

# Helping you bank online

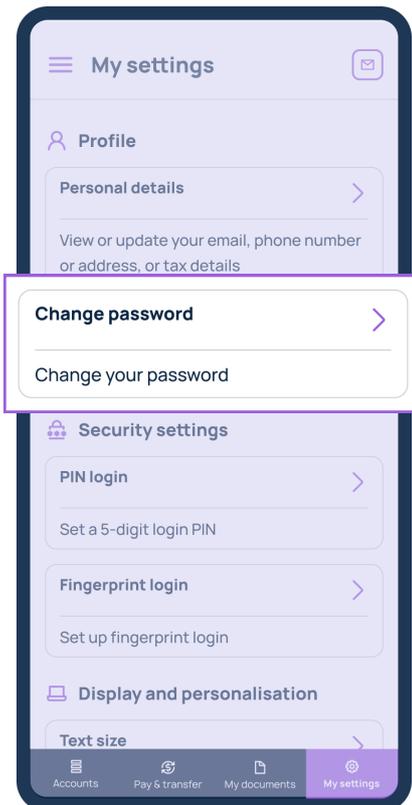
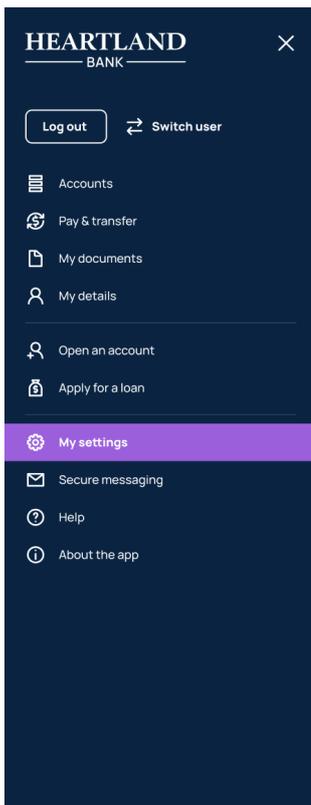
We're proud to provide you with an easy digital banking service, through Heartland Mobile App, so you can take care of your accounts on the go.

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- 2 I forgot my login details 
- 3 I want to check my account details and balances 
- 4 I want to pay someone 
- 5 I want to pay a nominated account 
- 6 I want to set up automatic payments and transfers 
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All accounts, balances, and interest rates featured on this guide are examples only and are not to be taken as current market rates.

# 1

I want to change my password



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

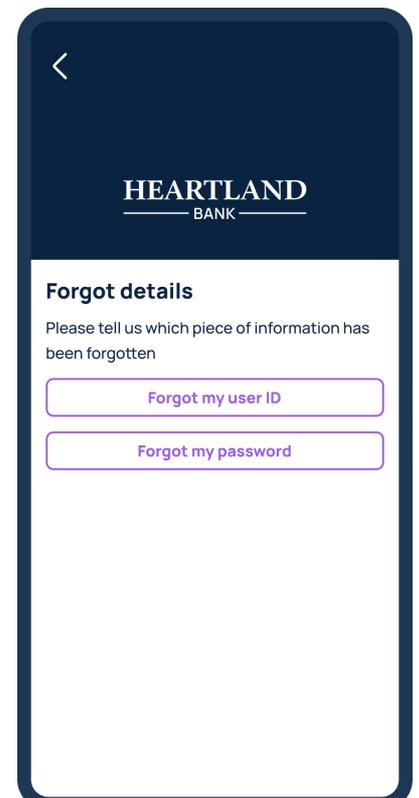
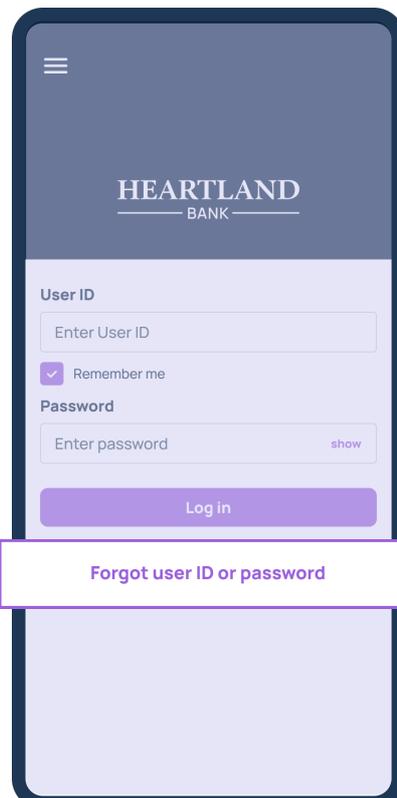
I forgot my login details

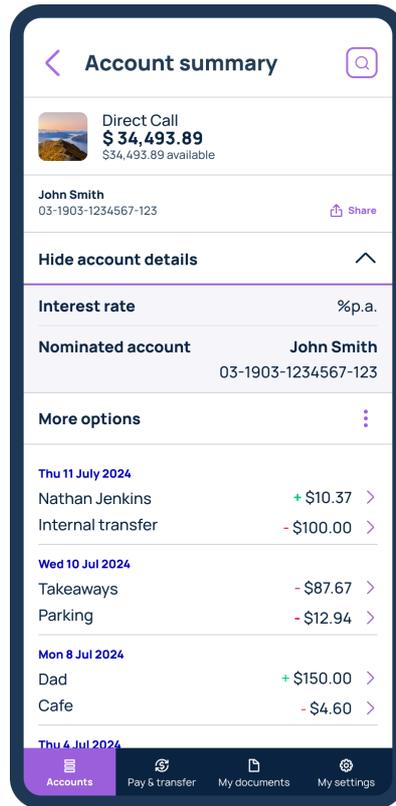
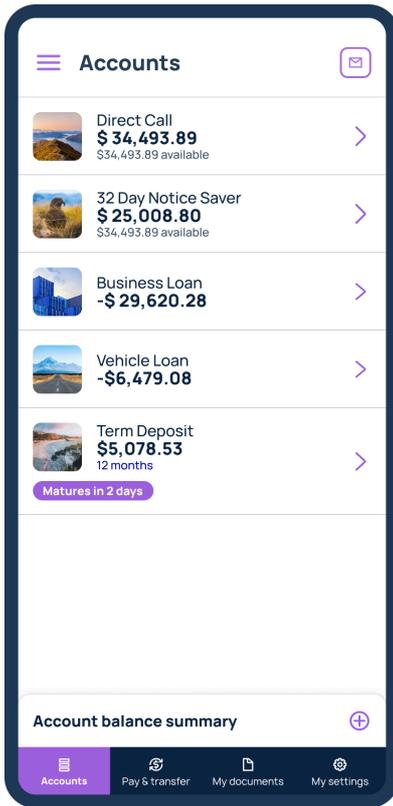


Click '**Forgot user ID or password**' on the login screen.

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**'.





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.

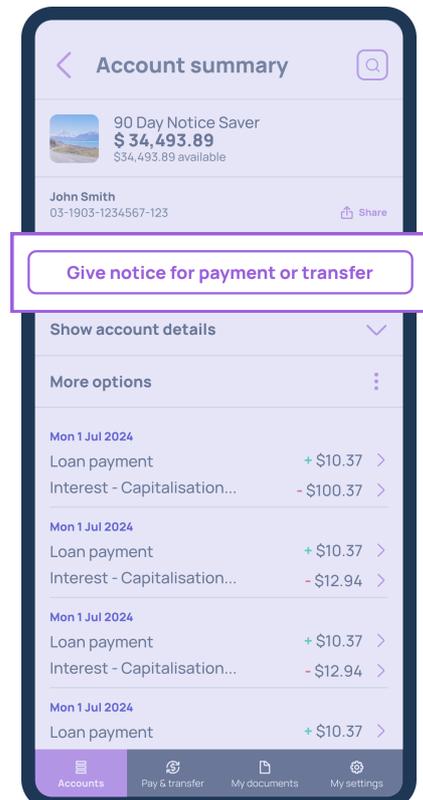
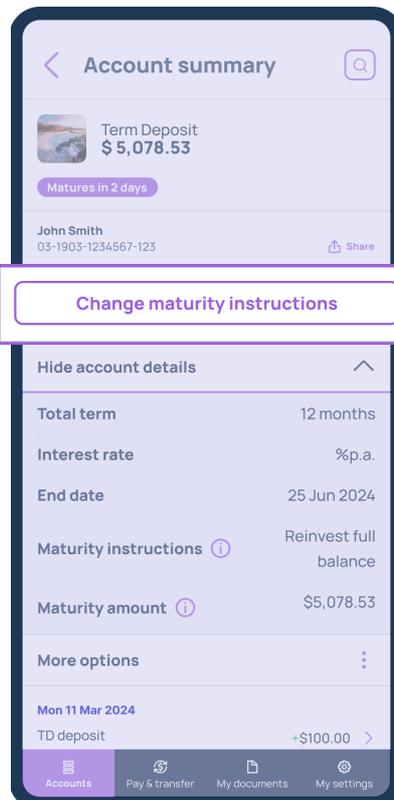
By clicking on a savings or deposit account, you can view a more detailed summary.



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

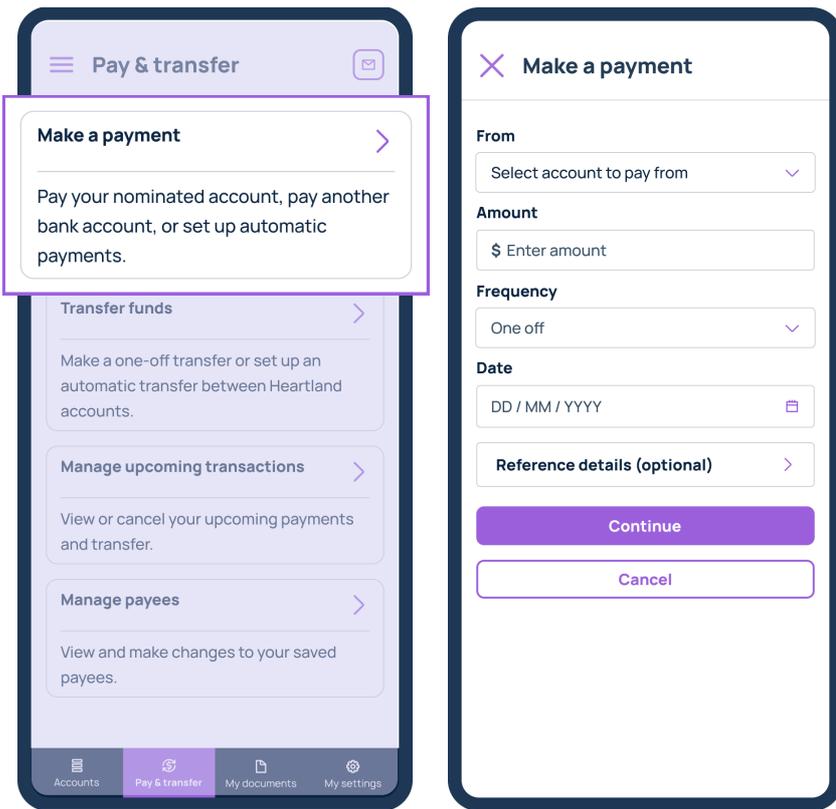
For some account types, there may be important, account specific actions that appear as a button near the top of the account page.

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



# 4

I want to pay someone



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.

# 5

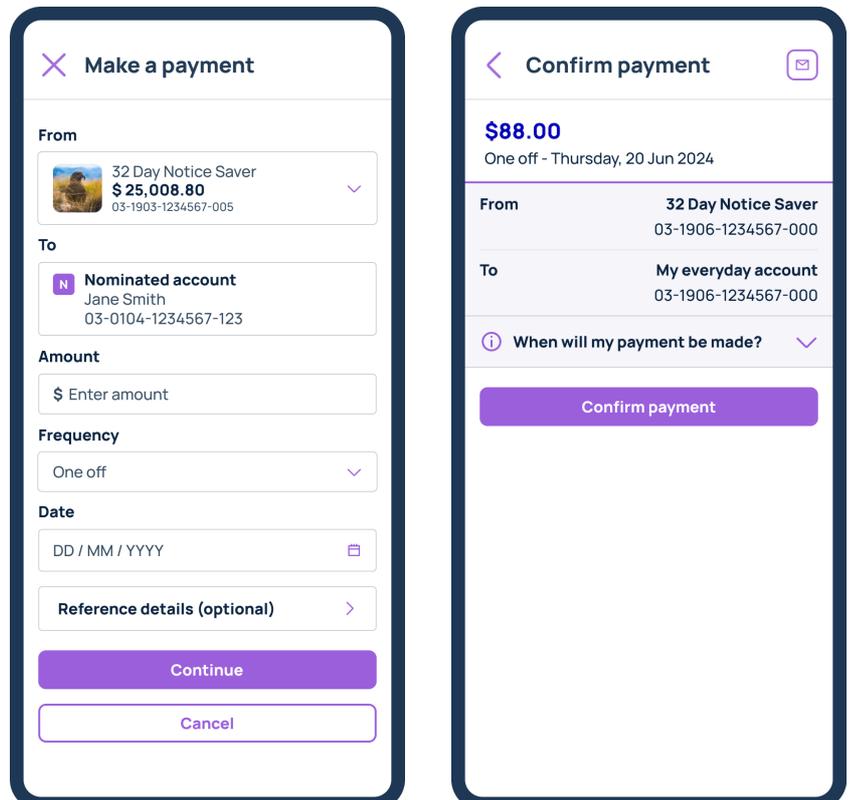
I want to pay a nominated account

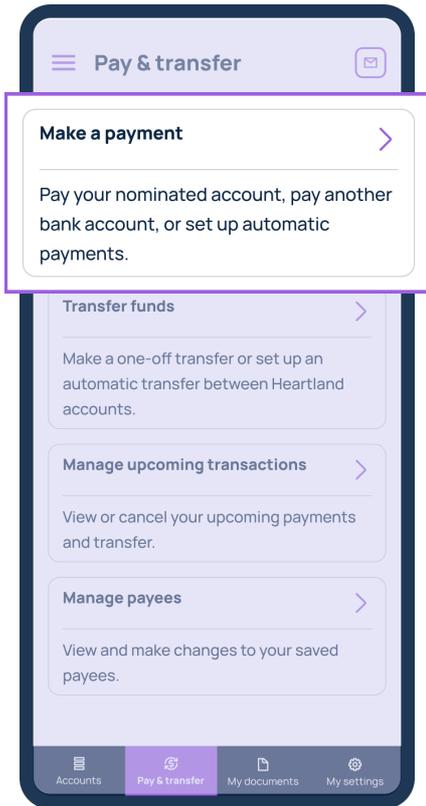
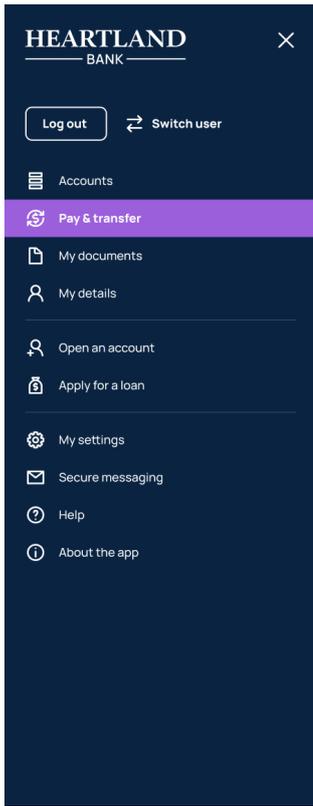


Go to 'Pay & transfer' on the navigation bar at the bottom of the page and click on 'Make a payment'.

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

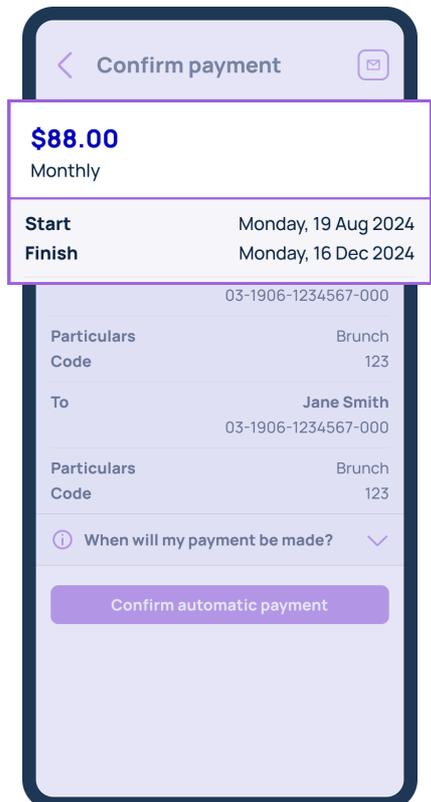
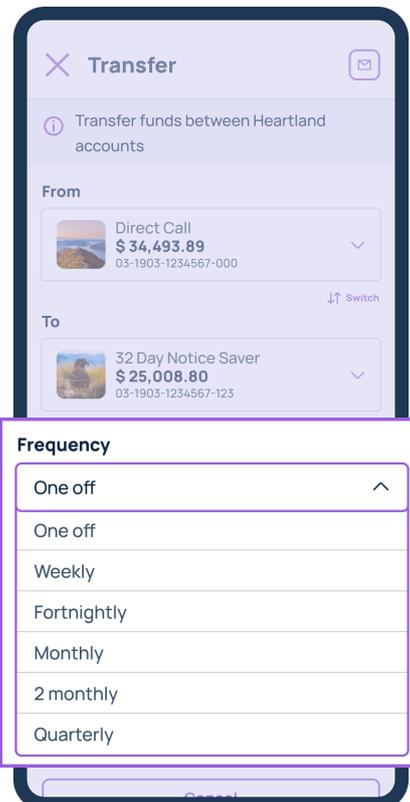
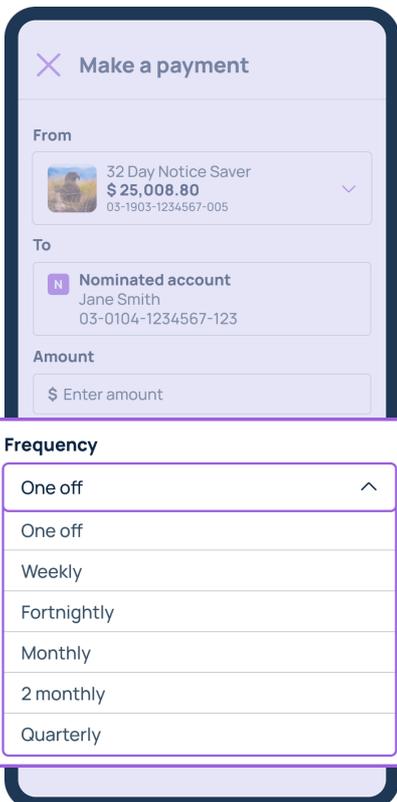
Please note, Revolving Credit Business, Business Call or Notice Saver accounts can only pay to your nominated account even though you may see other payees listed.

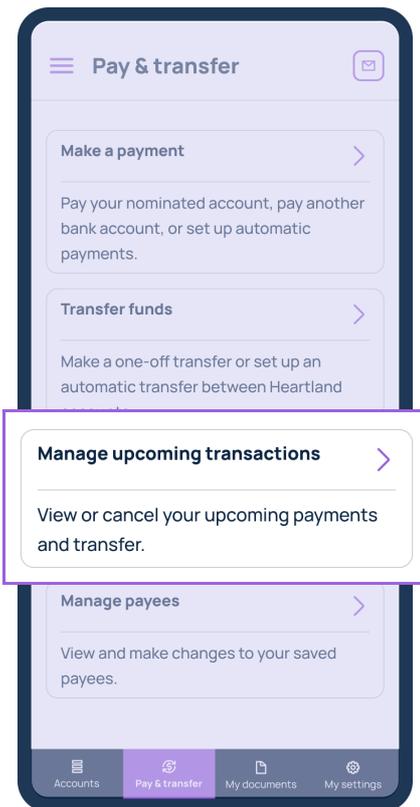
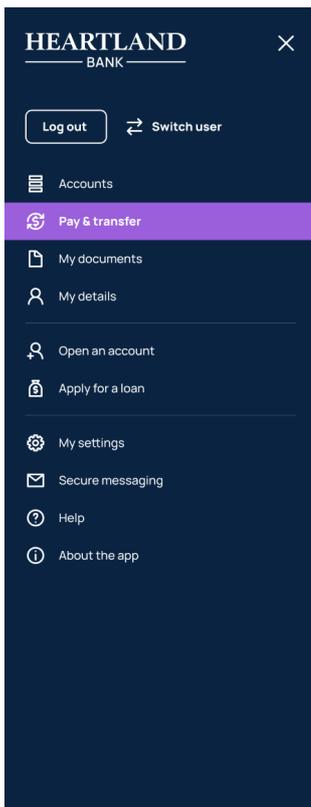




Go to '**Pay & transfer**' on the navigation bar at the bottom of the page and click on '**Make a payment**' or '**Transfer funds**'.

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

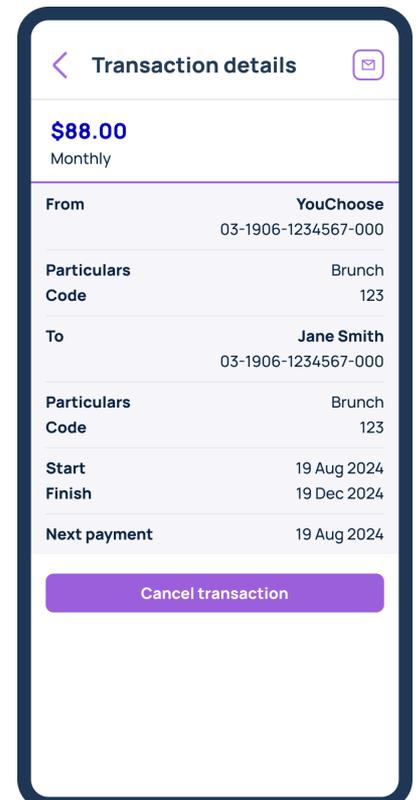
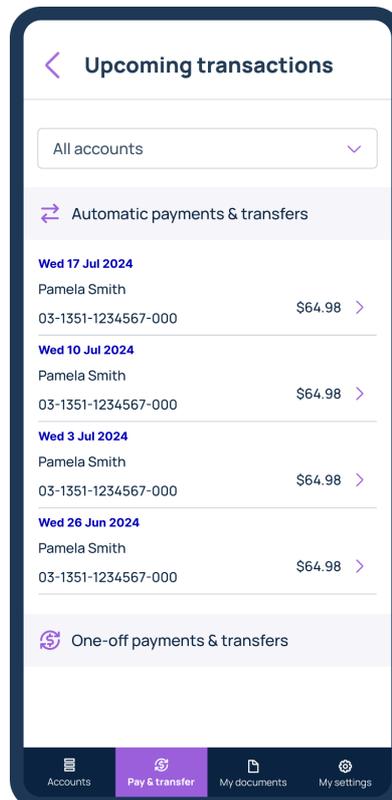


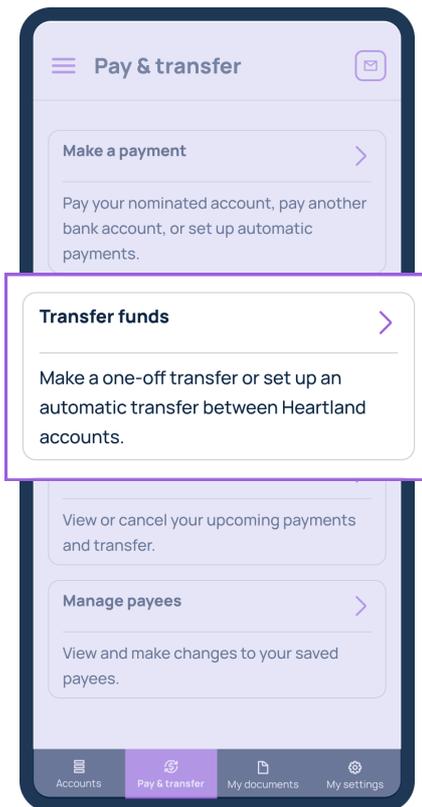
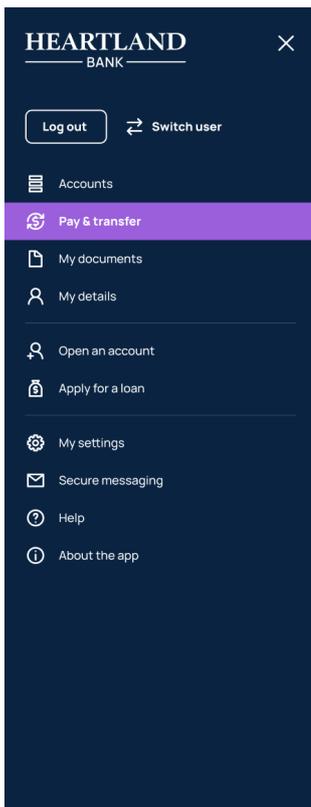


Go to '**Pay & transfer**' on the navigation bar at the bottom of the page and click on '**Manage upcoming transactions**'.



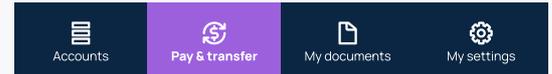
You will see a list of all your scheduled payments and transfers which you can click into and click on '**Cancel transaction**' to stop the payment.





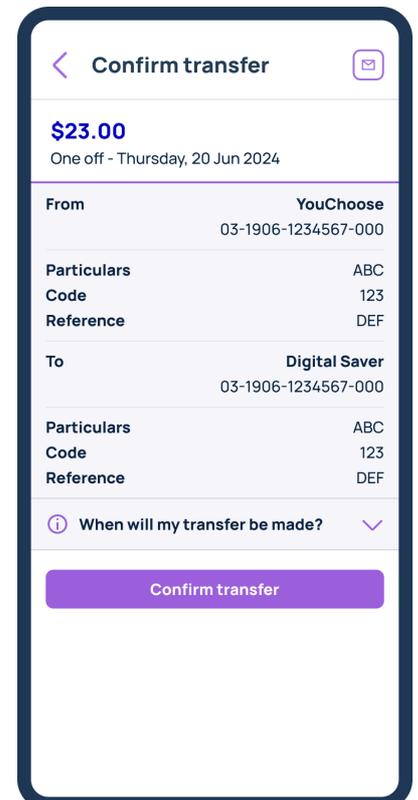
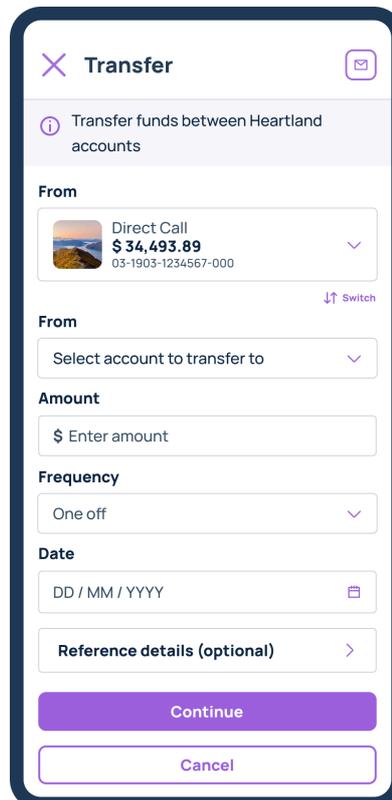
Go to '**Pay & transfer**' on the navigation bar at the bottom of the page and click on '**Transfer funds**'.

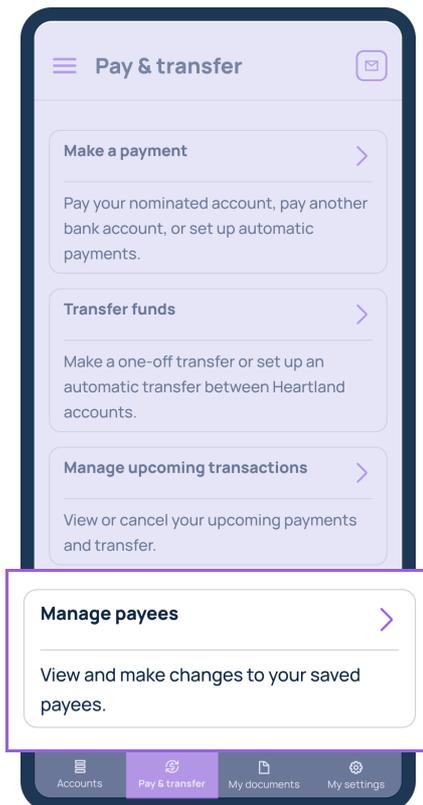
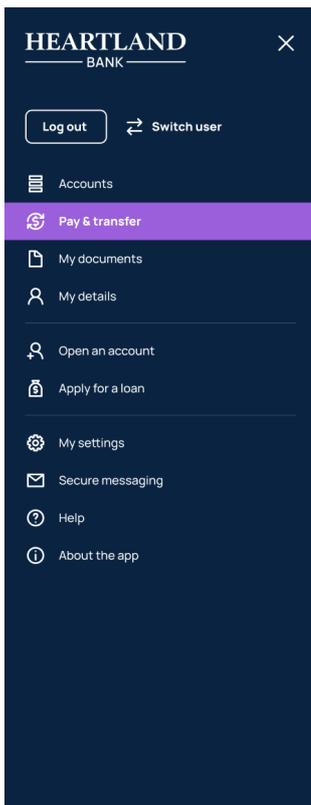
Select from the eligible accounts you want to transfer funds between.



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.

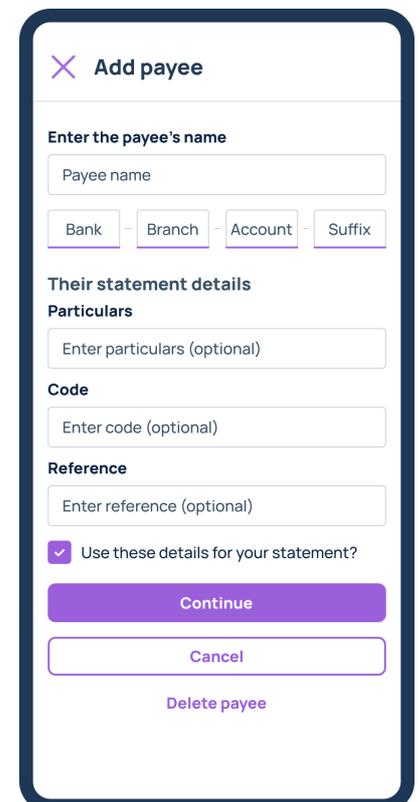
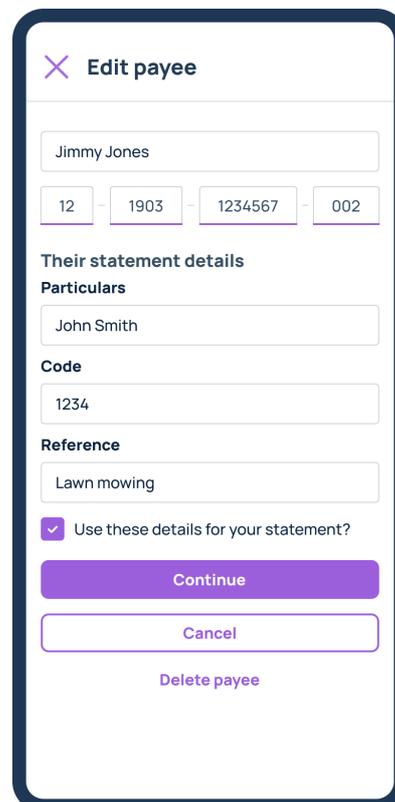
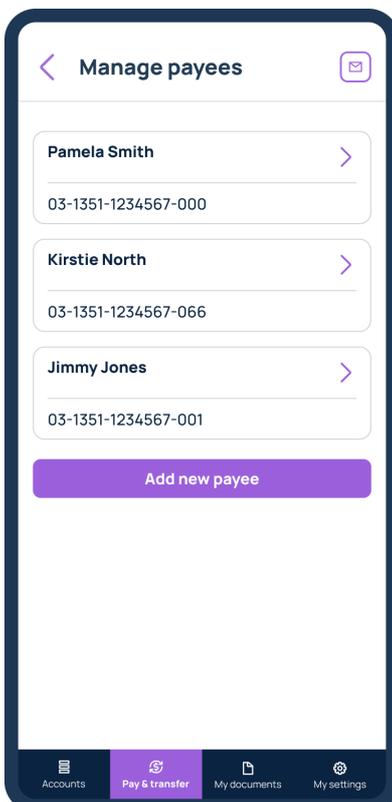
You can also set up automatic transfers within the app.

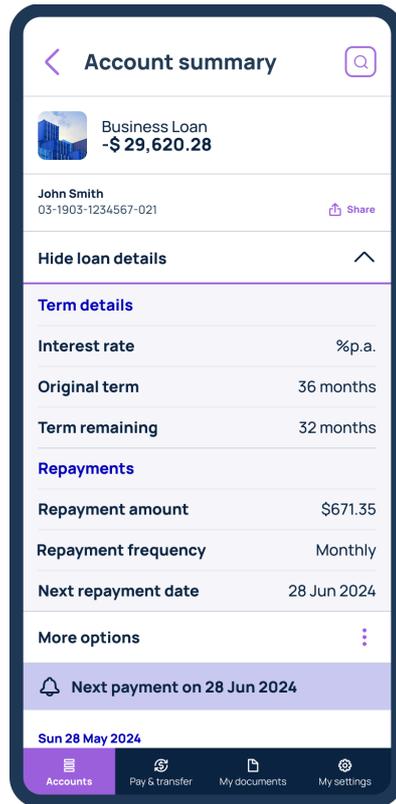
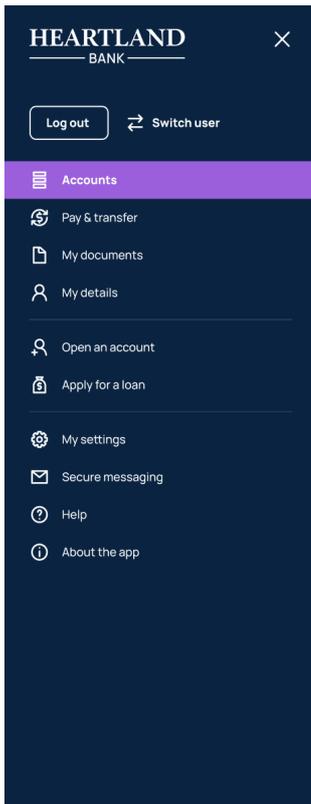




Go to '**Pay & transfer**' on the navigation bar at the bottom of the page and select '**Manage payees**'. Scroll down and click '**Add new payee**' to create a new payee or select an existing payee to edit or remove.

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





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

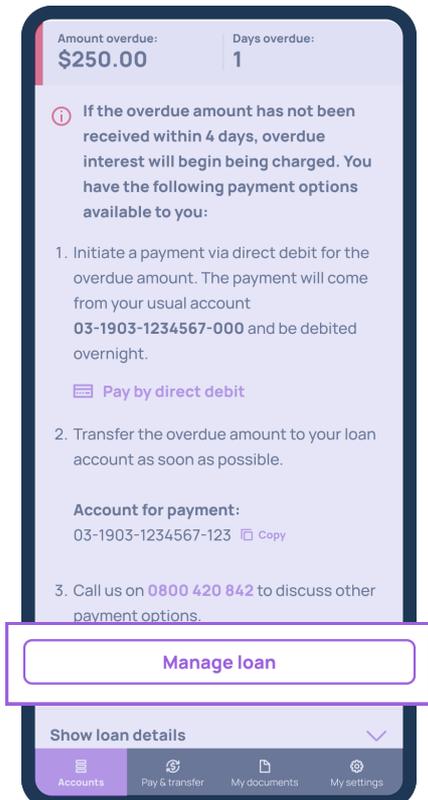
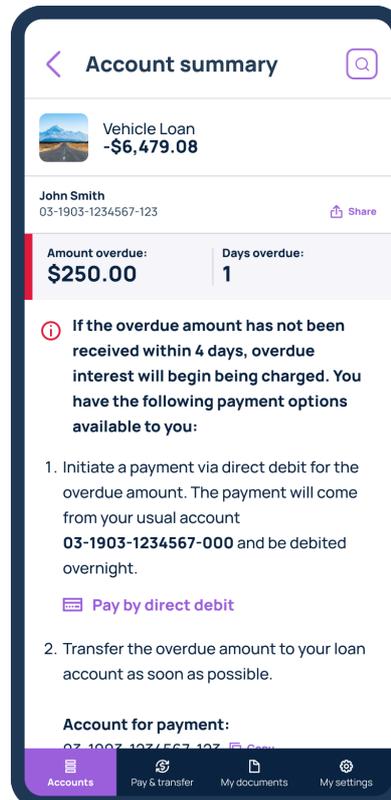
You can see a summary of all your savings and your borrowing by selecting the '+' at the bottom of the accounts homepage.

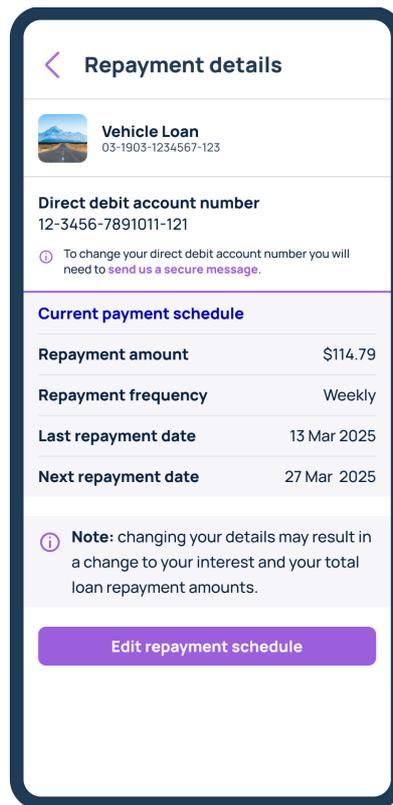
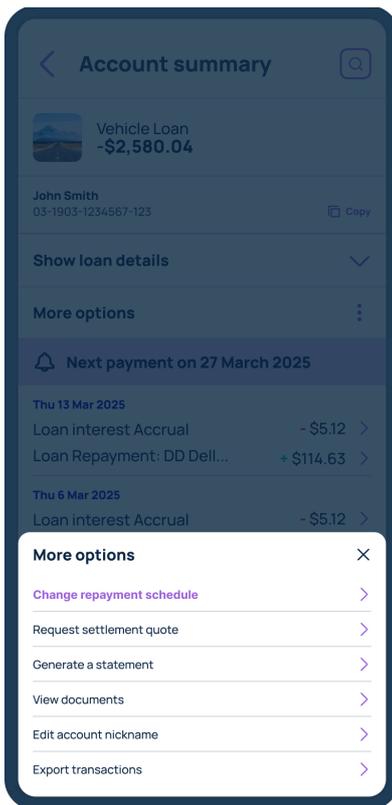
By clicking on a loan account, you can view a more detailed summary. To see more details, click the down arrow to '**Show loan details**' where you will see the interest rate, total term, remaining term, current repayment amount, repayment frequency, and next repayment date.



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.





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.

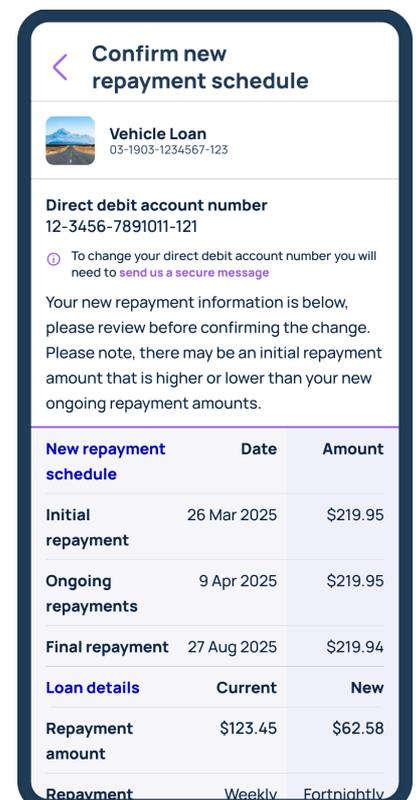
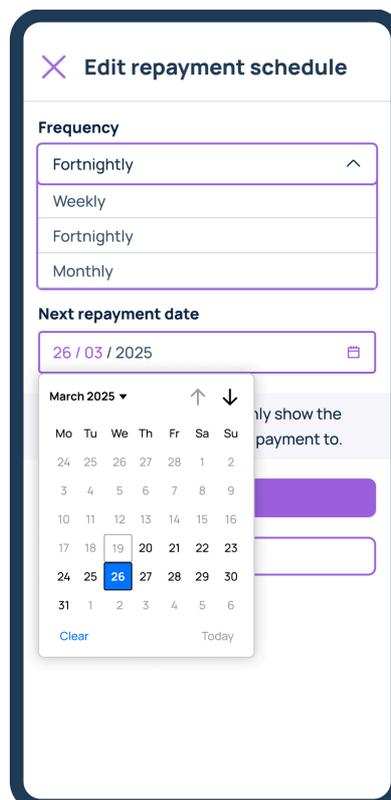
Review the changes for your new repayment schedule and press the '**Confirm**' button.

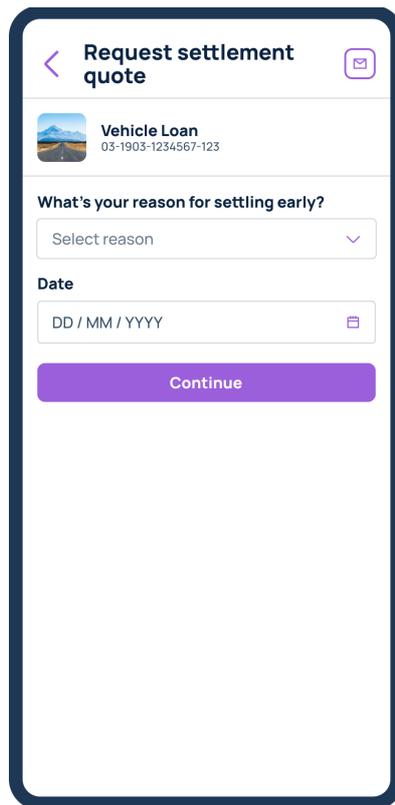
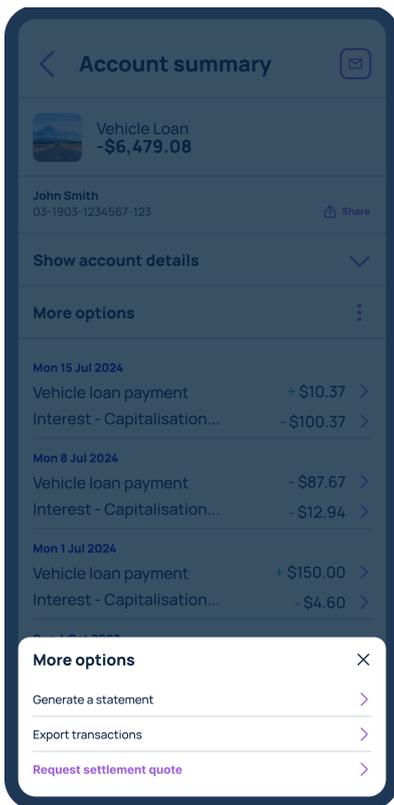
### Important information:

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.

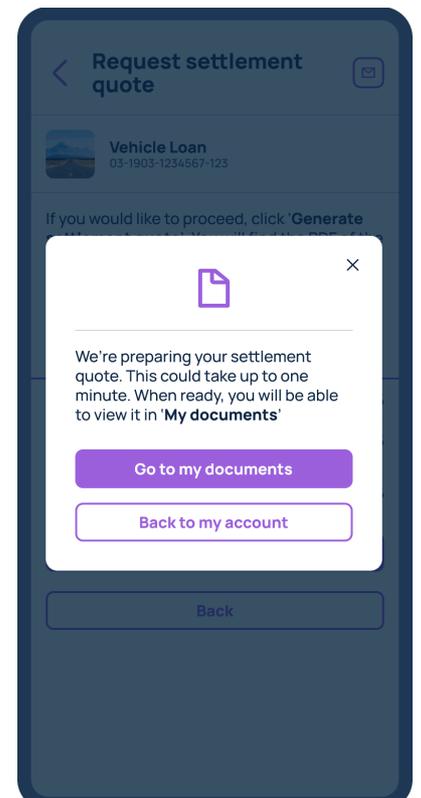
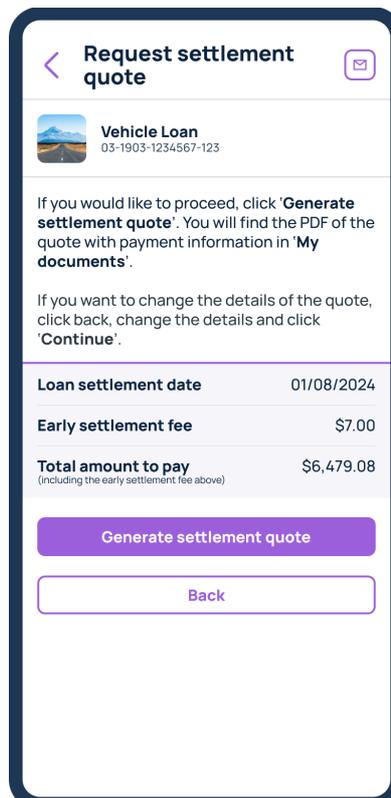


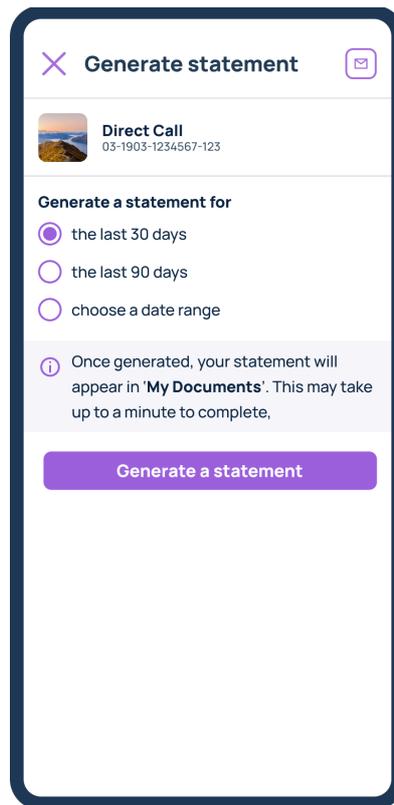
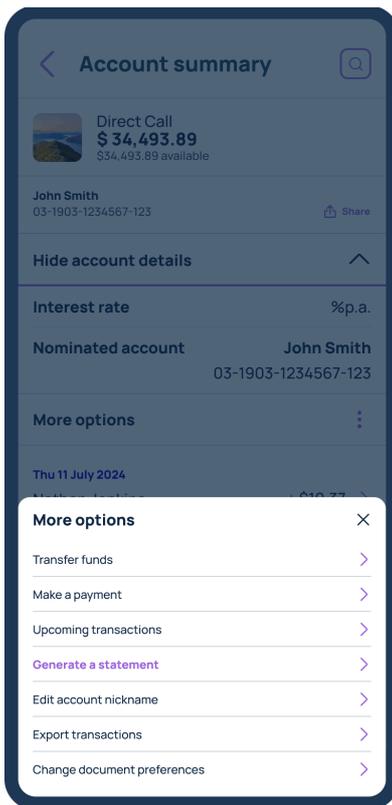


Within your vehicle loan account summary, simply click on '**More options**'. Next, select '**Request settlement quote**' and enter your reason for settling early and your desired settlement date.

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.





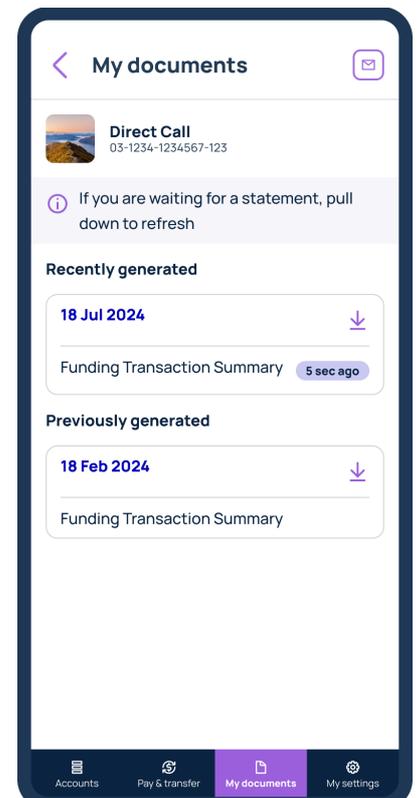
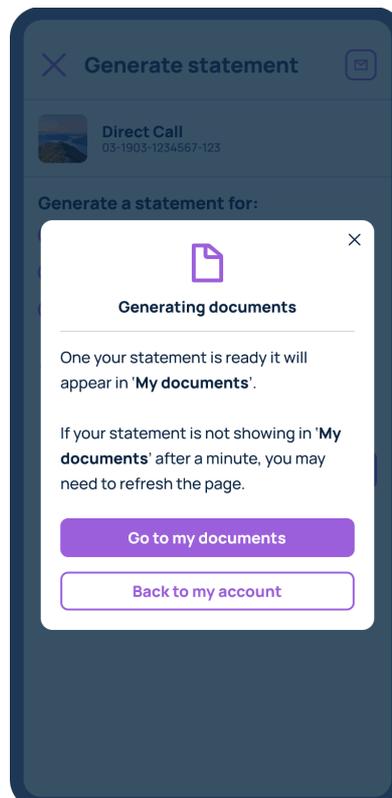
Go to the Account summary that you wish to generate and download statement for and click on '**More options**'.

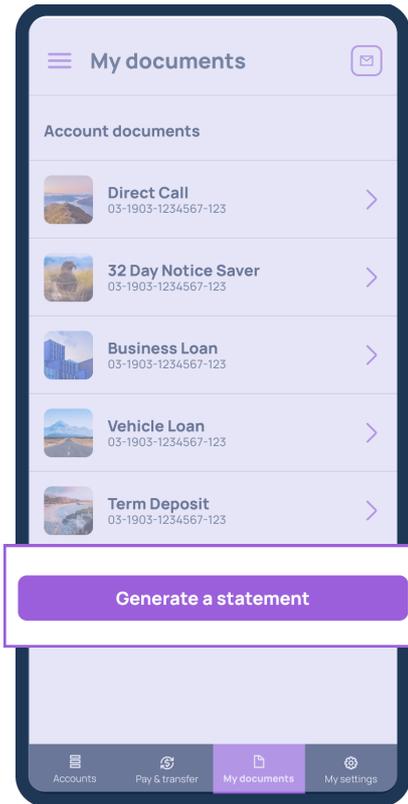
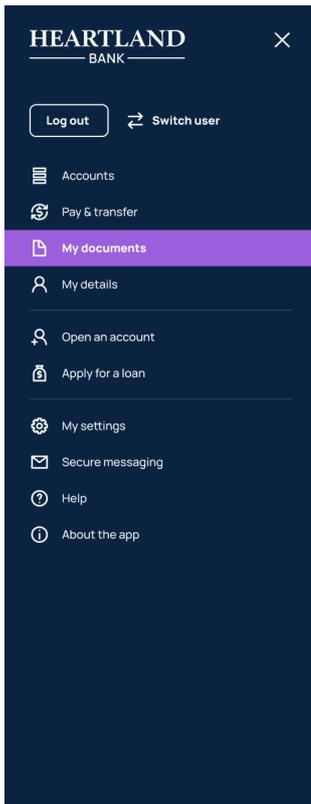
Next, select '**Generate a statement**' and enter your desired date range.

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.



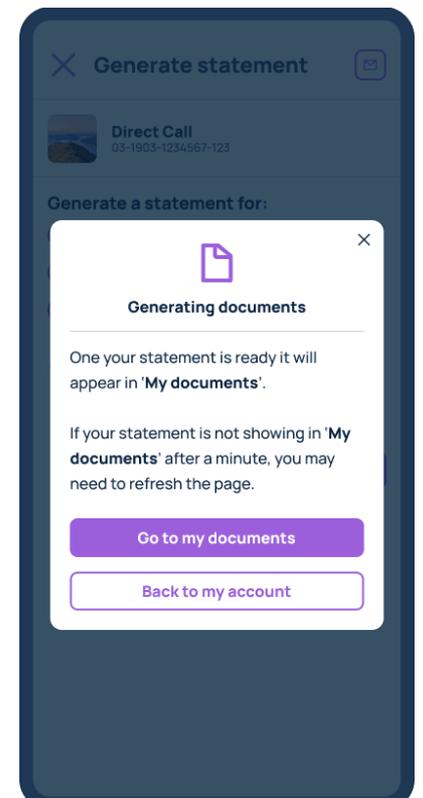
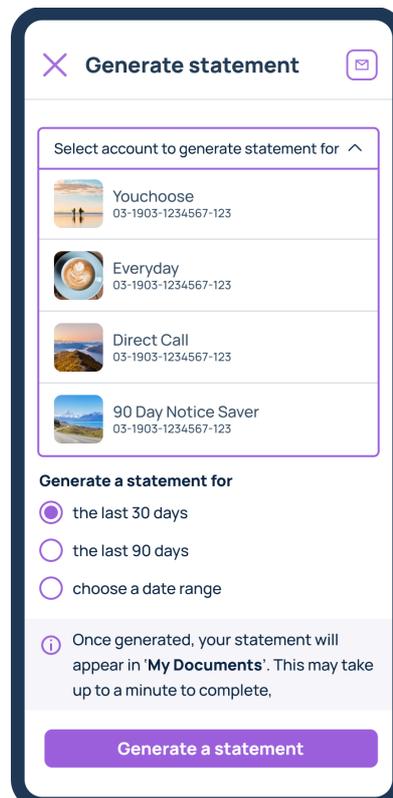


You can also generate statements from within **'My documents'** located on the navigation bar at the bottom of your screen.

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

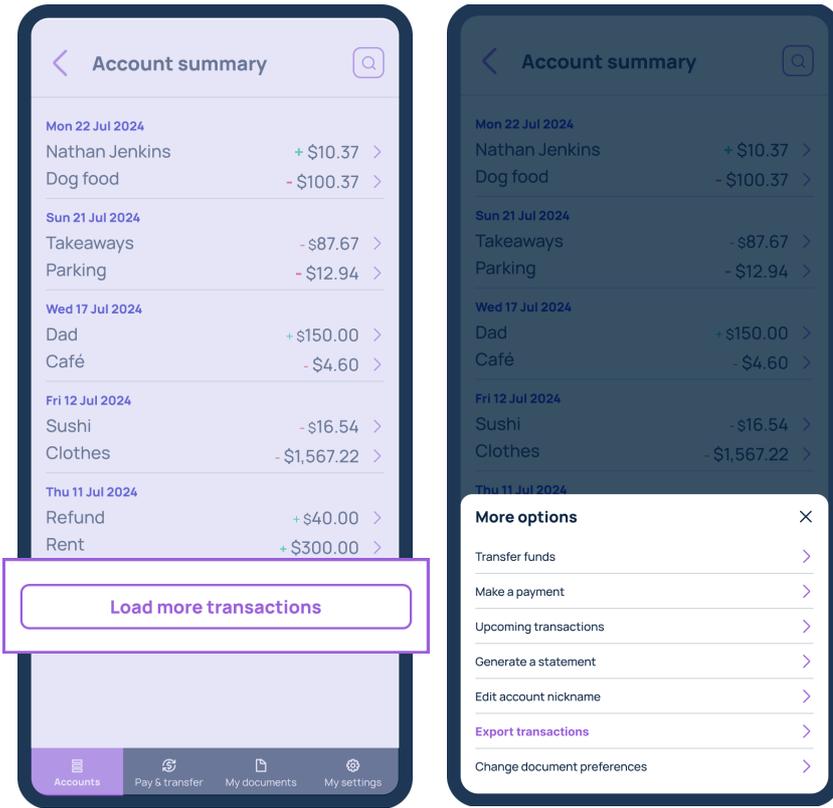


Once downloaded, you'll see a pop-up prompting you to go view the generated file now or come back later.



# 15

I want to view or export my account transactions



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.

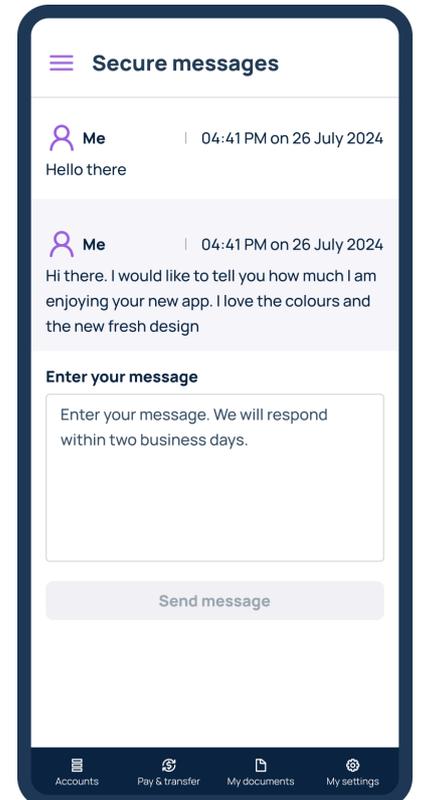
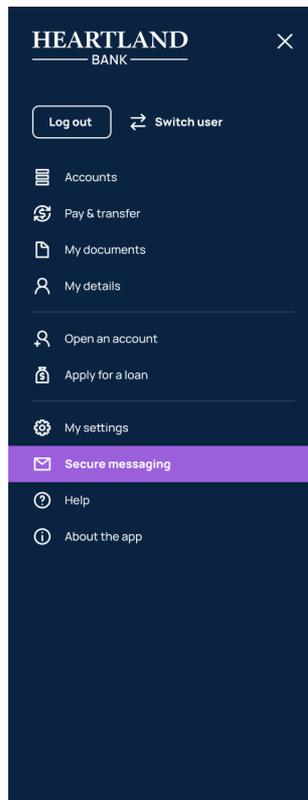
To export your transactions, click **'More options'** below where you see your account number and choose **'Export transactions'**.

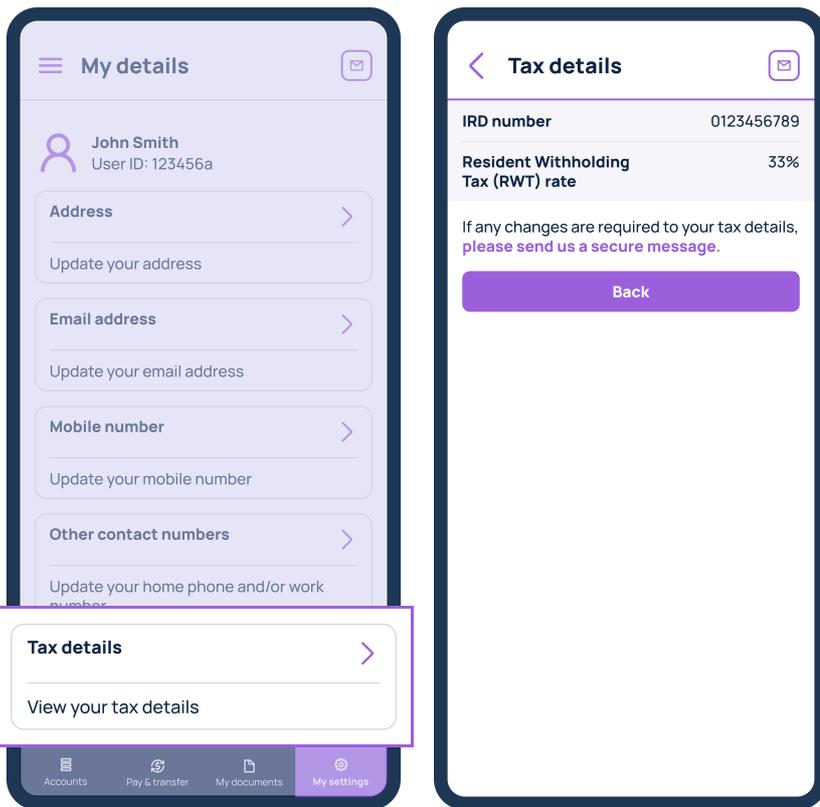
# 16

I want to send a secure message to Heartland Bank



To send **'Secure messages'** to Heartland, click on the envelope icon in the top right-hand corner of the page and we will aim to respond to your message within two business days.





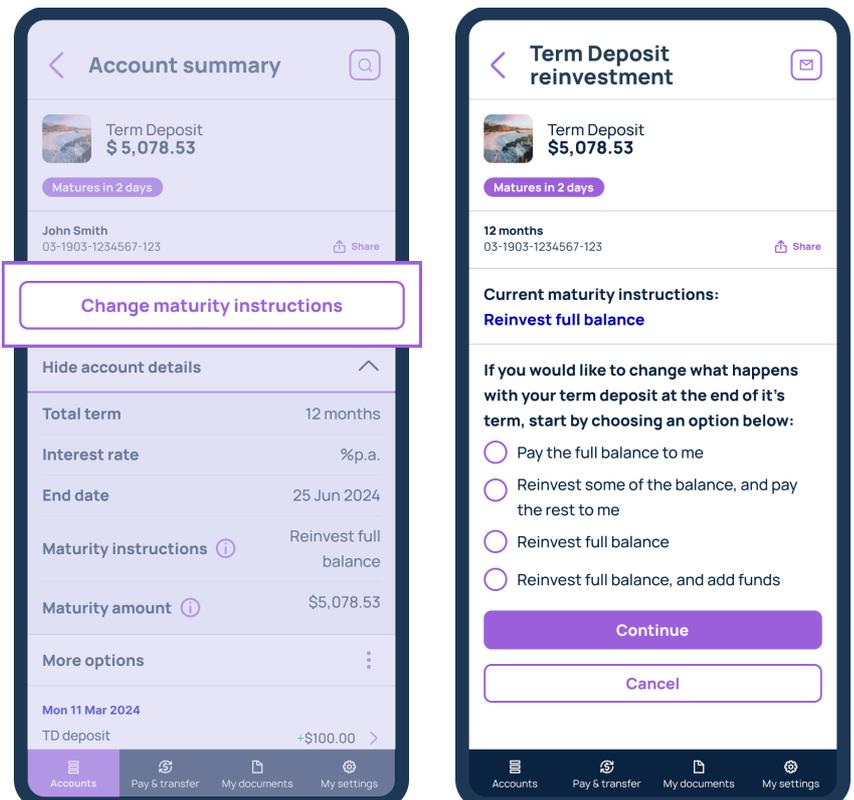
To view your tax details, go to the 'Main menu' by clicking the three horizontal bars in the top left corner of the page and select 'My details' and find the 'Tax details' tile.

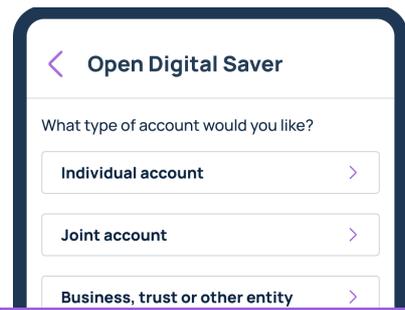
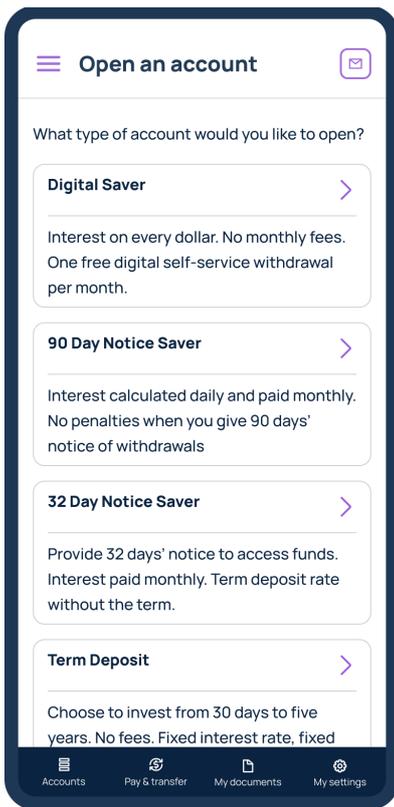
You will be able to view your details here.



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.





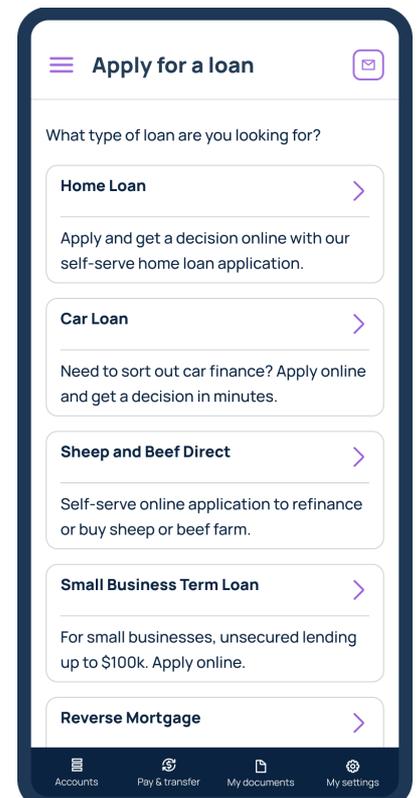
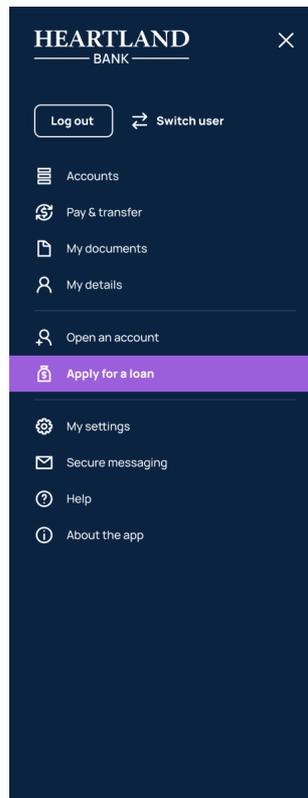
Go to the '**Main menu**' by clicking the three horizontal bars in the top left corner of the page and select '**Open an account**'.

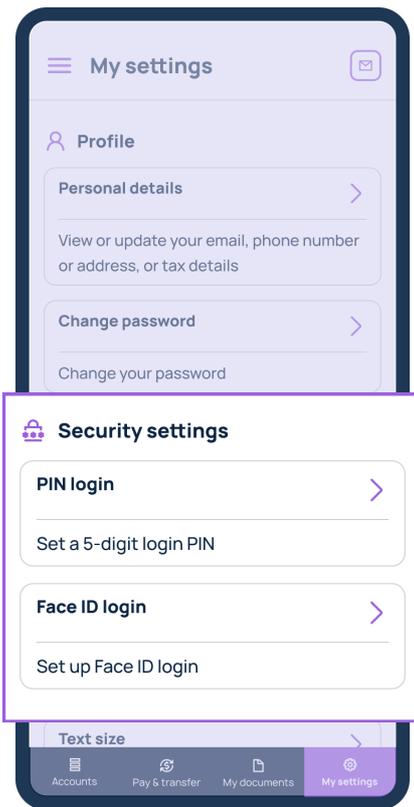
Select the type of Savings & Deposits account you want to open and follow the instructions to proceed.



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.

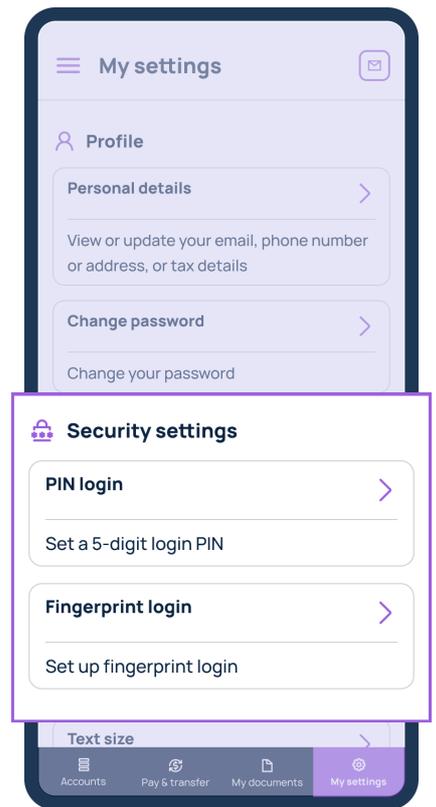




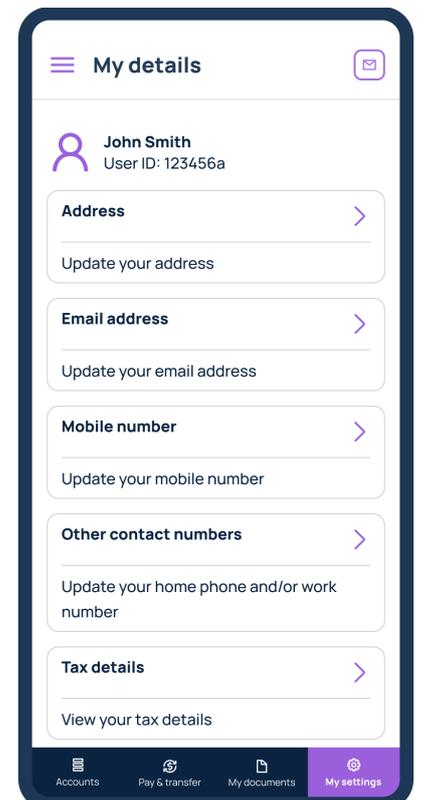
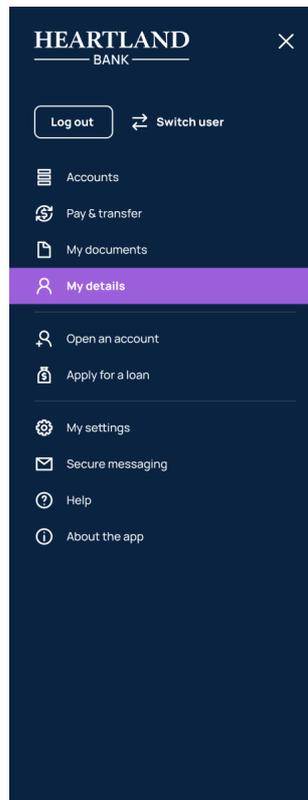
The Heartland Mobile App offers a number of different login options including '**PIN login**', '**Face ID login**' or '**Touch ID login**' (depending on your device) and '**Fingerprint login**'.

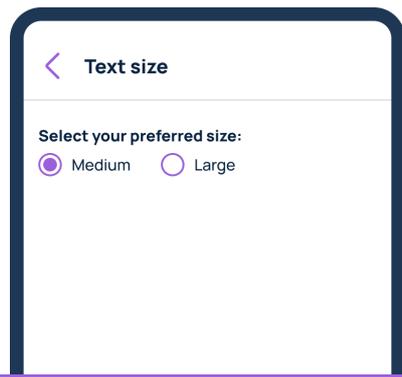
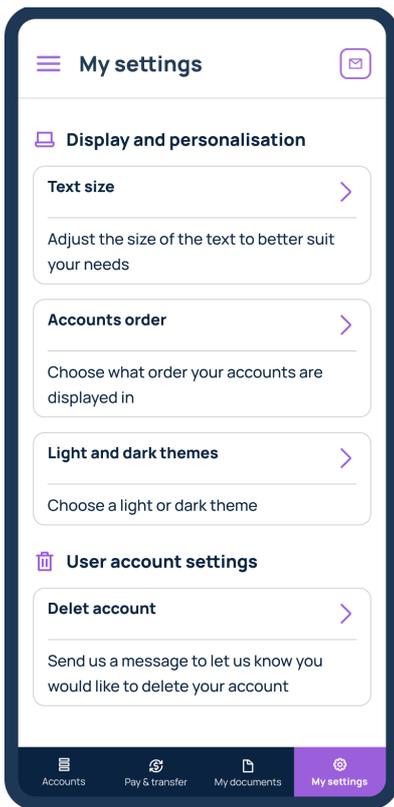
Go to '**My settings**' on the navigation bar at the bottom of the page and choose your preferred login option. Simply toggle the button 'on', then follow the setup instructions.

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.



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.





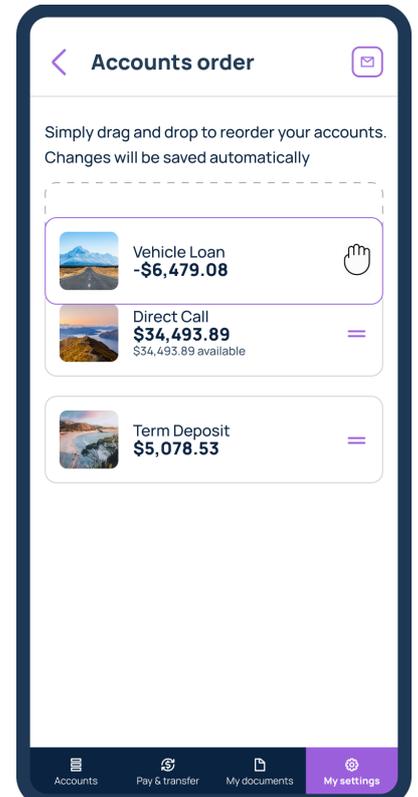
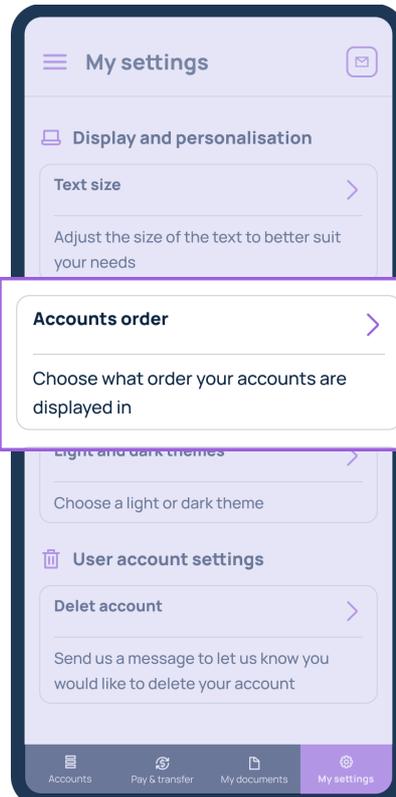
Go to the **'Main menu'** by clicking the three horizontal bars in the top left corner of the page and select **'Open an account'**.

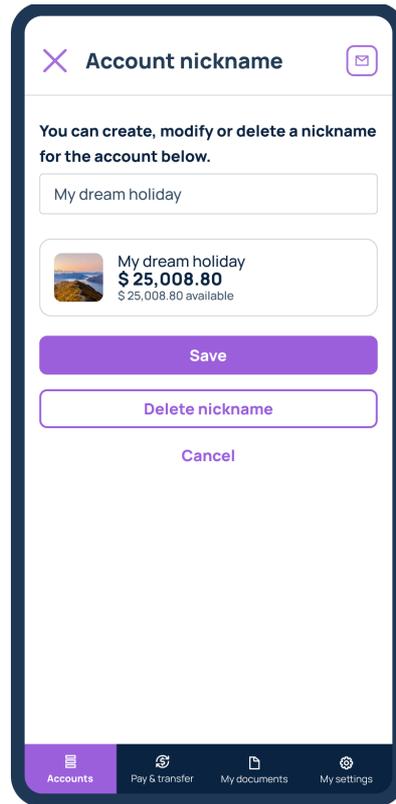
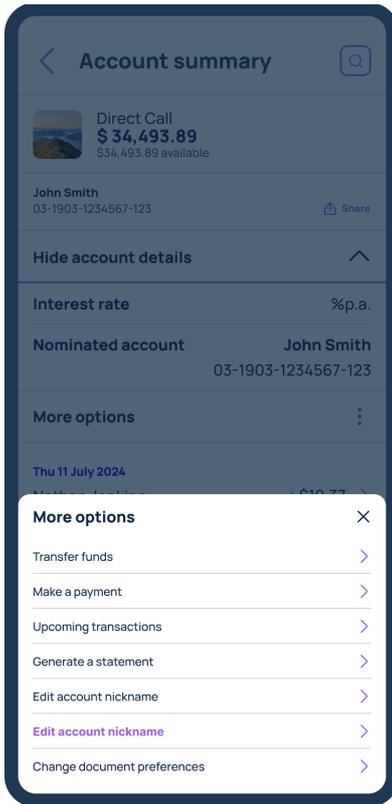
Select the type of Savings & Deposits account you want to open and follow the instructions to proceed.



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.





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**'.