

Customer Owned Banking Code of Practice

Our 10 key promises to you



Heritage Bank
People first.

 Talk to us today.

Customer Owned Banking Code of Practice

Heritage Bank has been putting People first for over 135 years. As a commitment to our customers, Heritage Bank has adopted the 2018 Customer Owned Banking Code of Practice.

The Code outlines 10 key promises that will ensure Heritage Bank continues to be fair and ethical when dealing with you.

How does this affect me as a customer?

The Code of Practice will:

- Outline how you can expect Heritage Bank to behave towards you as a customer
- Ensure that all written materials are in plain English and that our advertising and promotional material will not be misleading.
- Ensure that all payment fees and exception fees are regularly reviewed and reasonable.

What does Heritage Bank promise?

Heritage Bank is committed to the Customer Owned Banking Code of Practice and its 10 key promises.

These promises are:

1. We will be fair and ethical in our dealings with you.
2. We will focus on our customers.
3. We will give you clear information about our products and services.

4. We will be responsible lenders.
5. We will deliver high customer service and standards.
6. We will deal fairly with any complaints.
7. We will recognise our customers' rights as owners.
8. We will comply with our legal and industry obligations.
9. We will recognise our impact on the wider community.
10. We will support and promote the Customer Owned Banking Code of Practice.

How do I contact Heritage Bank if I have a query, feedback or complaint?

At Heritage we are always pleased to hear from our customers. People first means putting the needs of our customers first, and hearing what they have to say helps us to achieve this promise.


You can make an enquiry or provide us with feedback such as compliments, observations or suggestions on how we can do things better by calling 13 14 22, sending an email to info@heritage.com.au or visiting your local Heritage Bank branch.

If you are unhappy with your Heritage Bank experience, you can learn more about our Complaint Management Promise at heritage.com.au/complaints.

Find out more

 Drop into your nearest Heritage Bank branch

 Visit heritage.com.au

 Call 13 14 22


 Connect with us

Facebook: facebook.com/heritage

Twitter: [@heritagebank](https://twitter.com/heritagebank)

YouTube: youtube.com/HeritagePeopleFirst

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