

Internet Banking Business Call Account



**Keeping things simple.
That's what we do.**

HEARTLAND
— BANK —

Heartland Internet Banking

Heartland's Internet Banking service is a fast and convenient way to keep up-to-date with, and manage your account – all from the comfort of your own home or office.

This guide contains important information about Heartland Internet Banking, and steps you through some of the key functions and services you can perform.

Your security is very important to us

Ensuring your money is safe is very important to us at Heartland. We have put in place a range of security features to help keep your Internet Banking secure.

Making sure we know it's you using your Internet Banking

As well as your unique Heartland Bank customer number and password, our Internet Banking system gets you to create a series of 'Keep Safe' questions and answers, and then provide the answer to one of them each time you log in.

This helps protect you against online fraudsters stealing your Internet Banking details.

Protecting your information

All information that is sent between your computer and our Internet Banking site is encrypted (or scrambled) so that it can't be intercepted and only our system can read it.

You will automatically be logged out of our Internet Banking system if you don't use it for 10 minutes. This means that if you forget to log out, someone is less likely to be able to access your information.



Key tips for safe online banking

Here are a few things you can do to help keep yourself safe while using Heartland Internet Banking.

- **Always enter www.heartland.co.nz into your browser when you want to access Internet Banking.** Online fraudsters are becoming quite sophisticated in their attempts to access your personal information, and will often send an email with what looks like a link to a legitimate Internet Banking login page, or that asks you to provide or confirm personal information. This is commonly known as ‘phishing’.
- **Don’t respond to requests for your personal information.** Heartland will never ask you for your Internet Banking password or Keep Safe questions and answers. If you receive a phone call, email, or other request for your password, please contact us immediately.
- **Ensure your computer has anti-virus and anti-spyware software installed,** and that this software is kept up-to-date at all times.
- **Never share your password or your Keep Safe questions and answers with anyone.** If you think someone else may know your password or the answers to your Keep Safe questions, please let us know immediately.
- **Periodically change your password.**
- **Always use the ‘Log Off’ command to sign out of Internet Banking when you have finished using it.** This is especially important if you have logged in at work or in a public place like an internet café.

Quick guide to Internet Banking

How to access Heartland Internet Banking

- 1 Visit our website, www.heartland.co.nz
- 2 Click on the 'Internet Banking' button at the top right of the home page. This will take you to the Heartland Internet Banking welcome page.
- 3 Click on the 'Internet Banking Login' button.
- 4 Type in your Heartland Bank customer number.
- 5 Type in your password and click 'Sign In'
- 6 Follow the on-screen prompts to answer your personal Keep Safe question (see 'Keep Safe questions' below).

If you have any trouble signing in please call us on one of the numbers on the reverse of this guide, or email us at info@heartland.co.nz.

Keep Safe questions

Keep Safe is a question and answer-based tool that provides an extra level of security above that provided by your Internet Banking password.

When you sign in for the first time

When you first sign in to Internet Banking, you'll be asked to create three Keep Safe questions and answers. You can either choose from a series of preset questions and provide your own answers, or you can make up questions of your own. Your answer must contain at least five letters and/or numbers.

It's a good idea to choose questions that you can easily remember the answer to.

When you visit Internet Banking

Each time you sign in to Heartland Internet Banking you will be asked to provide the answer to one of your Keep Safe questions. For instructions on how to enter an answer to a Keep Safe question, please see below.

How to complete a Keep Safe answer

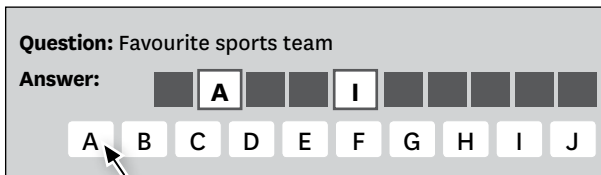
Your Keep Safe answer is shown as a series of empty boxes, two of which will be highlighted. You simply need to fill in the two highlighted boxes with the correct characters.

For example, if your Keep Safe question is 'Favourite sports team' and the answer is 'WARRIORS', in the example below the characters you'd need to fill in are 'A' and then 'I'.

Question: Favourite sports team

Answer:

A B C D E F G H I J



Rather than typing the characters in from your keyboard, you need to use your mouse to click on the character you want to insert in the highlighted boxes, using the letters or numbers on the screen. Once you've entered both characters, click 'OK'.

Need help?

If you're having problems answering your Keep Safe questions, please contact us.

Internet Banking service

Here's an overview of what you can do online with your Business Call Account:

Accounts

View your accounts and their current balances.

Statements

- View your transaction history.
- Generate statements for selected accounts and periods.
- Download statements in multiple file types.
- Print statements.

Payments and Transfers

- **Bill Pay**
Make bill payments to a nominated payee. All payees must be preloaded by the Heartland Invest Direct team.
- **Pending Payments**
View pending bill payments on your account. This will appear if dual authorisation is required; if more than one person is required to sign on an account. This usually applies for a trust, company or partnership account.
- **Approval Requests**
View, and approve or decline transactions that require dual authorisation from joint account holders.

FAQ's and Links

View a list of Frequently Asked Questions and useful links.

Messages

Send us a message with your enquiry and we will respond within 24 hours.

Change Password

Change your account password online. We recommend you change your password regularly, and for security reasons, never disclose your password to anyone.

Keep Safe Questions

Change existing, or add new, Keep Safe questions and answers.

Log Off

It's important that you 'Log Off' when you have completed your Heartland Internet Banking session. This ensures your current session is closed, and others cannot access your account.



Contact Us

If you have any questions please contact us.

Invest Direct

0800 85 20 20

Business and Rural customers

0508 432 785

(or contact your Relationship Manager)

For more information email info@heartland.co.nz or visit us online at www.heartland.co.nz.

BUSINESS | RURAL | FAMILIES

INVESTMENTS – LENDING – WORKING CAPITAL – LIVESTOCK AND SEASONAL FINANCE
HOME AND VEHICLE LOANS – DAY TO DAY ACCOUNTS – INSURANCE