



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

Part 1 - Entity and announcement details

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

Wednesday June 24, 2015

1.6 ASX +Security Code for Interest Payment

HBSHB

ASX +Security Description

BOND 7.25% 20-06-17 QLY RES

Part 2A - Interest period dates and interest payment details

Interest Rate Calendar Type

Rule 7(2), 7 calendar day

2A.1 Payment date

Monday September 21, 2015

2A.2 +Record Date

Friday September 11, 2015

2A.3 Ex-Date

Wednesday September 9, 2015

2A.4 First day of payment period

Monday June 22, 2015

2A.5 Last day of payment period

Sunday September 20, 2015

2A.6 Number of days in the payment period

91

2A.7 Total interest rate (annual)

7.250000 %

2A.8 Interest payment rate for the period

1.807500 %

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

AUD - Australian Dollar

2A.10 Interest payment amount per +security

AUD 1.80750000

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