Privacy Notice: Entry is conditional on providing the requested personal information. Heritage will manage any personal information provided as outlined in Heritage's Privacy Policy is available in-branch or at [heritage.com.au/terms-conditions/privacy-policy](http://heritage.com.au/terms-conditions/privacy-policy). The Privacy Policy also contains information about how entrants may opt out, access, update or correct their PI, how entrants may complain about a breach of the Australian Privacy Principles or any other applicable law and how those complaints will be dealt with.
16. Nothing in these Terms and Conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia (**Non-Excludable Guarantees**). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of the Promotion.
17. The Promotion is in no way sponsored, endorsed or administered by or associated with Facebook or Instagram. Entrants completely release Facebook and Instagram from any and all liability relating to the Offer.