Helping you bank online

We're proud to provide you with an easy digital banking service, through Heartland Mobile App, so you can take care of your accounts on the go.

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13	l want to generate a settlement quote for my vehicle loan			

All accounts, balances, and interest rates featured on this guide are examples only and are not to be taken as current market rates.







Go to '**My settings**' and select 'Change password'.

Type in your current password and your new password then click '**Update**' to save your new password.

To keep your accounts secure, your password must contain a minimum of 10 characters and meet at least three of the following criteria:

- Contains an uppercase letter
- Contains a lowercase letter
- Contains a number
- Contains a symbol

2

I forgot my login details

Click '**Forgot user ID or password**' on the login screen.

Next, select the option you need assistance with and provide the required information to help us to verify your identity.

Note: you will need your user ID in order to reset your password. If you have forgotten both, please select '**Forgot my user ID**' and complete the process before selecting '**Forgot my password**'.





< Account sur	nmary 🔍
Direct Call \$34,493.89 \$34,493.89 available	
John Smith 03-1903-1234567-123	🖞 Share
Hide account details	^
Interest rate	%p.a
Nominated account	John Smith 03-1903-1234567-123
More options	:
Thu 11 July 2024	
Nathan Jenkins	+ \$10.37 >
Internal transfer	- \$100.00 >
Wed 10 Jul 2024	
Takeaways	- \$87.67 >
Parking	- \$12.94 >
Mon 8 Jul 2024	
Dad	+ \$150.00 >
Cafe	-\$4.60 >
Thu 4 Jul 2024	
= e	B A

The '**Accounts**' page displays all your Heartland accounts, balances and how much is owing on your loan(s).

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You can see a summary of all your savings and your borrowing by selecting the '+' at the bottom of the accounts homepage.

By clicking on a savings or deposit account, you can view a more detailed summary.



To see more details, click '**Show** account details' where you will see the interest rate and nominated account details specific to that account.

For some account types, there may be important, account specific actions that appear as a button near the top of the account page.

For example, when you have a Term Deposit maturing in the next 10 days. Select that account and click the '**Change maturity instructions**' button.



< Account summa	iry Q
90 Day Notice Saver \$ 34,493.89 \$34,493.89 available	
John Smith 03-1903-1234567-123	ப் Share
Give notice for paymer	nt or transfer
Show account details	\sim
More options	:
Mon 1 Jul 2024	
Loan payment	+\$10.37 >
Interest - Capitalisation	- \$100.37 >
Mon 1 Jul 2024	
Loan payment	+ \$10.37 >
Interest - Capitalisation	-\$12.94 >
Mon 1 Jul 2024	
Loan payment	+ \$10.37 >
Interest - Capitalisation	-\$12.94 >
Mon 1 Jul 2026	
Loan payment	+ \$10.37 >
Accounts Pay & transfer My doc	uments Mysettings







Go to '**Pay & transfer**' on the navigation bar at the bottom of the page and click on '**Make a payment**'. Select the account you want to pay from and a payee you'd like to pay to.

Please note, if you have a Revolving Credit Business, Business Call or Notice Saver account, you can only make payments to your nominated account(s) and if you'd like to make a payment from a Notice Saver account, the payment will only be made after the notice period (32 or 90 days) is up.

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I want to pay a nominated account

Go to '**Pay & transfer**' on the navigation bar at the bottom of the page and click on '**Make a payment**'.

When selecting a Payee, your nominated account will be on top of the list and the icon will be blue.

Please note, Revolving Credit Business, Business Call or Notice Saver accounts can only pay to your nominated account even though you may see other payees listed.



From 32 Day Notice Save 03-1906-1234567-00 To My everyday accour 03-1906-1234567-00 ① When will my payment be made? Confirm payment	\$88.00 One off - Thur	sday, 20 Jun 2024
03-1906-1234567-00 To My everyday accourt 03-1906-1234567-00 ① When will my payment be made? Confirm payment	From	32 Day Notice Save
To My everyday accound 03-1906-1234567-00 (i) When will my payment be made? Confirm payment		03-1906-1234567-000
03-1906-1234567-00	То	My everyday accoun
When will my payment be made? Confirm payment		03-1906-1234567-000
Confirm payment	(i) When wil	l my payment be made? \sim
Confirm payment	_	
		Confirm payment







Go to '**Pay & transfer**' on the navigation bar at the bottom of the page and click on '**Make a payment**' or '**Transfer funds**'.

You can set up automatic recurring payments and transfers by adjusting the 'Frequency' which is set to 'One off' by default.

Accounts	S Pay & transfer	L My documents	😥 My settings	
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imes Make a payment
From
32 Day Notice Saver \$ 25,008.80 03-1903-1234567-005
То
Nominated account Jane Smith 03-0104-1234567-123
Amount
\$ Enter amount
 Frequency
One off ^
One off ^
One off One off Weekly
One off ^ One off Weekly Fortnightly
One off ^ One off Weekly Fortnightly Monthly
One off One off Weekly Fortnightly Monthly 2 monthly
One off ^ One off Weekly Fortnightly Monthly 2 monthly Quarterly

× Transfer	
i Transfer funds between accounts	Heartland
From	
Direct Call \$34,493.89 03-1903-1234567-000	\sim
То	↓ ↑ Switch
32 Day Notice Save \$25,008.80 03-1903-1234567-123	er 🗸 🗸
Frequency	
One off	^
One off	
Weekly	
Fortnightly	
· - · · · · · · · · · · · · · · · · · ·	
Monthly	
Monthly 2 monthly	
Monthly 2 monthly Quarterly	



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Go to '**Pay & transfer**' on the navigation bar at the bottom of the page and click on '**Manage upcoming transactions**'.



You will see a list of all your scheduled payments and transfers which you can click into and and click on '**Cancel transaction**' to stop the payment.

	Isactions
All accounts	\sim
	transfers
Wed 17 Jul 2024	
Pamela Smith 03-1351-1234567-000	\$64.98 >
Wed 10 Jul 2024	
Pamela Smith 03-1351-1234567-000	\$64.98 >
Wed 3 Jul 2024	
Pamela Smith 03-1351-1234567-000	\$64.98 >
Wed 26 Jun 2024	
Pamela Smith 03-1351-1234567-000	\$64.98 >
One-off payments & training	ansfers









Go to '**Pay & transfer**' on the navigation bar at the bottom of the page and click on '**Transfer funds**'.

Select from the eligible accounts you want to transfer funds between.

Accounts Pay & transfer My documents My settings
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You're able to transfer money to your Direct Call, Business Call, Notice Saver, YouChoose, Revolving Credit Home Loan, Revolving Credit Business, Everyday, Everyday Business, Everyday Community, and Current Account Facility accounts.

You can also set up automatic transfers within the app.

X Transfer	
 Transfer funds between Heartland accounts 	
From	
Direct Call \$34,493.89 03-1903-1234567-000	~
¢۲	Switch
Select account to transfer to	~
Amount	
\$ Enter amount	
Frequency	
One off	~
Date	
DD / MM / YYYY	
Reference details (optional)	>
Continue	
Cancel	

< Confirm tr	ansfer 🛛)
\$23.00 One off - Thursday, 2	0 Jun 2024	
From	YouChoose 03-1906-1234567-000	e D
Particulars Code Reference	ABC 12: DE	C 3 F
То	Digital Save 03-1906-1234567-000	r
Particulars Code Reference	ABC 12: DEI	C 3 F
i When will my tra	ansfer be made? 🛛 🗸	
Confin	m transfer	





Go to '**Pay & transfer**' on the navigation bar at the bottom of the page and select '**Manage payees**'. Scroll down and click '**Add new payee**' to create a new payee or select an existing payee to edit or remove.

This feature is available for Direct Call, YouChoose, Revolving Credit Home Loan, Everyday, Everyday Business, Saver, and Current Account Facility customers.



< Manage payees	
Pamela Smith	>
03-1351-1234567-000	
Kirstie North	>
03-1351-1234567-066	
Jimmy Jones	>
03-1351-1234567-001	
Add new payee	
Accounts Pay & transfer My documents	Mysettings

🗙 Edit payee
Jimmy Jones
12 - 1903 - 1234567 - 002
Their statement details Particulars
John Smith
Code
1234
Reference
Lawn mowing
Use these details for your statement?
Continue
Cancel
Delete payee

×	Add payee
Ente	er the payee's name
Ра	yee name
Ba	ank - Branch - Account - Suffix
The Part	ir statement details iculars
En	ter particulars (optional)
Cod	e
En	ter code (optional)
Refe	erence
En	ter reference (optional)
~	Use these details for your statement?
	Continue
	Cancel
	Delete payee







The 'Accounts' page displays all your Heartland accounts, balances and how much is owing on your loan(s).

You can see a summary of all your savings and your borrowing by selecting the '+' at the bottom of the accounts homepage.

By clicking on a loan account, you can view a more detailed summary. To see more details, click the down arrow to 'Show loan details' where you will see the interest rate, total term, remaining term, current repayment amount, repayment frequency, and next repayment date.

I've missed a loan repayment

If you have missed a loan repayment, an alert will appear under your loan account.

When you click into the overdue loan account you can view the amount and days overdue as well as instructions and flexible options on how to catch back up.

< Account summary	Amount overdue: Days overdue: \$250.00 1
Vehicle Loan -\$6,479.08 John Smith 03-1903-1234567-123 the Share	() If the overdue amount has not been received within 4 days, overdue interest will begin being charged. You have the following payment options available to you:
Amount overdue: Days overdue: \$250.00 1	1. Initiate a payment via direct debit for the overdue amount. The payment will come
If the overdue amount has not been received within 4 days, overdue interest will begin being charged. You have the following payment options available to you:	 O3-1903-1234567-000 and be debited overnight. Pay by direct debit 2. Transfer the overdue amount to your loan
 Initiate a payment via direct debit for the overdue amount. The payment will come from your usual account 03-1903-1234567-000 and be debited overnight. Pay by direct debit 	 account as soon as possible. Account for payment: 03-1903-1234567-123 © Copy 3. Call us on 0800 420 842 to discuss other payment options.
 Transfer the overdue amount to your loan account as soon as possible. 	Manage loan
Account for payment:	Show loan details
Accounts Pay & transfer My documents My settings	Accounts Pays transfer My documents My setting



< Account summary	
Vehicle Loan -\$2,580.04	
John Smith 03-1903-1234567-123	
Show loan details	
More options	
A Next payment on 27 March	2025
Thu 13 Mar 2025 Loan interest Accrual Loan Repayment: DD Dell	- \$5.12 > + \$114.63 >
Thu 6 Mar 2025 Loan interest Accrual	- \$5.12 >
More options	×
Change repayment schedule	>
Request settlement quote	>
Generate a statement	>
View documents	>
Edit account nickname	>
Export transactions	>

< Repayment deta	ails
Vehicle Loan 03-1903-1234567-123	
Direct debit account number 12-3456-7891011-121 ① To change your direct debit accounced to send us a secure message	er int number you will ge.
Current payment schedule	
Repayment amount	\$114.79
Repayment frequency	Weekly
Last repayment date	13 Mar 2025
Next repayment date	27 Mar 2025
Note: changing your det a change to your interes loan repayment amounts	tails may result in t and your total s.
Edit repayment sc	hedule

Choose the loan account you wish to update and go to the account summary page. click on '**More options**' and select '**Change repayment schedule**'

Review your current payment schedule, if you are ready to edit this schedule, click the '**Edit repayment schedule**' button.

Choose your preferred new repayment date and frequency.

Review the changes for your new repayment schedule and press the '**Confirm**' button.

Important information:

Your existing loan terms will be adjusted based on the new repayment schedule.

If you have a direct debit set up, a new direct debit will be automatically created to match your updated schedule. The old direct debit will be cancelled once the change is applied.

If you make payments via direct credit, you will need to update your payment instructions with your bank to reflect the new schedule.



< Confirm repayme	new ent schedu	le
Vehicle L 03-1903-123	.oan 4567-123	
Direct debit acco 12-3456-7891011- To change your dir need to send us a Your new repayme	unt number 121 rect debit account secure message ent information	number you will is below,
Please review berg Please note, there amount that is hig ongoing repayment	a may be an initi her or lower that ant amounts.	ne cnange. al repayment an your new Amount
schedule		
Initial repayment	26 Mar 2025	\$219.95
Ongoing repayments	9 Apr 2025	\$219.95
Final repayment	27 Aug 2025	\$219.94
Loan details	Current	New
Repayment amount	\$123.45	\$62.58
Bonovmont	Weekly	Fortpightly



< Account summar	ry 🖂	< Requ
Vehicle Loan -\$6,479.08		Veh 03-19
John Smith 03-1903-1234567-123	슈 Share	What's your
Show account details	\sim	Select reas
More options	:	Date
Mon 15 Jul 2024 Vehicle loan payment Interest - Capitalisation	+ \$10.37 > - \$100.37 >	
Mon 8 Jul 2024 Vehicle loan payment Interest - Capitalisation	-\$87.67 > -\$12.94 >	
Mon 1 Jul 2024 Vehicle Ioan payment Interest - Capitalisation	+ \$150.00 > - \$4.60 >	
More options	×	
Generate a statement	>	
Export transactions	>	
Request settlement quote	>	



Within your vehicle loan account summary, simply click on '**More options**'. Next, select '**Request settlement quote**' and enter your reason for settling early and your desired settlement date.

Once you've clicked on 'Continue', you'll be presented with a screen showing your proposed settlement quote details. If you would like to change the date, simply click 'Back' and re-enter your desired date, or click 'Generate settlement quote' to proceed.

From here, you'll be directed to the '**My documents**' page where you will be able to access the settlement quote letter, which contains instructions on how to settle.





< Account summary	>
Direct Call \$ 34,493.89 \$34,493.89 available	
John Smith 03-1903-1234567-123	G
Hide account details	
Interest rate %p.a.	C
Nominated account John Smith 03-1903-1234567-123	C
More options	
Thu 11 July 2024	
More options X	
Transfer funds	
Make a payment >	
Upcoming transactions >	
Generate a statement	
Edit account nickname	
Export transactions >	
Change document preferences	



Go to the Account summary that you wish to generate and download statement for and click on '**More options**'.

Next, select 'Generate a statement' and enter your desired date range.

Please note: you cannot generate statements for Home Loans on the Mobile App.

Once you've clicked on the 'Generate a statement' button, you'll be directed to 'My documents' page where you can see a list of your previously generated statements.

Simply click the statement to download it.











You can also generate statements from within '**My documents**' located on the navigation bar at the bottom of your screen.

When you're in '**My Documents**', click on '**Generate a statement**' and pick which account you want to generate a statement for.

Accounts Pay & transfer My documents My settings
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Once downloaded, you'll see a pop-up prompting you to go view the generated file now or come back later.







< Account sum	mary	2	
Mon 22 Jul 2024			Mon
Nathan Jenkins	+ \$10.37	>	Nat
Dog food	- \$100.37	>	
Sun 21 Jul 2024			Sun
Takeaways	-\$87.67	>	Tak
Parking	- \$12.94	>	Par
Wed 17 Jul 2024			Wed
Dad	+\$150.00	>	
Café	-\$4.60	>	
Fri 12 Jul 2024			Fri 1
Sushi	-\$16.54	>	
Clothes	- \$1,567.22	>	
Thu 11 Jul 2024			Thu
Refund	+\$40.00	>	Мо
Rent	+ \$300.00	>	Tran
			Make
Load more tr	ansactions		
		_	oper
			Gene
			Edit
			Expo

To send 'Secure messages' to

the page and we will aim to

two business days.

Heartland, click on the envelope

respond to your message within

icon in the top right-hand corner of

< Account summary		
Mon 22 Jul 2024		
Nathan Jenkins	+ \$10.37	
Dog food	- \$100.37	
Sun 21 Jul 2024		
Takeaways	-\$87.67	
Parking	- \$12.94	
Wed 17 Jul 2024		
Dad		
Café	- \$4.60	
Fri 12 Jul 2024		
	-\$16.54	
Clothes	- \$1,567.22	
Thu 11 Jul 2024		
More options		×
Transfer funds		>
Make a payment		>
Upcoming transactions		>
Generate a statement		>
Edit account nickname		>
Export transactions		>
Change document preferences		>

You can view your past transactions by clicking on any of your accounts from the home page. When you click on an account, a list of your most recent transactions will appear. At the bottom of the page, there's a button to 'Load more transactions', which will allow you to see all of your transactions for that account.

To export your transactions, click 'More options' below where you see your account number and choose 'Export transactions'.

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I want to send a secure message to Heartland Bank



B





To view your tax details, go to the 'Main menu' by clicking the three horizontal bars in the top left corner of the page and select 'My details' and find the 'Tax details' tile.

You will be able to view your details here.

18

I have a Term Deposit maturing in 10 days or less

You can set and edit your Term Deposit maturity instructions within 10 days before your maturity date.

You also have the option to top up or open a new Term Deposit using funds from another Heartland Savings & Deposits account.







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⊚ My sett

Open an account	🖂 🧹 Open Digital Saver
at type of account would you like to	open? What type of account would you like?
ligital Saver	> Individual account >
terest on every dollar. No monthly fo	iees. Joint account >
er month.	Business, trust or other entity
0 Day Notice Saver	>
nterest calculated daily and paid mo lo penalties when you give 90 days' lotice of withdrawals	onthly. Copen Digital Saver
	You can make payments of up to \$1 million to a nominated New Zealand bank account you
2 Day Notice Saver	choose
2 Day Notice Saver rovide 32 days' notice to access fun iterest paid monthly. Term deposit r	choose. ids. iate Enter any NZ bank account number as your nominated account
2 Day Notice Saver Provide 32 days' notice to access fun Interest paid monthly. Term deposit ra /ithout the term. // form Deposit	choose. Mds. ate Definition of the second
2 Day Notice Saver Provide 32 days' notice to access fun nterest paid monthly. Term deposit re- vithout the term. Perm Deposit Phonse to invest from 30 days to five	choose. ds. ate
2 Day Notice Saver Provide 32 days' notice to access fun nterest paid monthly. Term deposit re- vithout the term. Perm Deposit Phoose to invest from 30 days to five ears. No fees. Fixed interest rate, fix	choose. ds. ate Definition of the second

Go to the '**Main menu**' by licking the three horizontal pars in the top left corner of the age and select '**Open an** ccount'.

Select the type of Savings & Deposits account you want to pen and follow the instructions o proceed.

I want to apply for a loan

Go to the 'Main menu' by clicking the three horizontal bars in the top left corner of the page and select 'Apply for a loan'.

Select the type of loan you want to apply for and you'll be redirected to an online application form on the Heartland website.







	Profile	
	Personal details	
	View or update your email, phone number or address, or tax details	
	Change password	
	Change your password	
A	Security settings	
∂ 	Security settings	
F	Security settings	
F	Security settings	
	Security settings PIN login Set a 5-digit login PIN Face ID login Set up Face ID login	
	Security settings PIN login Set a 5-digit login PIN Face ID login Set up Face ID login Text size	

The Heartland Mobile App offers a number of different login options including '**PIN login**', '**Face ID login**' or '**Touch ID login**' (depending on your device) and '**Fingerprint login**'.

Go to '**My settings**' on the navigation bar at the bottom of the page and choose your preferred login option. Simply toggle the button 'on', then follow the setup instructions.

If you are using an Android device, PIN login may not be available on some older models and you may be asked to set up a lock screen on your device first.

8 Profile
Personal details
View or update your email, phone number or address, or tax details
Change password
Change your password
🔒 Security settings
Security settings
Set a 5-digit login PIN
Security settings PIN login Set a 5-digit login PIN Fingerprint login
Security settings PIN login Set a 5-digit login PIN Fingerprint login Set up fingerprint login
Security settings PIN login Set a 5-digit login PIN Fingerprint login Set up fingerprint login Text size

I want to update my personal details

Go to '**My settings**' on the navigation bar at the bottom of the page and select '**Personal details**' to edit your address, email address and phone numbers.

HEARTLAND ×	
Log out ∠ Switch user	John Smith User ID: 123456a
😅 Pay & transfer	Address
My documents	Update your address
Q Open an account	Email address
S Apply for a loan	Update your email address
Ø My settings	Mobile number
Secure messaging	Update your mobile number
About the app	Other contact numbers
	Update your home phone and/or work number
	Tax details
	View your tax details







Go to the '**Main menu**' by clicking the three horizontal bars in the top left corner of the page and select '**Open an account**'.

Select the type of Savings & Deposits account you want to open and follow the instructions to proceed.

24

I want to re-order my accounts

↓↑

Go to '**My settings**' and select '**Accounts order**'

Simply click on the double horizontal lines of an account and drag it to the desired place on the list.

	< Accounts order
Display and personalisation	Simply drag and drop to reorder your accounts Changes will be saved automatically
Text size	
Adjust the size of the text to better suit your needs	Vehicle Loan -\$6,479.08
Accounts order	Direct Call \$34,493.89 \$34,493.89 available =
Choose what order your accounts are displayed in	
	Term Deposit =
Choose a light or dark theme	
🔟 User account settings	
Delet account	
Send us a message to let us know you would like to delete your account	
Accounts Pay & transfer My documents My settlings	Accounts Pay& transfer My documents My settings

I want to rename my accounts



< Account summa	ry Q
Direct Call \$ 34,493.89 \$34,493.89 available	
John Smith 03-1903-1234567-123	ि Share
Hide account details	~
Interest rate	%p.a.
Nominated account 03-19	John Smith 03-1234567-123
More options	:
Thu 11 July 2024	
More options	×
Transfer funds	>
Make a payment	>
Upcoming transactions	>
Generate a statement	>
Edit account nickname	>
Edit account nickname	>
Change document preferences	>



With your account screen, you can set a nickname to make it easy to distinguish one Savings & Deposits account from another.

Simply click the '**Account** actions' button from the Main menu and select '**Edit account** nickname'.

