

HEARTLAND BANK

24 March 2016

Dear Shareholder

Heartland Bank Limited 2016 Interim Report

Heartland Bank's Interim Report for the six months ended 31 December 2015 is now available. You can view a copy of the report online under the Reports, Results & Presentations section of our Shareholder Centre at shareholders.heartland.co.nz.

You have the right to receive, upon request and free of charge, a printed copy of the Interim Report. If you wish to receive a printed copy, you can request one by visiting the Link Market Services Investor Centre at investorcentre.linkmarketservices.co.nz and updating your communication preferences. We also encourage you to elect to receive your shareholder communications electronically, as it is faster, more cost effective and environmentally friendly. You will need your CSN/Holder Number and FIN to access to your information.

Alternatively, you can mark the relevant box below and return this notice to our registry, Link Market Services. Your request must be received within 15 working days of your receipt of this notice.

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I/We wish to receive a printed copy of Heartland Bank's 2016 Interim Report

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I/We wish to receive all my shareholder communications electronically (by email), where possible, at the following email address:

Please return this completed form to our share registry, Link Market Services by:

- Mail using the reply-paid envelope provided
- Fax to (09) 375 5990
- Scanning and emailing it to operations@linkmarketservices.co.nz
(Please use "Heartland Bank shareholder communications" as the subject line for easy identification)

If you have any further questions, please do not hesitate to contact Link Market Services on 09 375 5998 or email enquiries@linkmarketservices.co.nz.

Thank you for your continued support as a shareholder.

Yours sincerely



Geoffrey Ricketts
Chairman