



April 2022

# Loan Application Form

**HEARTLAND**  
REVERSE MORTGAGES



# General details

## Please confirm your application type

- Standard Reverse Mortgage       Aged Care Option (5 year term)       Secondary Property Loan (investment or holiday home)

## Completing your application

- Please answer all questions, complete the checklist and sign section 19.
- Application, and supporting documents, can be returned using instructions on the final page.
- If there is insufficient space to complete any answers, please use the Additional Notes section at the end of this form.
- Please note that applications are subject to loan approval criteria, which includes property size, location, and acceptable valuation.
- If you have any questions or require assistance, please contact your broker or Heartland's friendly team on 1300 889 338. We are here to help you.

## 1. Applicant(s)

### 1.1 Nominated Borrower 1

Mr  Mrs  Miss  Ms  Other | Date of birth \_\_\_\_\_ | Marital status \_\_\_\_\_

Given names \_\_\_\_\_

Surname \_\_\_\_\_

Home phone \_\_\_\_\_ Mobile phone \_\_\_\_\_

Email \_\_\_\_\_

Country(s) of citizenship \_\_\_\_\_

Street address \_\_\_\_\_

Suburb/City \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

*If different from above*

Postal address \_\_\_\_\_

Suburb/City \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

## 1.2 Nominated Borrower 2 (if applicable)

Mr  Mrs  Miss  Ms  Other | Date of birth \_\_\_\_\_ | Marital status \_\_\_\_\_

Given names \_\_\_\_\_

Surname \_\_\_\_\_

Home phone \_\_\_\_\_ Mobile phone \_\_\_\_\_

Email \_\_\_\_\_

Country(s) of citizenship \_\_\_\_\_

If the residential or postal address details are different for Nominated Borrower 2, please advise in the additional notes section at the back of this form.

## 1.3 Other registered owner

Is the property owned in a trust and/or is there an additional registered owner who will not be a Nominated Borrower?

Yes  No

If so, please advise us of their full legal name, date of birth, relationship to the Nominated Borrower(s), contact information and country of citizenship in the additional notes section at the back of this form. They will be required to also sign this application as an applicant.

## 2. Security property

Please provide details of the property that will be mortgaged as security for the loan. Applications are subject to loan approval criteria, which includes property size, location, and acceptable valuation.

### 2.1 Address (if differs to street address of Nominated Borrower 1)

Street address \_\_\_\_\_

Suburb/City \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

### 2.2 Details

Property Type:  House  Unit  Townhouse  Apartment  Other

Property value^ \$ \_\_\_\_\_ (Estimate of current market value)

<sup>^</sup> If this property is being purchased, a copy of the contract of sale should be provided with this application.

Is the property used for business purposes or subject to goods and services tax (GST) on sale?  Yes  No

Is any part of the property rented?\*

Yes  No

\* if the security property is rented, please provide a copy of the current tenancy agreement.

Condition of property:  Good  Average  Poor

Please note that if your property requires repairs this may be a condition of the loan and included in the loan approval criteria.

Is the property already mortgaged?

Yes  No

If the property is already mortgaged, name of lender to be repaid: \_\_\_\_\_

### 2.3 Current security property insurance (buildings)

Insurer \_\_\_\_\_ Policy number \_\_\_\_\_

### 2.4 Security property expenses

Rates \$ \_\_\_\_\_

Home insurance premium \$ \_\_\_\_\_

Strata levies \$ \_\_\_\_\_ if applicable

Please provide these as the per annum amount.

## 3. Other occupier(s)

Confirm details of anyone else living in the security property who is not a Nominated Borrower (for instance, tenants, relatives or caregivers). Please note that other occupiers will not benefit from lifetime occupancy, and they will be required to sign an acknowledgement prior to settlement, confirming that they understand the loan must be repaid after the last Nominated Borrower exits their home.

Does anyone else live in the property?

Yes  No

If yes, please complete details below.

Full name

Date of birth

Relationship to nominated residents

\_\_\_\_\_  
\_\_\_\_\_

Please add the details of any additional other occupier(s) using the additional notes section at the end of this form.

## 4. Emergency contact

If Heartland is unable to contact you, we will get in touch with this person. No private information (without your consent) is disclosed to this agent, and they cannot act on the applicant's behalf. This person should not be residing in the security property or a party to the loan.

Given names \_\_\_\_\_ Surname \_\_\_\_\_

Telephone \_\_\_\_\_ Email \_\_\_\_\_

Postal address \_\_\_\_\_

Suburb/City \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Relationship to Nominated Borrower(s) \_\_\_\_\_

Please confirm whether you would like for us to disclose to your contact agent private information regarding you, your documents and your reverse mortgage loan.

Yes  No

## 5. Solicitor details

It is a requirement that you seek and receive independent legal advice from your solicitor, at your cost, on the loan agreement when issued by Heartland.

Solicitor's name \_\_\_\_\_ Firm \_\_\_\_\_

Mobile (*required to complete verification for e-signing loan documents*) \_\_\_\_\_

Firm telephone \_\_\_\_\_ Email \_\_\_\_\_

Postal address \_\_\_\_\_

Suburb/City \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

## 6. Power of attorney/administrator details (*if applicable*)

Complete if an attorney or administrator is submitting this application on behalf of an applicant.

Given names \_\_\_\_\_ Surname \_\_\_\_\_

Date of birth \_\_\_\_\_ Country(s) of citizenship \_\_\_\_\_

Mobile (*required to complete verification for e-signing loan documents*) \_\_\_\_\_

Email \_\_\_\_\_

Postal address \_\_\_\_\_

Suburb/City \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

**Are all listed attorneys or administrators aware of this reverse mortgage application?**

Yes  No

If no, please detail why not: \_\_\_\_\_

## 7. Loan

Complete the section below with details of the loan being applied for. Note that fees may apply for some options, these are described in the accompanying fee schedule. Minimum amounts apply, these are described in the accompanying product guide.

### 7.1 Initial advance

Applicant(s) must draw an initial advance amount, unless a regular advance is being used for Home Care. Please estimate what you will require:

Purpose for borrowing	Initial amount required
Home improvements and maintenance	\$ _____
Consolidating mortgage, credit card or other debts	\$ _____
Everyday living expenses (bills, rates, insurance)	\$ _____
Holidays and travel	\$ _____
Motor vehicle repair or replacement	\$ _____
Health costs	\$ _____
Permanent long-term care	\$ _____
Gifts to family or friends	\$ _____
Business or investment	\$ _____
Home care	\$ _____
Other (please specify) _____	\$ _____
<b>Total initial advance</b>	<b>\$ _____</b>

### 7.2 Regular advances

In addition to the initial advance, applicant(s) may request regular advances. Minimum amounts apply.

Would you like a regular advance?

Yes  No

*Regular advance payments are made on the same day of the month that the loan commences. The first payment will be made a month, a quarter, or a year following the commencement date, depending on the option selected.*

If yes, state regular advance amount \$ \_\_\_\_\_

Select advance frequency  Per month  Per quarter  Per annum

Advise the number of years (maximum 10) during which you wish regular advances to be made \_\_\_\_\_

Total of regular advances (amount multiplied by number of advances) \$ \_\_\_\_\_

### 7.3 Cash reserve

You may also request a discretionary cash reserve amount, in addition to the initial advance and / or regular advances, that is set aside for future access.

Would you like a cash reserve?

Yes  No

*Funds in this facility can be used to assist with future needs or unexpected expenses. There is no additional cost to set up a cash reserve, and interest is only charged against funds once they are drawn.*

If yes, please select amount requested:

Maximum amount available OR

Specific amount required \$:

Purpose for cash reserve: \_\_\_\_\_

Total loan amount requested: \$

### 8. Equity Protection Option

Applicants may choose to protect a percentage of the net proceeds from the sale of the property. This means that at all times the percentage protected is theirs, irrespective of the loan balance on discharge\*. However, please be aware that choosing the Equity Protection Option will reduce the loan amount available by the percentage selected, and there is a fee applicable for this option.

Do you wish to guarantee there is equity remaining in the security property once your Heartland loan is repaid\*?

Yes  No

If so, please nominate the percentage of equity, up to 50%, required to be retained in the security property.

10%  20%  25%  33%  50%

\*Subject to complying with the terms and conditions of this Reverse Mortgage.

If this section is not completed, your application will **not** include an Equity Protection Option.

## 9. Financial position

Please complete the section below to confirm your financial position.

### 9.1 Income

Primary income source \_\_\_\_\_

Amount \$ \_\_\_\_\_  week  fortnight  month  annual (tick as appropriate)

If currently employed or a business owner, please advise:

Employer \_\_\_\_\_ (if applicable)

Industry \_\_\_\_\_ (if applicable)

### 9.2 Assets and liabilities

#### ASSETS (what you own)

Home \$ \_\_\_\_\_  
Bank accounts / Savings \$ \_\_\_\_\_  
Superannuation \$ \_\_\_\_\_  
Investments \$ \_\_\_\_\_  
Motor Vehicle \$ \_\_\_\_\_  
Other (please specify) \$ \_\_\_\_\_  
\_\_\_\_\_

**TOTAL ASSETS**

\$

#### LIABILITIES (what you owe)

Mortgages \$ \_\_\_\_\_  
Credit card 1 \$ \_\_\_\_\_  
Card provider \_\_\_\_\_  
Credit card 2 \$ \_\_\_\_\_  
Card provider \_\_\_\_\_  
Council rates \$ \_\_\_\_\_  
Other (please specify) \$ \_\_\_\_\_  
\_\_\_\_\_  
Other (please specify) \$ \_\_\_\_\_  
\_\_\_\_\_

**TOTAL LIABILITIES**

\$

Please note that Heartland may require some or all of the outstanding liabilities to be repaid from the proceeds of the loan and included in the loan approval criteria. If there are further assets or liabilities to add, please provide these details in additional information section.



## 10. Loan obligations

These questions are designed to ensure that you are aware of your responsibilities associated with the loan.

### PLEASE CONFIRM YOU UNDERSTAND THE FOLLOWING.

- You may not allow any person (other than the Nominated Borrower(s)) to permanently occupy the security property without our consent.  Yes  No
- The security property may not be leased, materially changed, or encumbered without our consent.  Yes  No
- As part of your loan agreement you will need to be in a position to ensure your council rates, home insurance premiums and strata levies will not fall into arrears in the future.  Yes  No
- You are required to complete a questionnaire annually and return it to us. The questionnaire concerns the condition of the security property, insurance, rates, and occupancy.  Yes  No
- If the application is for a Standard Reverse Mortgage, the loan balance will become due and payable when the last Nominated Borrower no longer resides in the home (this could be due to moving house, moving into a retirement village or aged care, or death).  Yes  No
- If you wish to transfer the loan to a new property it will be subject to Heartland's loan approval criteria, and terms, fees and charges will apply.  Yes  No

## 11. Loan considerations

These questions are designed to ensure that you have considered the personal impact of taking out a reverse mortgage, both now and in the future.

At Heartland, we believe it is important that a Heartland Reverse Mortgage is right for you, and that you have considered other options in making your decision to apply for a loan.

- Please confirm you have considered other options such as downsizing, using other assets, taking out a regular mortgage, returning to work, the pension loans scheme, or getting family assistance.  Yes  No
- Have you obtained financial advice in making your decision?  Yes  No  
Please provide details: \_\_\_\_\_
- Have you considered whether the loan will have any impact on any Government income support payments, entitlements or other benefits?  Yes  No  
Please provide details: \_\_\_\_\_
- Taking out a Heartland Reverse Mortgage is an important decision, and we recommend you discuss this with your family. Have you chosen to involve your family in your decision making process?  Yes  No  
If no, please detail why not: \_\_\_\_\_
- Do you understand the set up costs, further draw down fees and mortgage discharge fee?  Yes  No

## 12. Future needs

*Drawing all, or the majority of, your entitlement at the outset may impact on your ability to meet possible future financial needs and objectives. These questions are designed to ensure you have considered what you may require funds for in the future.*

Age care can be expensive. A reverse mortgage may reduce the amount of equity that you have in your property which can be used to pay for age care. The loan projections which have been provided to you are intended to provide you with a guide of the impact of the reverse mortgage on the equity in your home.

**We encourage you to review all these questions carefully. More information on aged care is available from [www.myagedcare.gov.au](http://www.myagedcare.gov.au) or your nearest Centrelink office.**

- Have you considered your future financial needs and objectives, such as aged care, medical costs, property maintenance, insurance, emergencies, and leaving an inheritance?  Yes  No

Please outline your intentions: \_\_\_\_\_

- Do you understand the implications taking out this loan will potentially have on your ability to fund these future financial needs?  Yes  No

- Based on these considerations, have you determined the term of your loan and what amount of equity you would like to retain in your home?

Anticipated term of loan:  Lifetime or  Term \_\_\_\_\_ years

Equity required:  Not required or  Specific amount \$ \_\_\_\_\_

*If you require a guaranteed amount of equity remaining for future needs or in your estate, we strongly recommend you consider Heartland's Equity Protection Option.*

- If any part of this loan is being used for gifting, please confirm that you have discussed the gift with all your children/beneficiaries  Yes  No

If no, please detail why not: \_\_\_\_\_

- At the end of the loan, whether for a set term or for life, is it your plan to repay it with the sale of the security property?  Yes  No

If no, please provide details as to your plans for repayment: \_\_\_\_\_

### PLEASE CONFIRM YOU UNDERSTAND THE FOLLOWING.

- Drawing all or the majority of your entitlement at the outset, or increasing the size of your loan, may reduce your ability to apply for additional funds or move to another property or a care facility in the future.  Yes  No

- What compounding interest means and the effect it will have on your loan balance and the equity remaining in your home when sold?  Yes  No

- If any part of this loan is being used for business or investment, independent financial advice will be required.  Yes  No

**Heartland encourages you to only borrow what you need. As part of Heartland's assessment of your loan, we will call you to discuss your future needs to ensure that your loan is structured to your requirements and objectives, both now and in the future.**

# Final details

## 13. Aged care (if applicable)

Complete if either applicant is residing in a care facility or if the requirement is to fund the entry into residential aged care.

### 13.1 Care facility

Facility name \_\_\_\_\_

Telephone \_\_\_\_\_ Email \_\_\_\_\_

Street address \_\_\_\_\_

Suburb/City \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

### 13.2 Care residency

Specify each Nominated Borrower who is or will be residing in aged care:

Nominated Borrower 1     Nominated Borrower 2

### 13.3 Aged care needs analysis (only applicable for Aged Care Option)

If the purpose of this loan is to assist **all** Nominated Borrower(s) to move into aged care, or **all** Nominated Borrower(s) presently reside in care, the following conditions apply.

– The loan term is limited to a maximum of 5 years (this will not be suitable if the security property is and will continue to be a Nominated Borrower(s) home).  Yes  No

– The loan balance will become due and payable at the end of the 5 year term or, if earlier, should the last Nominated Borrower pass away.  Yes  No

## 14. Secondary Property Loan (if applicable)

Complete if this application is for a Secondary Property Loan.

Please detail why the primary residence is not being used as security: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### PLEASE CONFIRM YOU UNDERSTAND THE FOLLOWING.

- That under a Secondary Property Loan, the loan balance will become due and payable when the security property is sold or the last Nominated Borrower no longer resides in their owner occupied home (or primary residence). This could be due to moving house, moving into a retirement village, aged care, or death.  Yes  No
- If you wish to transfer either the loan's security or your owner occupied home (or primary residence) to a new property it will be subject to Heartland's loan approval criteria, and terms, fees and charges will apply.  Yes  No

## 15. Valuation fee

**To order a valuation and proceed with application, payment details are required for the valuation.**

The valuation fee will be deducted from your loan amount on commencement. However, if the valuation has been completed and your loan does not proceed we will charge this card.

### By credit card

Mastercard  Visa

Credit card number

Expiry date   /

Security code (CVC)

I authorise you to debit my credit card as appropriate

Cardholder's name \_\_\_\_\_

Cardholder's signature \_\_\_\_\_

## 16. Privacy statement

In this statement, “we” or “us” refers to Heartland Australia Group Pty Limited ACN 604 859 752, ASF Custodians Pty Ltd ACN 106 822 780 and Australian Seniors Finance Pty Ltd ACN 108 875 636 and its related bodies corporate (as that term is defined in the Corporations Act 2001 (Cth)), successors, assigns, agents and associates.

Information about each person named in this application (“Relevant Person”) is being collected and used by us to consider this application (and any future application involving the Relevant Person). Information is also being collected in accordance with laws relating to provision of consumer credit and identity verification, such as the National Consumer Credit Protection Act 2009 (Cth) and Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).

If the information is not provided, we may not be able to provide the requested products or services.

The information may also be used by us to develop and run our business, including administering and monitoring products or services provided to each Relevant Person, and providing each Relevant Person with information about other products or services, including those of selected third parties.

For the above purposes, we may provide and obtain information about each Relevant Person to or from other organisations or people we consider appropriate (some of whom may be located overseas, such as New Zealand), including our service providers and related bodies corporate, other financial and insurance institutions, regulatory bodies, government departments, the Relevant Person’s employer/advisers, and other Relevant Persons.

We may also share information about each Relevant Person with credit reporting bodies (“CRBs”) for purposes relating to the provision of credit to the Relevant Person (including if a Relevant Person fails to meet their payment obligations in relation to consumer credit or commits a serious credit infringement). A CRB may include that information in reports to other credit providers to help them assess the creditworthiness of the Relevant Person.

The CRBs we may share information with include Equifax, Dun & Bradstreet and Experian. Contact details and copies of their privacy policies are available on their websites: [equifax.com.au](http://equifax.com.au), [dnb.com.au](http://dnb.com.au) and [experian.com.au](http://experian.com.au). Each Relevant Person has the right to request CRBs not to use their credit information to pre-screen them for direct marketing by credit providers. Each Relevant Person can also ask a CRB not to use or disclose their credit information if they have been, or are likely to be, a victim of fraud.

We may also share information about each Relevant Person (including name, residential address and date of birth) to a CRB for the purposes of electronically verifying each Relevant Person’s identity. The CRB may use that information to match it against the records of other third parties (including government departments and Issuer or Official record holder of identity documents). Information may also be provided to a CRB for the purposes for fraud prevention and/or for Anti-Money Laundering and Counter-Terrorism Financing checks as required by law. If you cannot or do not consent to be electronically verified, we must identify you using a manual alternate method.

Our privacy policy and credit reporting policy states how each Relevant Person can seek to access or correct any personal information and credit information that we hold, how to complain about a privacy breach by us and how we will deal with a privacy complaint. Our privacy policy and credit reporting policy is available on our website [www.heartlandfinance.com.au](http://www.heartlandfinance.com.au) and each Relevant Person can contact us at the address details at the end of this document.

## 17. Declarations

By submitting this application, each applicant declares (please tick to confirm).

- I have read and understood this application and I agree to information being collected and dealt with in accordance with the privacy statement, privacy policy and credit reporting policy.
- The information I have provided is correct, complete and not misleading.
- I understand that this application does not constitute an offer or acceptance for a loan. I understand that, if this application does not proceed for any reason, I will not receive a refund for any fees, expenses or costs already paid by me.
- I acknowledge that the Introducer may receive commissions/fees as a result of any loan being made to me.
- I consent to receiving communications using any of the details (including any email address) provided in this application.
- I agree to have my identity information verified with the issuer or official record holder via third party systems for the purpose of verifying my identity.

Please confirm each applicant has read the following prior to signing your application.

- |  |                              |                             |
|--|------------------------------|-----------------------------|
| <b>Reverse Mortgage Information Statement</b>                  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <b>ASIC MoneySmart Reverse Mortgage calculator projections</b> | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <b>Fee schedule and product guide</b>                          | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

## 18. Supporting documents checklist

Please return the following with this application:

- Identification confirming date of birth, legal name and residential address of each applicant and any person authorised to sign on behalf of any applicant under a Power of Attorney/Administration Order (where applicable).
- Current copy of rates notice for the security property.
- Recent bank statement, including account name, for a two month period (or another form of evidence such as Centrelink notice) confirming income for each applicant.
- Credit card details for the valuation fee.
- Most recent statements for any debts/loans to be repaid at settlement.
- Copy of Power of Attorney/Administration Order document (if applicable) - this must be registered with the Land titles office (excluding Victoria).
- Current copy of confirmation of body corporate fees for the security property (if applicable).
- If you are refinancing, completed discharge authority form from the outgoing lender.

*If you are unable to provide any document that is required, please provide further details using the additional notes page.*

## 19. Signatures

By submitting this application, you acknowledge that the Applicants are applying for a loan with Heartland. If this application is accepted, each Applicant will need to review, and sign, a loan contract and mortgage document before the loan will be made available.

*If you are submitting this application under a Power of Attorney or Administration Order, by submitting this application, you confirm that you are duly authorised to submit this application and bind the relevant Applicant(s) and that you have not received any notice of revocation of the Power of Attorney or Administration Order to date.*

**Please save a copy of this application for your records.**

Please email the completed application, together with copies of all supporting documentation, to Heartland Reverse Mortgages.

Email: [applications@heartlandfinance.com.au](mailto:applications@heartlandfinance.com.au)

## 20. Additional notes

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## 21. Introducer details

Company \_\_\_\_\_ Heartland code \_\_\_\_\_

Name \_\_\_\_\_ Email \_\_\_\_\_

Telephone \_\_\_\_\_

If this loan has been completed by a credit assistance provider (such as a mortgage broker) Heartland's loan disclosure must also be completed in addition to this application.

# Credit guide

Heartland Finance is a trading name for the following licencees (who are related entities)

Australian Seniors Finance Pty Ltd – Australian Credit Licence Number 386760 (ACN 108 875 636)

ASF Custodians Pty Ltd – Australian Credit Licence Number 386781 (ACN 106 822 780)

- Under these licences we are authorised to engage in credit activities as a credit provider under the National Credit Code.
- Our conduct obligations under these licences include engaging in credit activities efficiently, honestly and fairly and we must not enter into a contract if it is assessed as unsuitable for the customer.
- ASF Custodians Pty Ltd will be your credit provider.
- Australian Seniors Finance Pty Ltd is authorised to perform the obligations and exercise the rights of ASF Custodians Pty Ltd, including managing any application made to, or loan provided on, their behalf.

## Loan assessment

You can request a copy of your loan assessment if you enter into a contract with us. We will not charge you a fee for providing the assessment. If you ask us we will give you a copy of the assessment before entering into the credit contract or increasing your credit limit. You may also request a copy of the assessment within seven years of the date the contract is made or your credit limit is increased.

If your request is made within two years, this will be provided to you within seven business days of request. Otherwise, we will provide you with the assessment within 21 business days.

## Complaints

You can access a copy of our internal dispute resolution procedure by contacting our customer care team on 1300 889 338 or visit our website [www.heartlandfinance.com.au](http://www.heartlandfinance.com.au)

We are members of the Australian Financial Complaints Authority and they can be contacted as follows:

### Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Telephone: 1800 931 678 (free call)

[info@afca.org.au](mailto:info@afca.org.au) | [www.afca.org.au](http://www.afca.org.au)

## Our contact details

### Heartland Finance

PO Box 18134, Collins Street East, VIC 8003

Level 7, 63 Exhibition Street, Melbourne, VIC 3000

Telephone: 1300 889 338

[enquiries@heartlandfinance.com.au](mailto:enquiries@heartlandfinance.com.au) | [www.heartlandfinance.com.au](http://www.heartlandfinance.com.au)

*Please feel free to contact us at any time if you have any questions.*

**HEARTLAND**  
FINANCE



Please send the completed application, together with copies of all documentation plus the credit card details to Heartland – Reply Paid 18134 Collins Street East VIC 8003.

Applications can also be emailed to [applications@heartlandfinance.com.au](mailto:applications@heartlandfinance.com.au)

#### Get in touch

Call us 1300 889 338

[applications@heartlandfinance.com.au](mailto:applications@heartlandfinance.com.au)

#### Heartland Reverse Mortgages

Level 7, 63 Exhibition Street

Melbourne, VIC 3000

For more about Reverse Mortgages and Heartland, including articles, videos and news please visit our website [www.heartlandfinance.com.au](http://www.heartlandfinance.com.au)

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Australian Credit Licence Numbers:

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