

Heritage Bank

Personal Loan No Application Fee Offer

Terms and Conditions

1. What is the No Application Fee Offer?
 - a) Subject to these Terms and Conditions, Heritage Bank Limited (**Heritage**) will waive the application fee on Personal Loans submitted during the promotion period (the **Offer**).
 - b) Participation in the No Application Fee offer is deemed acceptance of these terms and conditions

2. How do you qualify for the No Application Fee offer?
 - a) To qualify for the No Application Fee Offer, you must take out a qualifying new personal loan during the promotional period.
 - b) **Qualifying New Personal Loan** means:
 - i. A new Car Loan or Personal Loan,
 - ii. Where the application is submitted between 1st September 2022 and 30th October 2022, and funded by 24th November 2022.

3. Are there any exclusions?
 - a) The Offer does not apply to Non-Personal Loan products, including Credit Card Products, Home Loans and Business Loans; or
 - b) The Offer does not result in the waiver of any other fees or charges, including Monthly Fees.

4. 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, Heritage (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 No App Fee offer.

5. Information is correct as at 1st September 2022. This is a limited time offer and subject to change without notice. Heritage Bank reserves the right to, at any time, withdraw or extend the No App Fee Offer or otherwise vary or amend these Terms and Conditions without notice.

6. Personal loans are issued by Heritage Bank Limited ABN 32 087 652 024, AFSL and Australian Credit Licence 240984. Lending criteria, limits, conditions, fees and charges apply. Target Market Determinations available at www.heritage.com.au/TMD.