



23 September 2016

CSN/Holder No:

HEARTLAND BANK LIMITED 2016 ANNUAL REPORT

Please find enclosed a copy of Heartland's Annual Report for the year ended 30 June 2016. You can also view a copy of the report online under the Reports, Results & Presentations section of our Shareholder Centre at shareholders.heartland.co.nz. Heartland's 2017 Interim Report will also be available on our website no later than 31 March 2017.

We encourage you to consider viewing our reports online as this is more cost efficient and reduces the environmental impact. We also encourage you to elect to receive all of your Heartland shareholder communications electronically, by completing the section below.

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I/We no longer wish to receive printed copies of Heartland's Annual and Interim Reports each year.

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

HOW TO RETURN THIS FORM

You can return this form to Heartland's Share Registrar, Link Market Services Limited, either by:

- mail using the reply-paid envelope provided
- fax to +64 9 375 5990
- scanning and emailing it to operations@linkmarketservices.co.nz (please use "Heartland shareholder communications" as the subject line for easy identification)

If you have any further questions please do not hesitate to contact our share registry on +64 9 375 5998 or email enquiries@linkmarketservices.co.nz.

Thank you for your continued support as a shareholder.

Yours sincerely

A handwritten signature in blue ink, appearing to read "Geoffrey Ricketts".

Geoffrey Ricketts
Chairman