

Heritage Bank Home Loan Matrix

Effective Date: 11 April 2022

Product	Loan Purpose				Ongoing Fees	Application Fee	Standard Max LVR ¹	Loan Amount	Maximum Loan Term	Repayment Options (Owner Occupied)	Repayment Options (Investment)	Extra Repayments	Statements	Redraw Facility	Further Advance	Offset Available	Split Loan	Switch to this Loan Type	Progressive Drawdown Available
	Owner Occupied (O/O)	Investment (INV)	Purchase/Refinance	Debt Consolidation															
Fixed Rate	Y	Y	Y	Y	\$8/month	\$600	0/0 - 95% INV - 90%	Min \$20k No Max	30 years, fixed for 1, 2, 3 or 5 years then Standard Variable applies	P&I	P&I/IO	Y	6 months	Y	N	N	Y	Y	Y
Discount Variable	Y	Y	Y	Y	nil	\$600	0/0 - 95% INV - 90%	Min \$150K No Max	30 years	P&I	P&I/IO	Y	6 months	Y	Y Min \$10k	N	Y	Y	Y
Standard Variable	Y	Y	Y	Y	\$8/month	\$600	0/0 - 95% INV - 90%	Min \$20k No Max	30 years	P&I	P&I/IO	Y	6 months	Y	Y Min \$10k	100%	Y	Y	Y
Bridging Loan	Y	Y	Y	Y	nil	\$900	72%	Min \$20k No Max	6 months	No regular payments required	No regular payments required	Y	6 months	N	N	N	N	N	N
Home Advantage Package - Variable & Fixed	Y	Y	Y	Y	\$350/annum	nil	0/0 - 95% INV - 90% ²	Min \$150K No Max	30 years	P&I	P&I/IO	Y	6 months	Y	Y (Variable Only) \$10k min	Variable - 100% Fixed - N/A	Y	Y	Y
Home Advantage Package - Living Equity	Y	Y	Y	Y	\$350/annum	nil	85%	Min \$150k Max \$500K	30 years	IO first 10 years then P&I	IO first 10 years then P&I	Y	Monthly	N/A	Limit Increase Y	N/A	Y	Y Living Equity	N/A
Living Equity (Line of Credit)	Y	Y	Y	Y	\$10/month	\$600	85%	Min \$20k Max \$500K	30 years	IO first 10 years then P&I	IO first 10 years then P&I	Y	Monthly	N/A	Limit Increase Y	N/A	Y	Y Living Equity	N/A

1. The loan to value ratio (LVR) is the ratio of the loan amount against the value of the secured property. The Maximum LVR for investment loans is 90%. Conditions apply.

2. Inclusive of LMI capitalised, where applicable.

All loans and credit cards subject to lending criteria, limits, conditions, fees and charges. Target Market Determinations available at www.heritage.com.au/TMD. Information correct as at the effective date of this matrix and subject to change without notice. Note that when printed, this document may have been superseded. Heritage Bank Limited ABN 32 087 652 024. AFSL 240984. Australian Credit Licence 240984. RET003 Effective 11/04/2022.

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