

HEARTLAND

New Zealand Limited

NZX and Media Release

Heartland Bank Product Awarded Five-Stars (NZX: HNZ)

Independent financial products research company Canstar has recognised the Heartland Bank Limited (Heartland) Business Call Account as providing “outstanding value” to customers, awarding it the optimum five-star rating.

Heartland Bank is focused on New Zealand’s productive sector and offers specialised products, such as the Heartland Business Call Account, to enable businesses to prosper.

Heartland Chief Executive Jeff Greenslade comments: “The success of the Heartland Business Call Account with our customers is the greatest endorsement, but achieving “five-stars” from Canstar provides independent recognition of the value Heartland Bank offers”.

Mr Greenslade continued: “Heartland’s vision is to enable prosperity for businesses, farmers and families in heartland communities across New Zealand. Providing the best products in our chosen niche areas is critical to achieving this vision and it is heartening to see the strategy coming to fruition.

Heartland will continue to develop and deliver a specialist product mix that services the economic backbone of New Zealand with uncomplicated, accessible financial solutions.”

This is the third Heartland Deposit product to be awarded “five-stars” in recent months.

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About Heartland

Heartland Bank, 100% owned by NZX listed Heartland New Zealand, is a specialist bank with roots stretching back to 1875. Heartland has a balanced focus across Business, Rural and Consumer channels, with a strong bias towards the productive sector and offers a range of products that support the essential needs of productive New Zealanders. For further details visit www.heartland.co.nz.

About Canstar

Canstar are an independent research company. Canstar rate financial products and services based on features they consider to be desirable to customers including return, fees, access, credit rating and flexibility. Refer to www.canstar.co.nz for further information.

About the Heartland Business Call Account

The Heartland Business Call Account is simple. It offers businesses and business executives a great return with no fees and convenient, on-call, access through unlimited transfers to a nominated bank account. It complements existing facilities by making the working capital of a business work harder.

For further details about Heartland Bank deposits, see Heartland Bank Limited's General Disclosure Statement, and Account and Service General Terms and Conditions, which are available at www.heartland.co.nz or by calling 0800 85 20 20.