

# Special offers for USQ employees

USQ is pleased to announce an alliance partnership with Heritage Building Society. Through this partnership USQ employees receive great discounted rates on Heritage products. Simply open a transaction account with a direct pay established to qualify for the special offers.

## USQ EMPLOYEES RECEIVE:

50% discount on Standard Variable home loan, Fixed Rate home loan, and Line of Credit application fees\*

0.15%pa discount on Standard Variable home loan and Living Equity line of credit

Nil application fee on personal loans\*

7.45%pa one year introductory rate on Visa Classic and Visa Gold cards\*

0.1%pa above the carded rate^ on term deposits



Call Relationship Manager

Amanda Rook

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You should read the guides to Heritage products (available in branch, by phoning 13 14 22 or at [www.heritageonline.com.au](http://www.heritageonline.com.au)) before you decide whether any of these products are right for you. All loans subject to application and approval. fees, charges and conditions apply. #Application fee on home loan usually \$600. \*Application fee on personal loans normally \$105. +At the end of the 12 month period interest rate reverts back to standard rate, currently 15.75%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 23 April 2008 and subject to change without notice. Heritage Building Society Limited. ABN 32 087 652 024 AFS Licence No. 240984 DMS/PRS 9050720