

Savings Accounts

When you invest in
Heartland Bank you invest
in New Zealand

HEARTLAND
— BANK —

1875

Heartland Bank has a proud history that stretches back to 1875

We are 100% New Zealand owned and operated and have helped generations of Kiwis achieve positive financial outcomes for their families, businesses and communities.

We focus on providing best or only products to customers in New Zealand, and technology to make things faster and simpler. When you invest in Heartland, you support the businesses, families and people that make up the backbone of our country.

Heartland Bank at a glance

We are constantly evolving and committed to doing what's right for our customers.

- We have been helping New Zealanders with their finances since 1875.
- Our parent company, Heartland Group Holdings Limited, is listed on the NZX and ASX (ticker code: HGH), and has more than 12,000 shareholders.
- Heartland Bank has more than 40,000 depositors and over \$4 billion in assets.
- We have been awarded Canstar Savings Bank of the Year four years in a row, and received Canstar's 5-Star Rating for Outstanding Value for our Direct Call Account six years in a row.
- We focus on providing best or only products through digital platforms, including for savings and deposits, home loans, reverse mortgages, business, rural and motor lending.



Heartland in the community

Backing our community is very much at the heart of who we are.

We aim to do what's right for our communities, local businesses and families by making a positive difference through providing support and opportunities to those in need.

The Heartland Trust is a registered charitable organisation which is independent from, but closely supported by, Heartland Bank. The Heartland Trust proudly supports numerous clubs, charities and events across New Zealand.

To read more about some of our sponsorships, please visit heartland.co.nz/about-us/sponsorship.

*This information is accurate as of 13/07/2021

Savings to suit you

No matter your savings goals, you could achieve it with Heartland Bank.

Direct Call Account

Enjoy the market-leading rate for a 'no strings attached' savings account.

- Attractive returns with interest compounded monthly.
- No fees, no minimum deposit.
- Unlimited withdrawals.
- Maximum deposit is \$5 million.

heartland.co.nz/savings-and-deposits/direct-call-account

Business Call Account

Heartland Bank's Business Call Account is a savings account that's exclusive to business owners.

- Attractive returns with interest calculated daily and compounded monthly.
- Complements transactional bank account.
- Unlimited withdrawals to one nominated account.

heartland.co.nz/savings-and-deposits/business-call-account

Notice Saver

Heartland Bank's Notice Saver can help you reach your savings goals.

- Attractive returns with interest compounded monthly.
- No fees, no minimum deposit.
- 32 days' notice to withdraw funds.

heartland.co.nz/savings-and-deposits/notice-saver

YouChoose

Save when you can, spend when you want with YouChoose, a savings account with an optional overdraft.

- Earn interest on every dollar when your account is in credit.
- No ongoing fees.
- Unlimited withdrawals and transactions.
- Pay for online purchases with Online EFTPOS.
- Use your Heartland EFTPOS card to access your money wherever you go.

Terms, lending criteria and conditions apply.

heartland.co.nz/youchoose



Term deposits

Make your hard-earned savings work harder with a Term Deposit.

Heartland Bank's competitive interest rates enable you to benefit from a fixed rate, fixed term investment.

Our flexible interest options allow you to have interest compounded, to grow your investment over time, or paid monthly* or every three months, to complement your income.

- Attractive interest rates.
- Choose to invest from 30 days to 5 years.
- No fees.
- Minimum deposit is \$1,000.
- No maximum deposit.

heartland.co.nz/savings-and-deposits/term-deposits

*Monthly interest is available for terms over 12 months and investments over \$50,000.

PIE funds

PIE funds are a great option if you pay 30-39% resident withholding tax (RWT).

Term PIE

A Term PIE is a great option if you're looking for a longer-term investment.

- Lock in a competitive interest rate for terms between 6 to 60 months.
- Returns are either direct credited or compounded quarterly.
- Minimum deposit required is \$1,000.
- No maximum deposit.

Cash PIE

A Cash PIE offers the same level of flexibility as our Direct Call Account, where you have the ability to withdraw your money whenever you want.

- Grow your money with a competitive interest rate.
- No fees.
- Unlimited withdrawals to one nominated account.
- Returns earned daily and compounded monthly.
- Interest can be paid to any New Zealand bank account of your choice.
- Minimum deposit of \$1,000.
- Maximum deposit of \$5 million.

heartland.co.nz/savings-and-deposits/PIE-fund

Heartland Mobile App

You should be able to bank wherever and whenever you want. Our app can help—don't wait in the queue, apply for new loans or open accounts in minutes.

Personalise your account

- Receive personalised notifications.
- Choose your text size, colour theme and account names to suit you.
- Log in with PIN, fingerprint, Touch or Face ID.

Functional banking

- Open and set up an account.
- Make purchases with online EFTPOS (for YouChoose accounts).
- Apply for loans and revolving credit.
- Download statements.*
- Choose what to do when your Term Deposit matures.

Other features

- Automatic account lock when your password is entered incorrectly too many times.
- Get in touch with us securely through the app.
- Reset your password and set up security questions.

heartland.co.nz/mobile-app

*If you have dual authorisation or multiple customers linked to your account, you may not be able to access this feature.

Heartland Digital

If you'd prefer to bank from your computer, you can access the same features as our Heartland Mobile App through Heartland Digital.

heartland.co.nz/heartland-digital

Say goodbye to banking being a chore

Download the Heartland Mobile App for free from the App Store or Google Play.

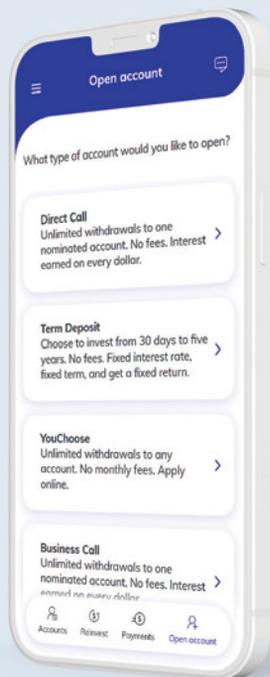


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Join us

- Apply online at heartland.co.nz/savings-and-deposits or via the **Heartland Mobile App**.
- Through our online application process, you can set up accounts for some of our saving products right from your mobile phone.
- Call us on 0800 85 20 20.
- If you prefer to set up an account in person, visit one of our four offices: Auckland, Tauranga, Christchurch and Ashburton.

For office details, please see the frequently asked questions towards the back of this brochure.



Online EFTPOS

YouChoose customers can pay for things they love with Online EFTPOS.

Online EFTPOS gives you the power to pay for things online from participating stores without the need for a debit or credit card.

It's safe, fast and secure. All you need to do is confirm the purchase from your Heartland Mobile App.

No transaction or opt-in fees. If you've got the funds, the transaction takes place in real time from your YouChoose account.

Find out more at heartland.co.nz/onlineeftpos



Step 1

Select Online EFTPOS as your payment method at the checkout.



Step 2

Enter your mobile number.



Step 3

A notification arrives in your mobile banking app—you approve the payment. That's it.

Frequently asked questions

What are Heartland's contact centre operating hours?

Our dedicated customer care team can take your calls on 0800 85 20 20 and answer your emails sent to invest@heartland.co.nz between 8am and 5.30pm, Monday to Friday.

Another option is to send us a secure message via the Heartland Mobile App or Heartland Digital.

Does Heartland have offices?

Yes. We have four. You're welcome to book an appointment to come and see us. See our open hours below.

- Tauranga is open Monday to Friday, 9am to 3pm.
- Riccarton, Christchurch is open Monday to Friday, 9am to 4.30pm.
- Ashburton is open Monday to Friday, 9am to 4.30pm.
- Newmarket, Auckland is open Monday to Friday, 8:30am to 5pm.

How often are banking transactions processed?

We currently process all transfers and deposits at approximately 7pm each business day. If you transact on a business day before 7pm, your transaction will go through overnight. If you are transferring funds after 7pm, it will go through the following business day.

How can I deposit into my Heartland account?

– Online

You can deposit money into your account online by transferring funds directly from your existing bank account. Please contact us if you'd like to make a transfer into your term deposit.

– Cash

You can make deposits via a Westpac Branch with your account number.

How can I make withdrawals from my Heartland account?

- Go to the Heartland Mobile App (to make withdrawals or provide Term Deposit maturity instructions).
- Use Heartland Digital.
- Call us on 0800 85 20 20.
- Visit one of our offices.
- Withdraw money from an ATM using your Heartland EFTPOS card.

heartland.co.nz

Postal address:

PO Box 9919,
Newmarket,
Auckland 1149

Get in touch on

0800 85 20 20



Or join us via the Heartland Mobile App.

Download from your app store.

Heartland Bank Limited's lending criteria, fees, terms and conditions apply. Heartland's current Disclosure Statement, product fact sheets and Service General Terms and Conditions are available at heartland.co.nz

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