strayaloans.com

Heritage Bank

Loan fact sheet – generated 04 Nov 2026

AMOUNT
$5,000 – $100,000

INTEREST FROM
7.99%

RATING
4.0/5

Apply for Heritage Bank loan

Personal loans up to $100 000

Key details

Minimum amount	$5,000
Maximum amount	$100,000
Interest from	7.99%
Term	1 – 7 months
Approval time	24 hours
Eligibility	24 hours
Online application	Yes

Pros and cons

Pros:

- Customer-owned mutual banking heritage
- No security required for this personal loan product
- Established Queensland-founded bank with a long operating history
- Member-focused service model

Cons:

- Brand has merged with People's Choice, which may cause confusion for some applicants
- Smaller branch footprint than the big four banks
- Advertised rate depends on individual credit assessment

Requirements

- 18 years or older
- Australian citizen or permanent resident
- Regular income from employment or other verifiable source

- Active Australian bank account
- Valid driver's licence or passport for ID verification

Features

- Personal loans up to $100 000
- Term 1 - 7 years

Company information

Company	Heritage Bank Limited
Address	Heritage Plaza, 400 Ruthven St, Toowoomba City QLD 4350
Website	https://service.heritage.com.au

Non-contractual information. Data updated 04 Nov 2026. For binding information contact Heritage Bank directly. Source: https://www.strayaloans.com/loan/heritage-bank