

Savings and deposits

HEARTLAND
— BANK —

When you invest in Heartland Bank you invest in New Zealand.

Heartland Bank has a proud history that stretches back to 1875. We are 100% New Zealand operated and managed 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're constantly evolving and committed to doing what's right for our customers.

- We've been in business since 1875.
- Our parent company, Heartland Group Holdings, is listed on the NZX and has more than 12,000 shareholders.
- Heartland Bank has more than 50,000 depositors and over \$4 billion in assets.
- We were awarded Canstar Savings Bank of the Year in 2018 and 2019, and received Canstar's 5-Star Rating for Outstanding Value for our Direct Call Account four years in a row.
- We focus on providing best or only banking products in savings and deposits, reverse mortgages and business, rural and motor lending.

* This information is accurate as of 23/01/2020.

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.

Who we support

The Heartland Trust proudly supports numerous clubs, charities and events across New Zealand.

To read more about who we support please visit www.heartland.co.nz/about-us/sponsorship.



Savings accounts

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

Direct Call Account

Enjoy the simplicity of Heartland Bank's award winning Direct Call Account.

- Attractive returns with interest compounded monthly.
- No fees.
- Unlimited withdrawals to one nominated account.
- No minimum deposit.
- Maximum deposit is \$5 million.

www.heartland.co.nz/directcall

Business Call Account

Heartland Bank's Business Call Account is a savings account that's exclusive to business owners. Our Business Call Account is designed for your business savings. It lets you enjoy a great rate and gives you instant access to your money should you need it.

- Attractive returns with interest calculated daily and compounded monthly.
- No fees.
- Unlimited withdrawals to one nominated account.
- No minimum deposit.
- Maximum deposit is \$5 million.

www.heartland.co.nz/businesscall

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.
- Optional overdraft to cover the unexpected.
- Unlimited withdrawals and transactions.
- Maximum credit balance cannot exceed \$100,000.
- 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.

www.heartland.co.nz/youchoose



PIE funds

PIE funds are a great option if you pay 30–33% resident withholding tax (RWT).

Term PIE

A Term PIE is a great option if you're looking for a longer term investment between 6 to 60 months.

- Lock in a competitive interest rate for your investment between 6 to 60 months.
- Returns are either direct credited or compounded quarterly.
- Minimum deposit required is \$1000.
- Maximum deposit is \$5 million.

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 \$1000.
- Maximum deposit of \$5 million.

www.heartland.co.nz/piefunds

Term deposits

Got something long-term in mind you want to save for? Do you simply want to watch your money grow or complement your income with interest payments? A term deposit with Heartland Bank may be what you're looking for.

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 \$1000.
- Maximum deposit is \$5 million.

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

www.heartland.co.nz/termdeposits

Three ways to become a Heartland Bank customer

1. Call us on **0800 85 20 20**.
2. Apply online at www.heartland.co.nz/savings-and-deposits.
3. Visit one of our four offices: Auckland, Tauranga, Christchurch and Ashburton.

Please see our Frequently Asked Questions section towards the back of this brochure for office details.

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 www.heartland.co.nz/onlineeftpos.

Heartland Mobile App

Keep track of your savings and manage your money with our Heartland Mobile App. Our mobile app gives you the power to:

- manage and open savings accounts and reinvest term deposits on the go
- view your balance and transaction history
- set-up and manage payees for your YouChoose account from the palm of your hand
- send and receive secure messages directly to our team.

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

www.heartland.co.nz/mobile-app

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**Welcome to
Heartland Bank.
We put our heart
into finding ways
to make a real
difference for
our customers.**

At Heartland, we're committed to thinking about each individual customer and what matters most to them.

We're right there when you need us, in person, through one of our partners, online or on the other end of the phone.

Since we're all about making things as easy as possible for our customers, our customer care team came up with a few things you should know. Turn the page to find out what our customer care team has to say.

Frequently Asked Questions

What are Heartland Bank'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 Heartland Internet Banking or the Heartland Mobile App.

Does Heartland Bank have offices?

Yes. We have four. You're welcome to book an appointment or come and see us.

- 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, 9am to 5pm.

How often are banking transactions processed?

We currently process all transfers and deposits once a day 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 or depositing funds after 7pm it will go through the following business day.

How can I deposit or withdraw from my Heartland Bank account?

Deposits

There are a number of ways you can deposit money from your Heartland Bank account.

– Online

You can deposit money into your Heartland Bank account online by transferring funds directly from your existing bank account.

Please contact us if you'd like to make a transfer from your term deposit.

– Cash

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

– Cheque

You can mail cheques to:

Heartland Bank, PO Box 9919,
Newmarket, Auckland 1149

Withdrawals

How can I make withdrawals from my account with Heartland Bank?

- Use Heartland Internet Banking.
- Go to the Heartland Mobile App.
- Phone us on 0800 85 20 20.
- Go into one of our offices to transfer funds to be withdrawn at another bank.
- Complete the Heartland Term Deposit Maturity Form.
- Withdraw money from an ATM using your Heartland EFTPOS card.

To learn more about us and set yourself up with one or many of our banking options please visit and apply on our website www.heartland.co.nz

Any questions?

CALL US ON

0800 85 20 20

invest@heartland.co.nz

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