

HEARTLAND

New Zealand Limited

NZX and Media Release

HEARTLAND TO TAKE SHAREHOLDING IN HARMONEY

8 September 2014

Heartland New Zealand Limited (**Heartland**) (NZX: HNZ) advises that it has taken an approximately 10% shareholding in HarMoney Corp Limited (**HarMoney**), New Zealand's only licensed peer-to-peer lending platform.

In conjunction with this, Heartland Bank Limited is providing a funding line to enable lending to a range of individual borrowers using the platform.

Heartland's strategy is to occupy leading positions in niche markets through specialist offerings which are different to traditional banks. Likewise, HarMoney operates a lending model that challenges those being offered by mainstream banks - a model that can change the way people borrow and invest.

The shareholding in HarMoney complements Heartland's strategy and provides a potentially valuable channel to attract customers in the Household sector that current distribution networks may not reach.

The funding line will help provide initial momentum, complementing the investments made by Retail investors. HarMoney and Heartland also intend to build on this relationship and are confident that scope exists to create high value products for New Zealand consumer and business customers in New Zealand.

- Ends -

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