

People first.

Offers are only available to applications lodged in Heritage branches. Please read the guides to Heritage products (available in branch, by phoning 13 14 22 or at [www.heritage.com.au](http://www.heritage.com.au)) before making any decision about these products. This advice has been prepared without taking into account your objectives, financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness having regard to your objectives, financial situation or needs. All loans subject to application and approval, fees, charges and conditions apply. #Application fee on home loan usually \$600 and is payable in some circumstances. \*Application fee on personal loans normally \$105. +At the end of the 12 month period interest rate reverts back to standard rate, currently 16.75%pa. Available on Visa Classic and Visa Gold, excludes no frills products. ^The 0.1%pa term deposit offer applies to the current carded rates and excludes the Hot Term Deposit rates. Information correct as at 1 December 2011 and subject to change without notice. Heritage Bank Limited. ABN 32 087 652 024 AFSL 240984, Australian Credit Licence 240984 DMS 1109091B.7

Call your local branch or 13 14 22  
[www.heritage.com.au](http://www.heritage.com.au)



# Heritage Ipswich Hospice Alliance Special offers

for Ipswich Hospice staff, volunteers and friends of the Hospice.



Talk to us today.



As an Ipswich Hospice staff member, volunteer or friend of the Hospice, simply open a transaction account with a direct pay established to qualify for the following special offers:

- 50% discount on Standard Variable home loan, Fixed Rate home loan, and Living Equity line of credit application fees<sup>#</sup>
- 0.15%pa discount on Standard Variable home loan and Living Equity line of credit interest rates
- Nil application fee on personal loans<sup>\*</sup>
- 7.45%pa one year introductory rate on Visa Classic and Visa Gold cards<sup>+</sup>
- 0.1%pa above the carded rate<sup>^</sup> on term deposits

## Raise money for Ipswich Hospice

Commission payments are made to Ipswich Hospice when staff, volunteers or friends of the Hospice shift to Heritage. This means you can take advantage of Heritage's great offers and help Ipswich Hospice in the process. Ipswich Hospice receives:

- \$330.00 for each home loan settled
- \$55.00 for each personal loan disbursed
- 20% monthly VISA commissions received
- \$11.00 for each transaction account opened with a direct pay credit established, i.e. payroll credit, pension credit or superannuation credit

To find out more visit your local Heritage branch:

- Ipswich  
Ipswich Riverlink Shopping Centre  
cnr Downs Street and The Terrace  
Ph: (07) 3202 1400
- Booval  
Booval Fair Shopping Centre  
cnr South Station and Brisbane Roads  
Ph: (07) 3812 1244
- Karalee Community Branch  
Karalee Shopping Centre, Langlands Street  
Ph: (07) 3282 8833
- Springfield Lakes  
Orion Greater Springfield Town Centre  
1 Main Street  
Ph: (07) 3470 0511

People first.

For more information about the Heritage Ipswich Hospice alliance visit your local branch or call 13 14 22