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## Appendix 3A.2 - Notification of interest payment & interest rate change

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### Important Information

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**Information and documents given to ASX become ASX's property and may be made public.**

**Please note that two corporate actions on the same security may not run with different record dates if the timetables result in overlapping (but not identical) ex-periods. It is permissible to run different corporate actions with the same record date except in the case of reorganisations - consolidations/splits which cannot run at the same time as any other corporate action for that entity**

**\*Denotes minimum information required for first lodgement of this form.**

**\*\*Denotes information that must be provided before or on +business day 0 of the relevant Appendix 6A or Appendix 7A timetable. The balance of the information, where applicable, must be provided as soon as reasonably practicable by the entity.**

### Part 1 - Entity and announcement details

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**1.1 Name of +Entity**

HERITAGE BANK LIMITED

**1.2 Registered Number Type**

ABN

**Registration Number**

32087652024

**1.3 ASX issuer code**

HBS

**1.4 The announcement is**

New announcement

**1.5 Date of this announcement**

Monday December 22, 2014

**1.6 ASX +Security Code for Interest Payment**

HBSHB

**ASX +Security Description**

7.25% FIXED RATE UNSEC.BOND MATURING 20-JUN-2017

### Part 2A - Interest period dates and interest payment details

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**Interest Rate Calendar Type**

Rule 7(2), 7 calendar day

**2A.1 Payment date**

Friday March 20, 2015

**2A.2 +Record Date**

Thursday March 12, 2015

**2A.3 Ex-Date**

Tuesday March 10, 2015

**2A.4 First day of payment period**

Monday December 22, 2014

**2A.5 Last day of payment period**

Thursday March 19, 2015

**2A.6 Number of days in the payment period**

88

**2A.7 Total interest rate (annual)**

7.250000 %

**2A.8 Interest payment rate for the period**

1.748000 %

**2A.9 Currency in which the interest payment is made ("primary currency")**

AUD - Australian Dollar

**2A.10 Interest payment amount per +security**

AUD 1.74800000

**2A.11 Is the payment of the interest payment conditional?**

No

**2A.12 Is the interest payment franked?**

No

**2A.13 Is the interest payment payable in the form of +securities rather than cash?**

No

**2A.14 Whether mandatory or via an optional plan or facility, will or can the interest payment be paid in a currency other than the primary currency?**

No

**2A.15 Is there a principal amount payment component payable?**

No

## Part 4 - Further information

**4.1 Please provide any further information applicable to this payment****4.2 URL link to a copy of the prospectus/PDS or further information about the +security**<http://www.heritage.com.au/Retail-Bonds.aspx>