

# 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.

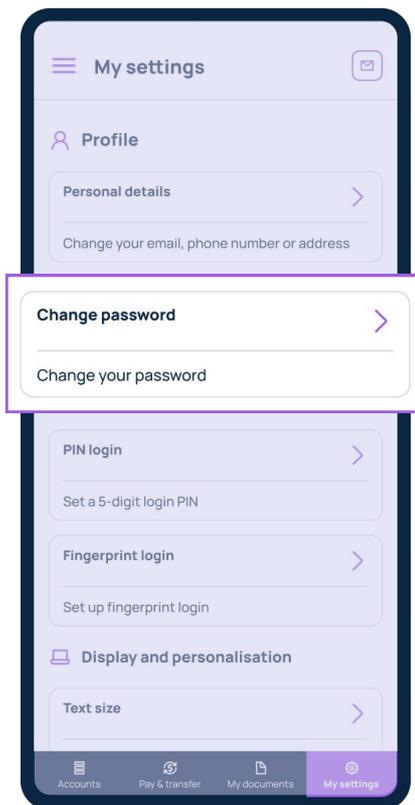
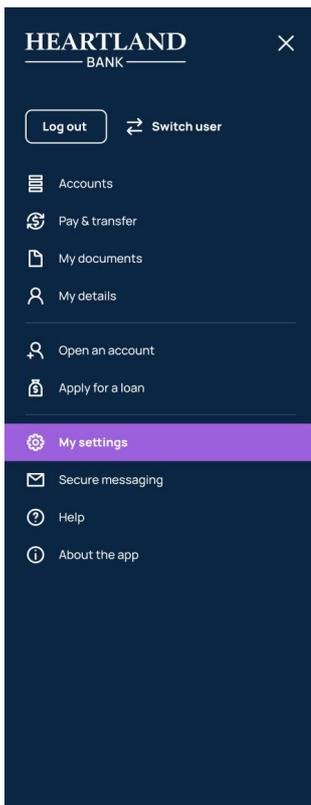
Our how-to guides will help you through the steps you need to do your banking online, from wherever you are.

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- 4 I want to pay someone 
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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

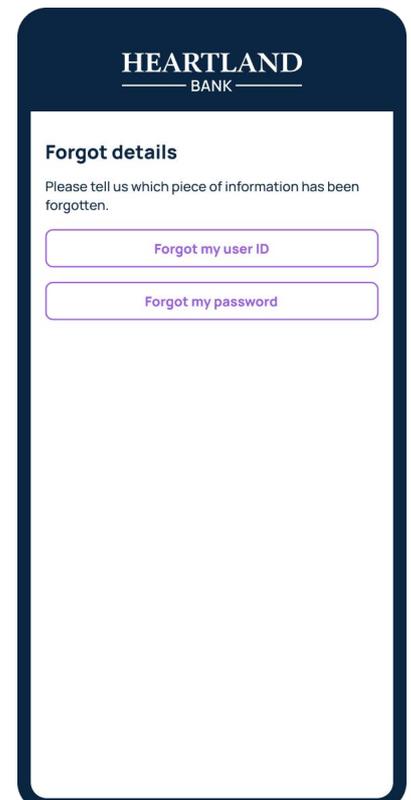
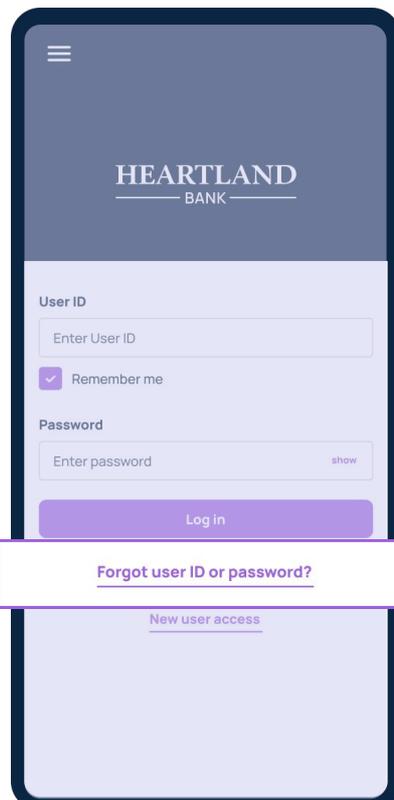
I forgot my login details



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

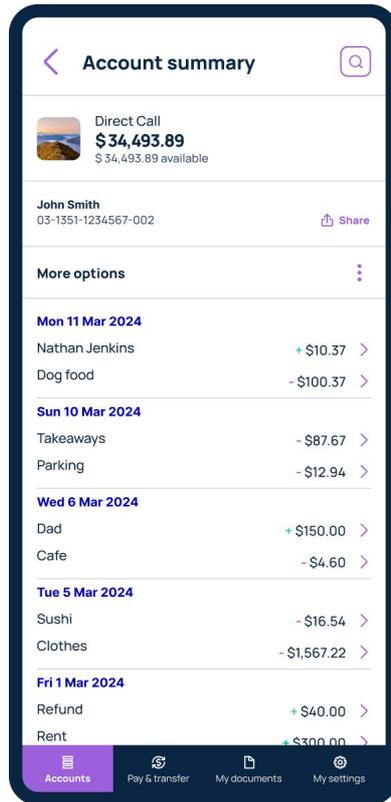
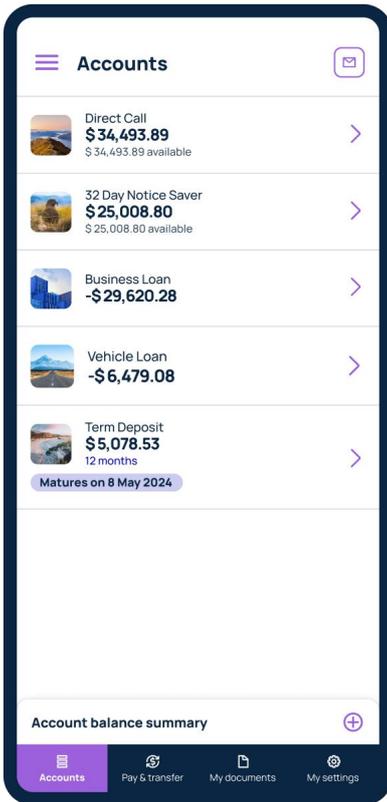
Next, select the option you require assistance with and provide the required information to help us to verify that it is you.

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**'.



# 3

I want to check my account balances



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

By clicking on an account, you can view a more detailed summary.



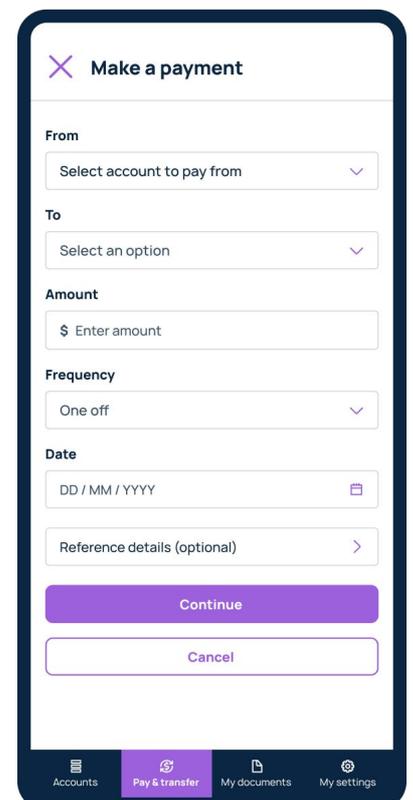
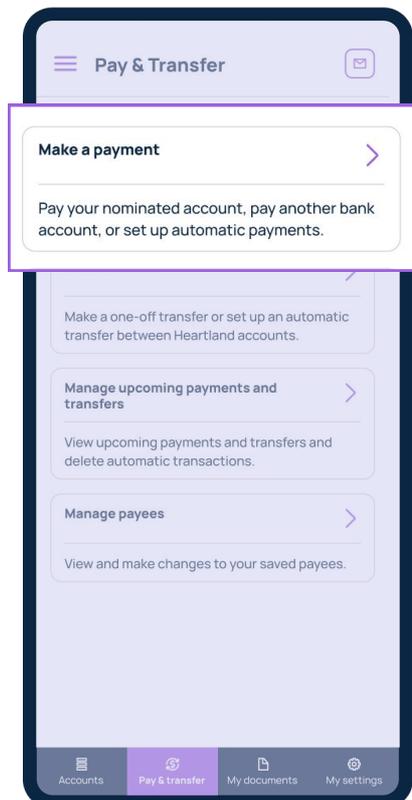
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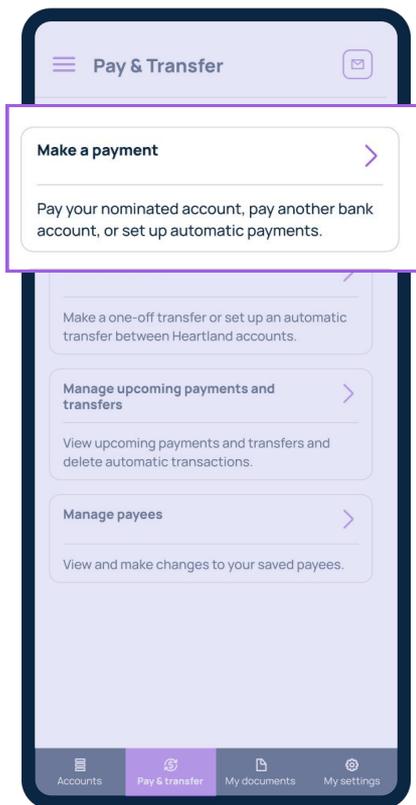
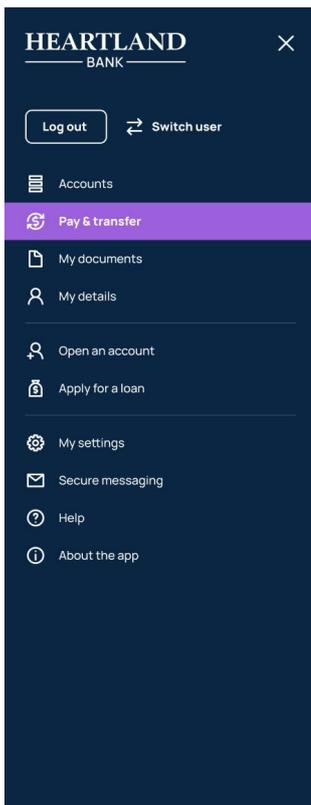
I want to pay someone



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.



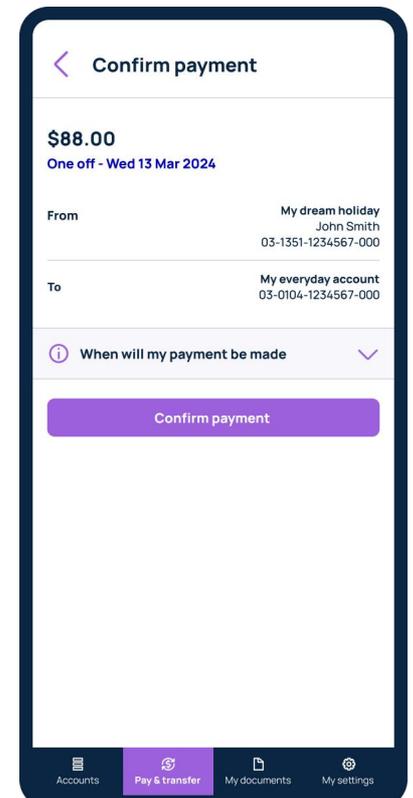
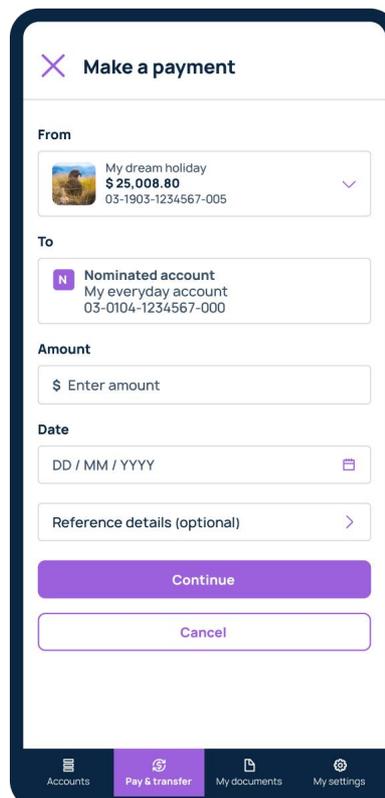


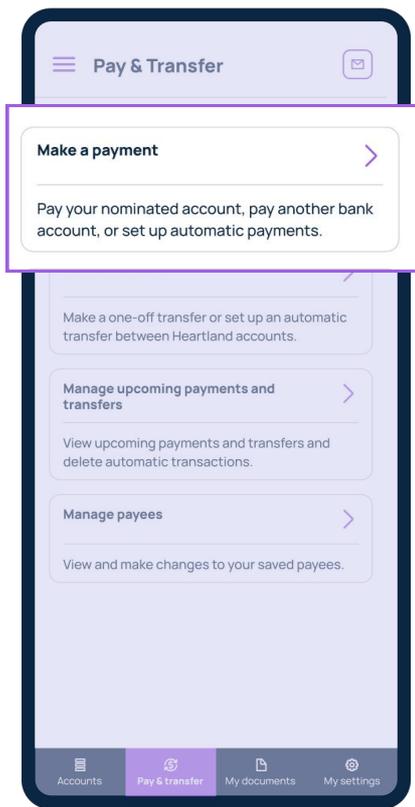
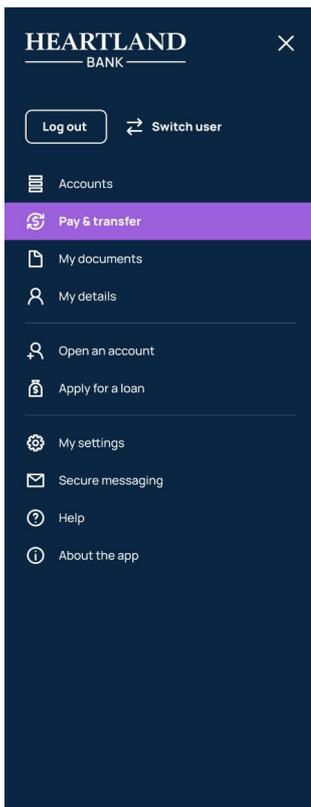
Go to '**Pay & transfer**' on the navigation bar at the bottom of the page and click on '**Make a payment**'.

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



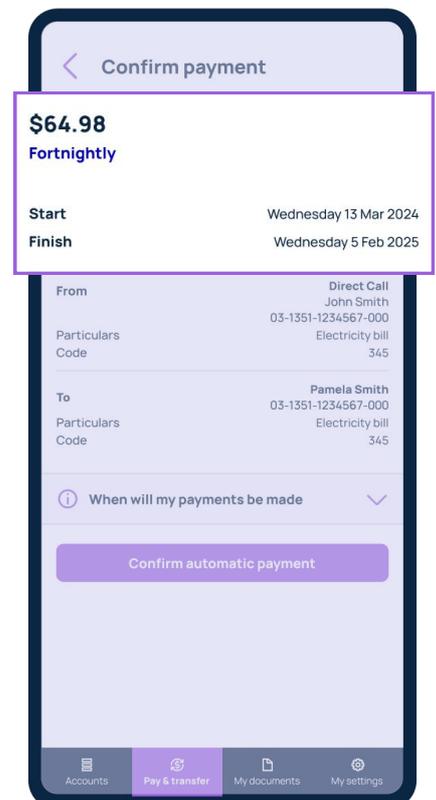
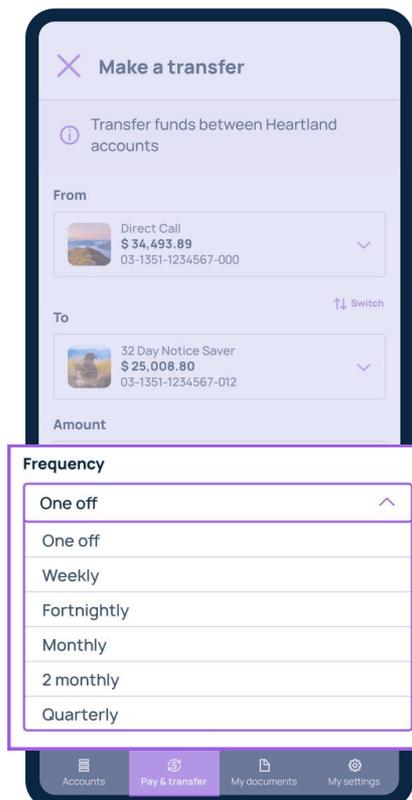
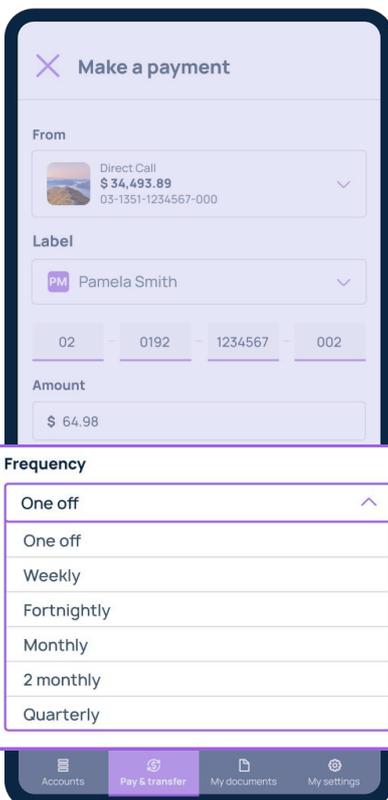
Please note, Revolving Credit Business, Business Call or Notice Saver accounts can only pay to your nominated account even though you may see other payees listed.

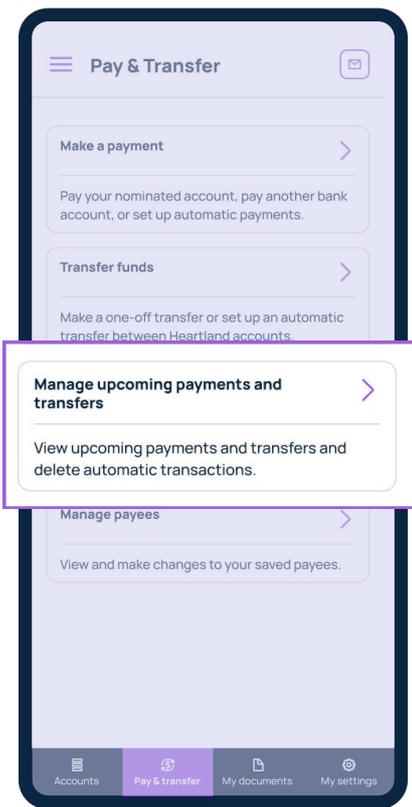
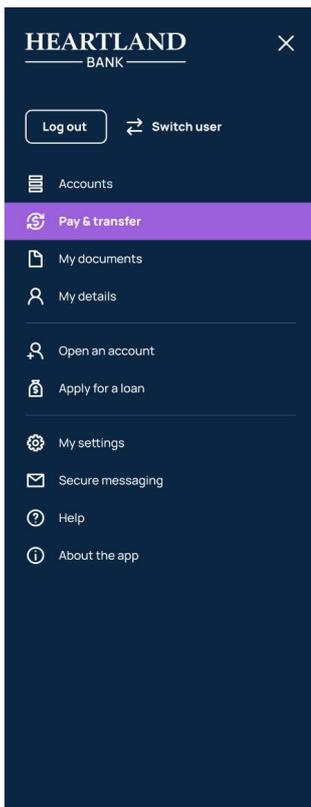




Go to **'Pay & transfer'** on the navigation bar at the bottom of the page and click on **'Make a payment'** or **'Transfer funds'**.

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



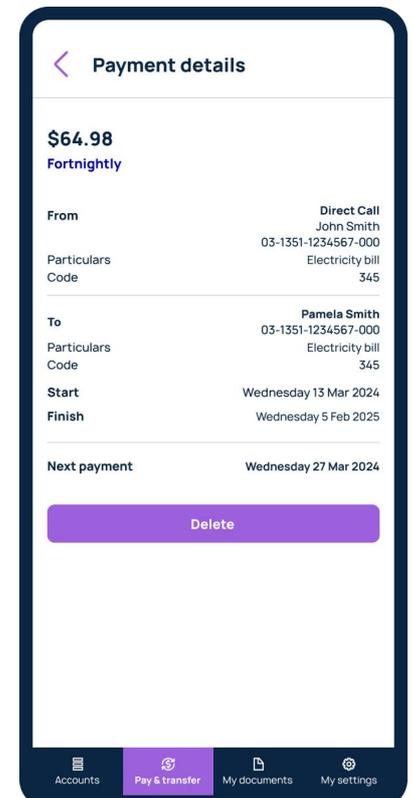
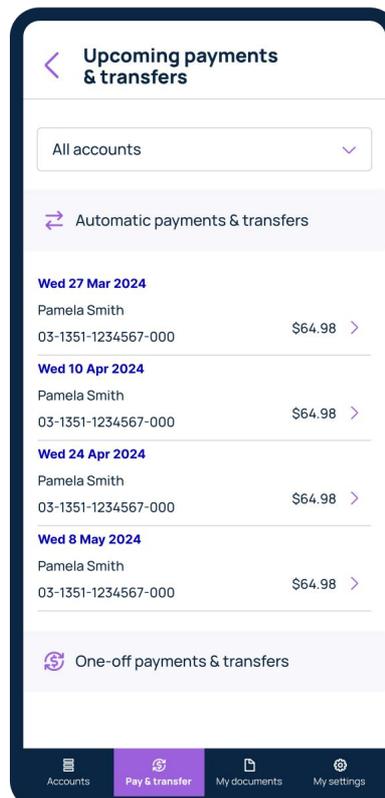


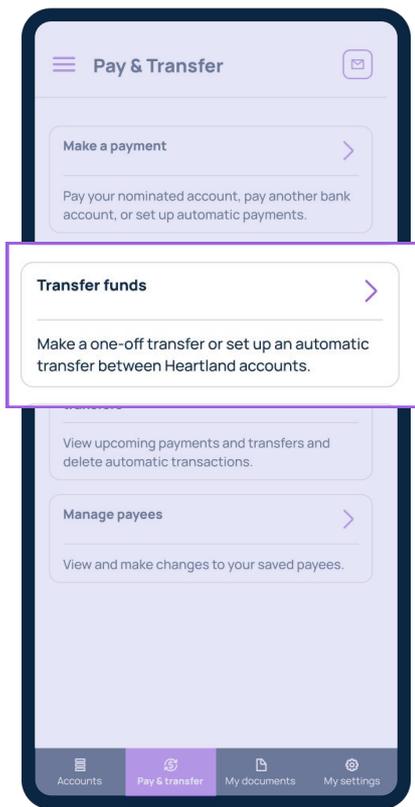
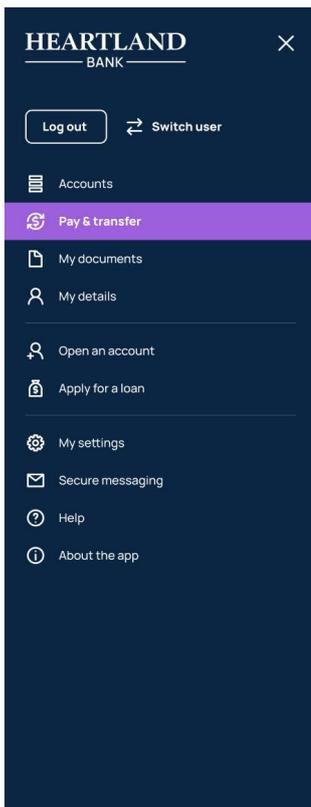
Go to '**Pay & transfer**' on the navigation bar at the bottom of the page and click on '**Manage upcoming payments and transfers**'.



You will see a list of all your scheduled payments and transfers which you can click into and '**Delete**'.

If you need to delete a one-off payment or transfer, please send us a secure message.





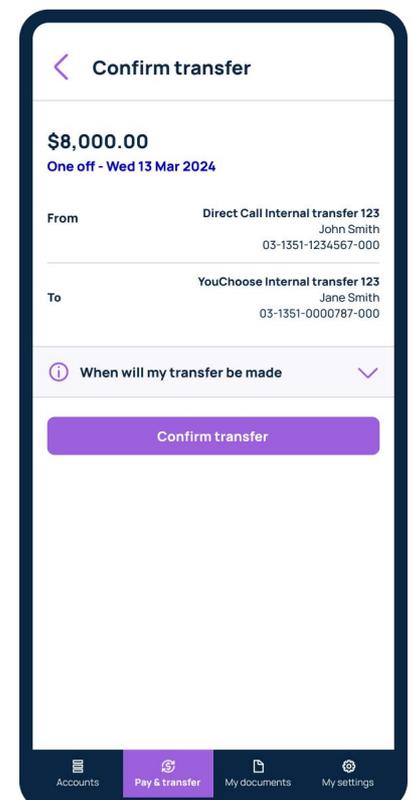
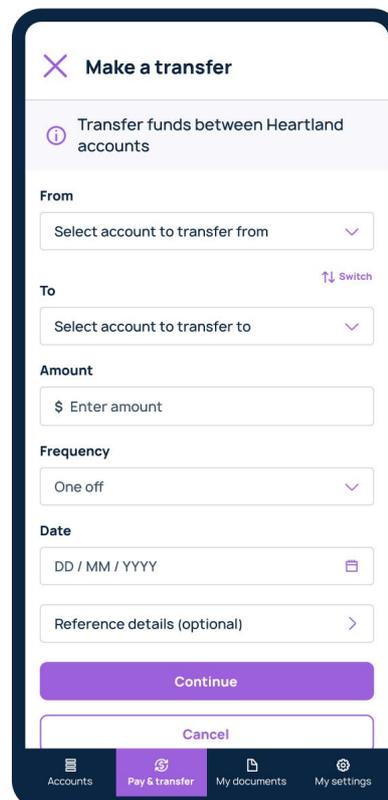
Go to **'Pay & transfer'** on the navigation bar at the bottom of the page and click on **'Transfer funds'**.

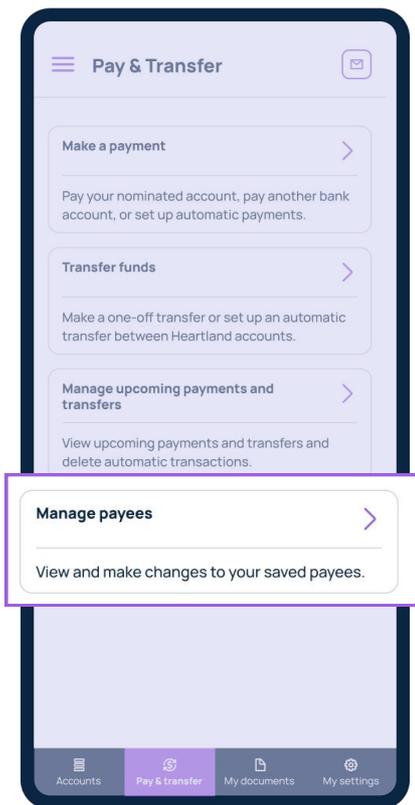
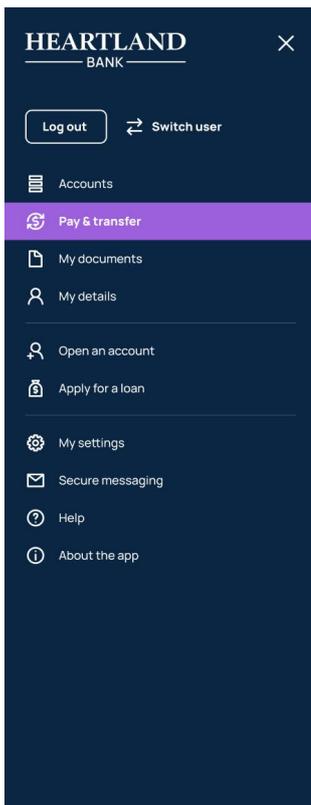
Select from the eligible accounts you want to transfer funds between.



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.

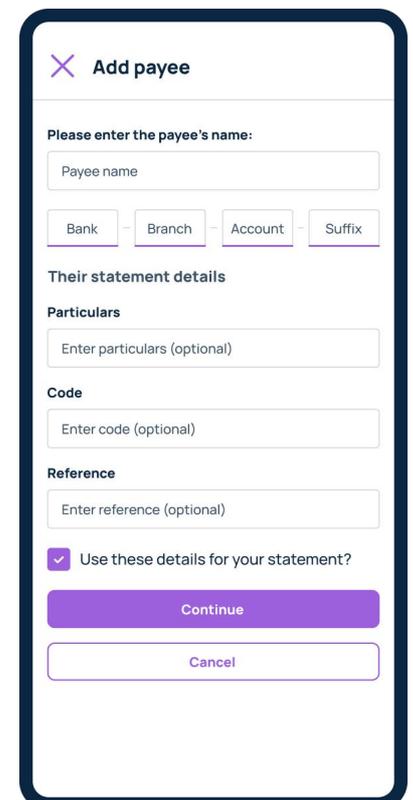
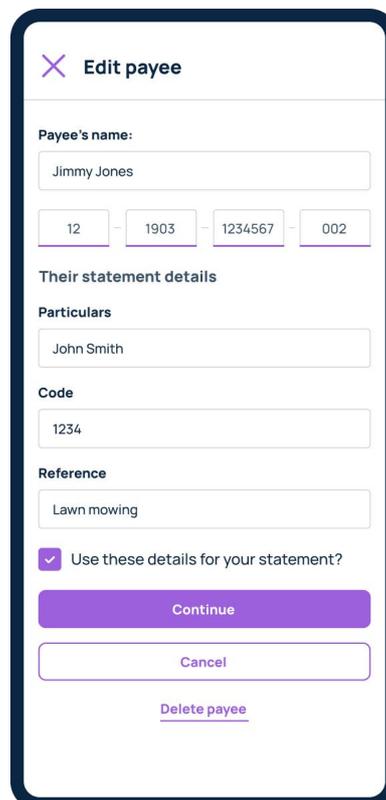
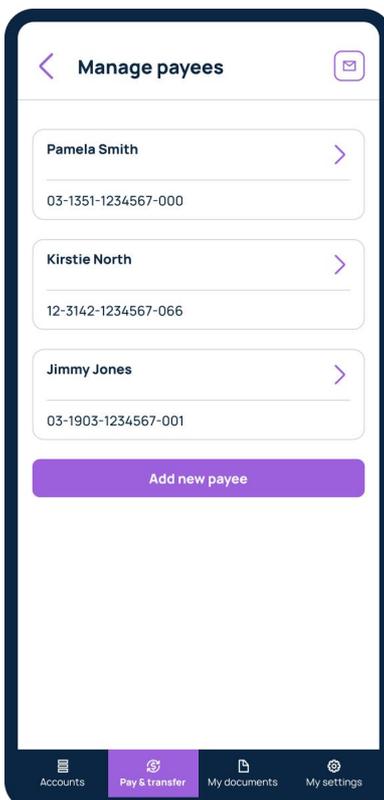
You can also set up automatic transfers within the app.

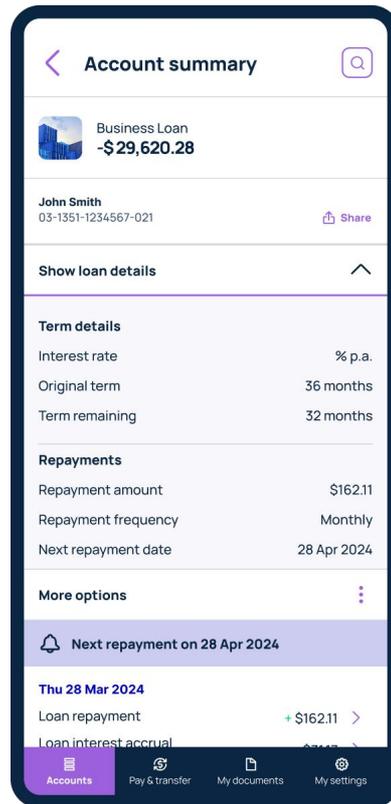
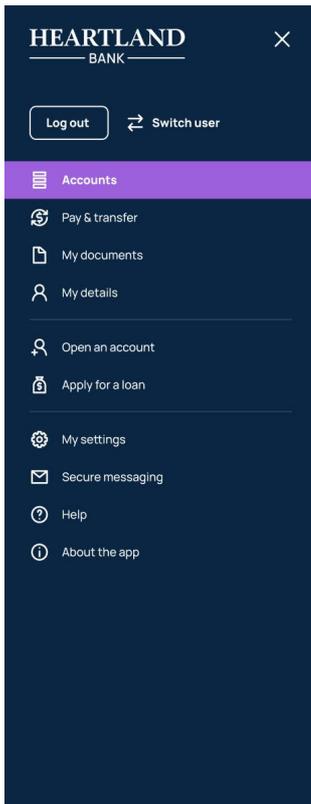




Go to '**Pay & transfer**' on the navigation bar at the bottom of the page and select '**Manage payees**'. Scroll down and click '**Add new payee**' to create a new payee or select an existing payee to edit or remove.

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



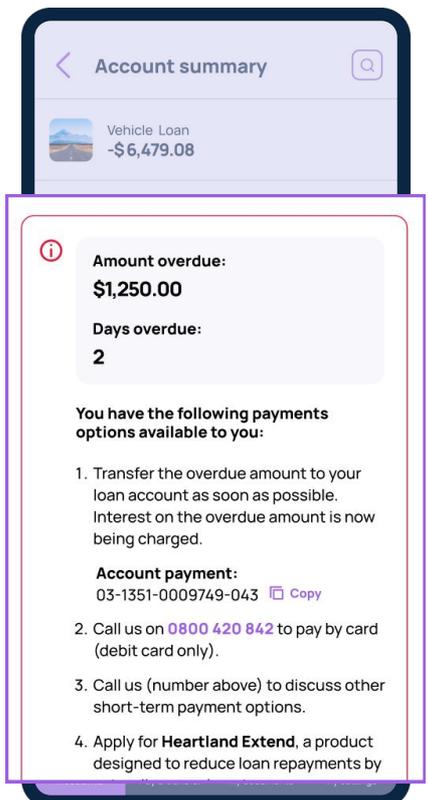
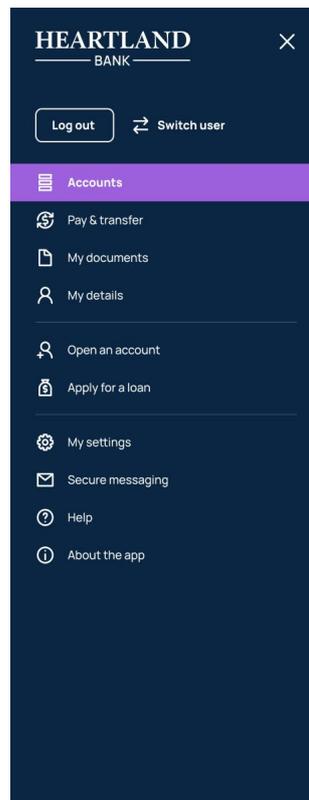


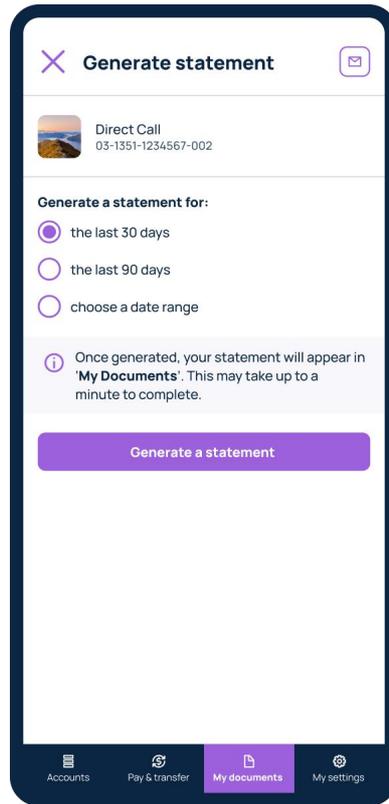
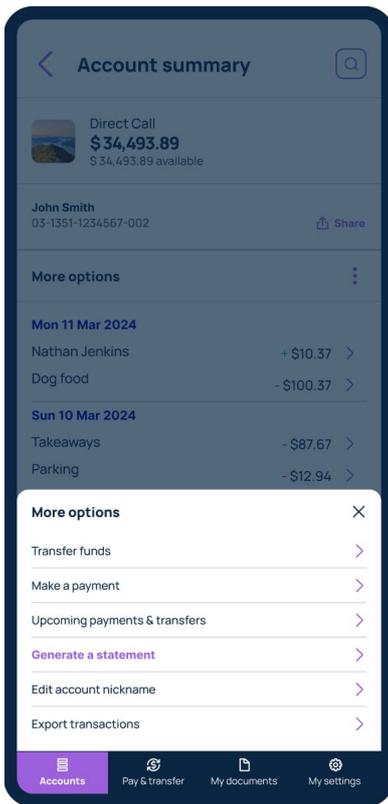
Within your loan account summary, simply click on '**Show loan details**' to see your interest rate, total term, remaining term, current repayment amount, repayment frequency, and next repayment date.



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 on how to catch back up.





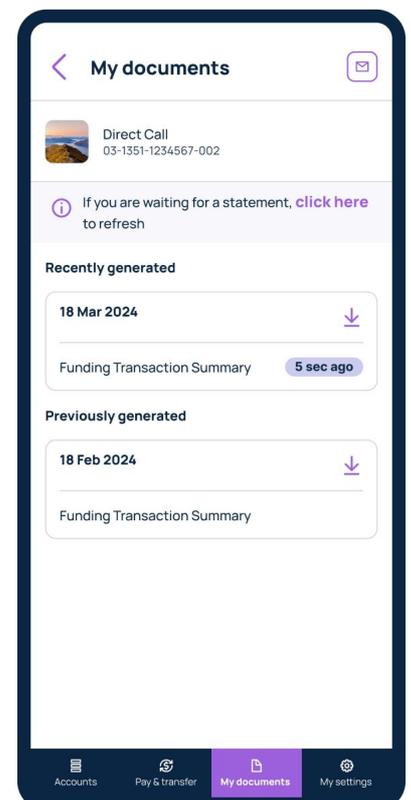
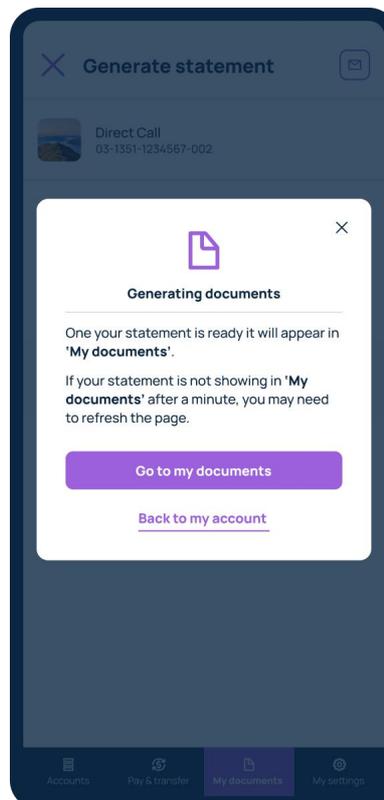
Go to the Account summary that you wish to generate and download statement for and click on '**More options**'.

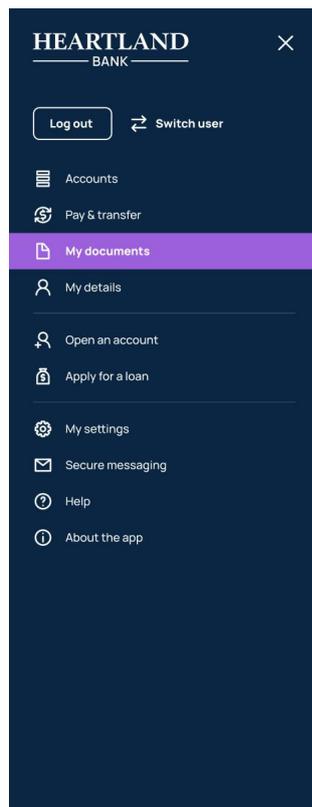
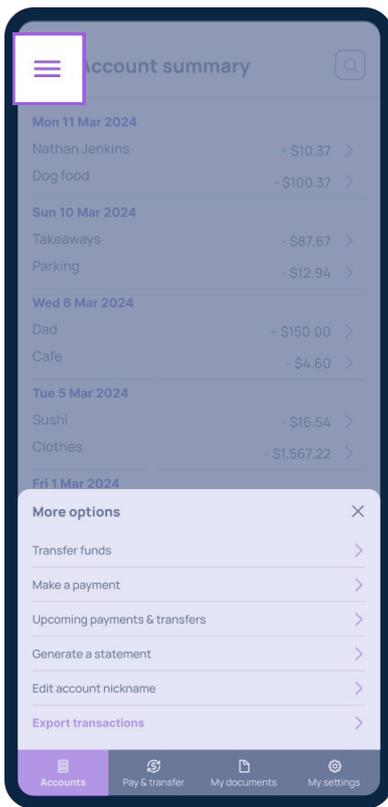
Next, select '**Generate a statement**' and enter your desired date range.

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.

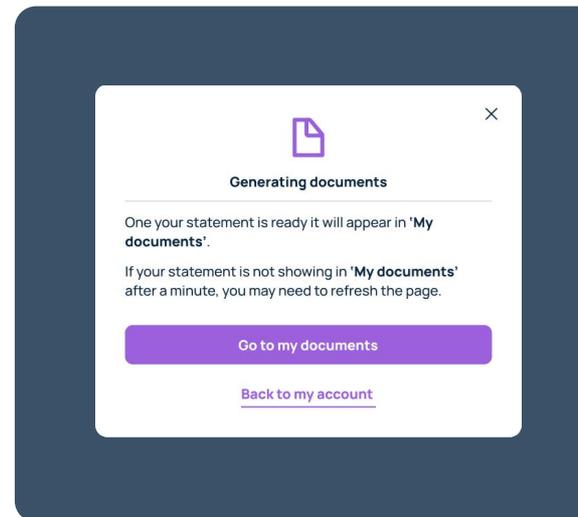
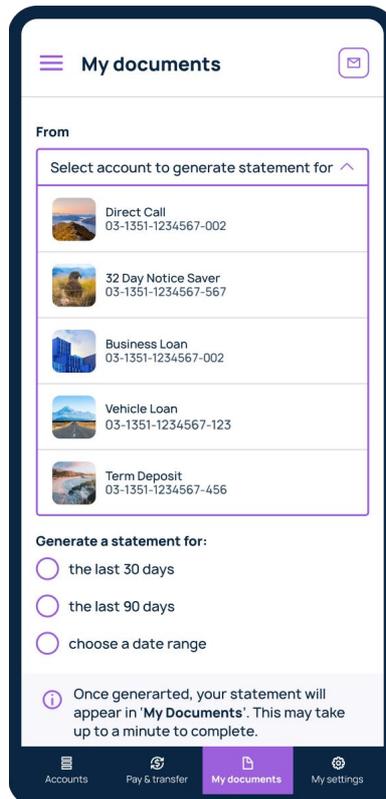
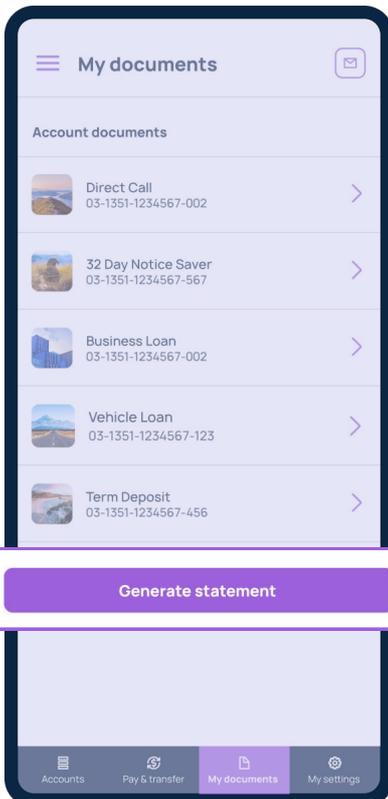
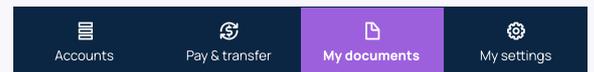
Simply click the statement to download it.





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

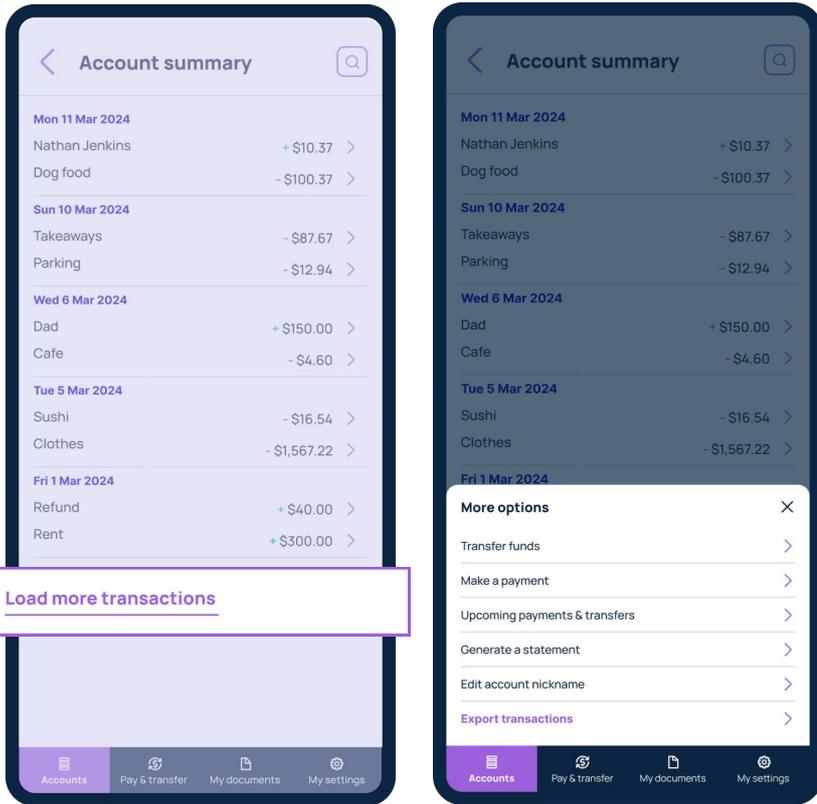
When you're in **'My Documents'**, click on **'Generate a statement'** and pick which account you want to generate a statement for.



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

# 13

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 is a button to **'Load more transactions'**, which will allow you to see all of your transactions for that account.

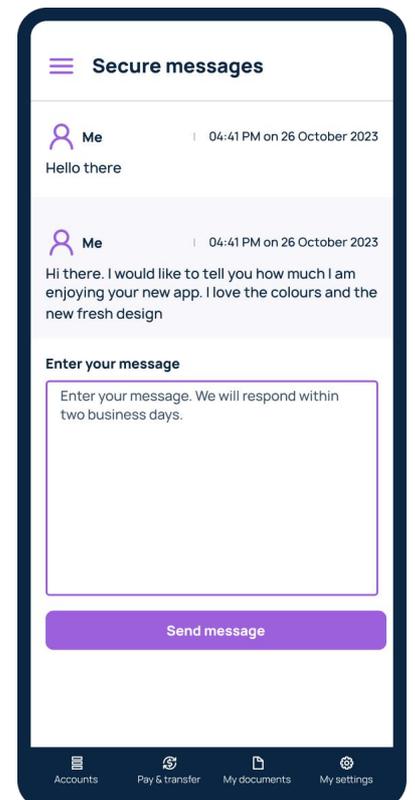
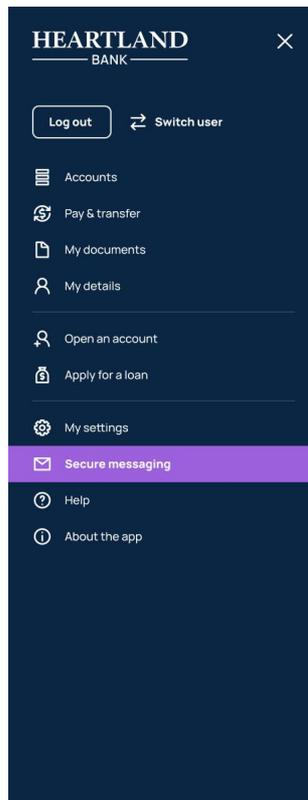
To export your transactions, click **'More options'** below where you see your account number and choose **'Export transactions'**.

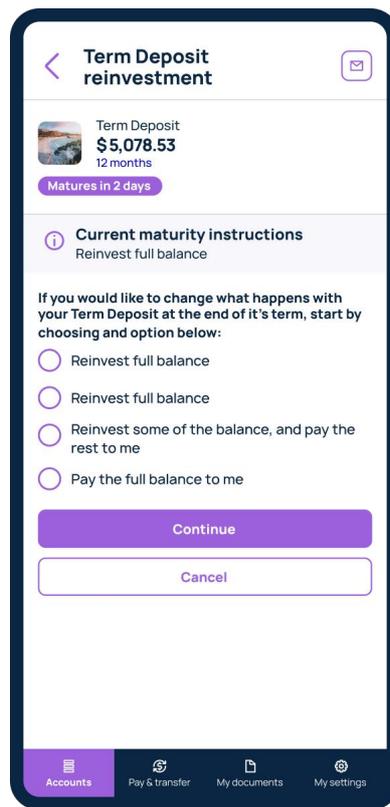
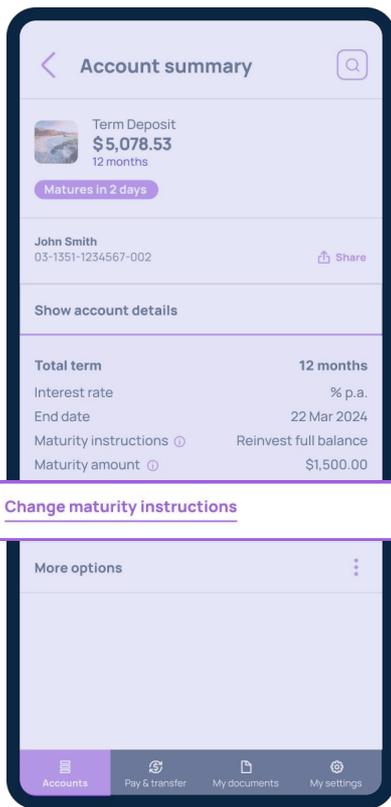
# 14

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.





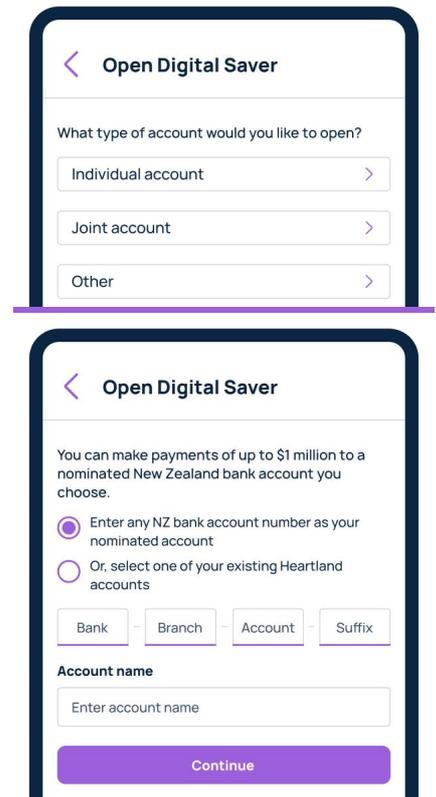
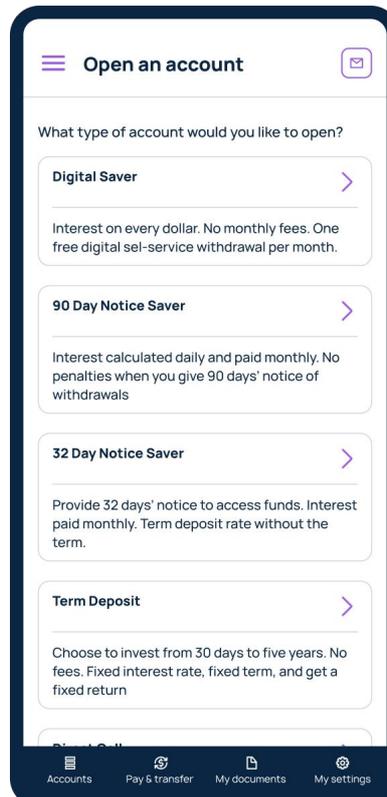
You can set and edit your Term Deposit maturity instructions within 10 days before your maturity date.

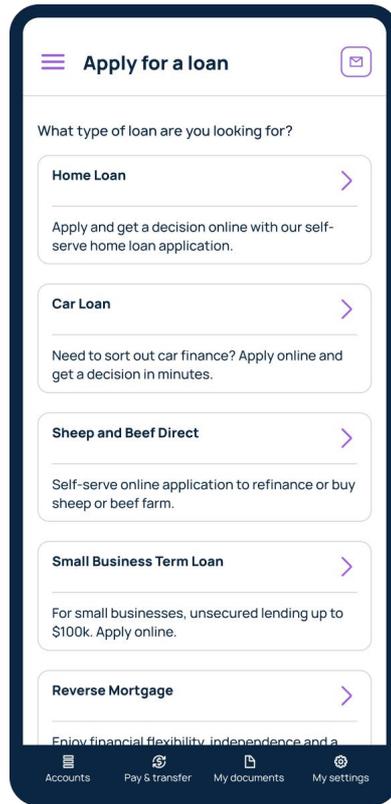
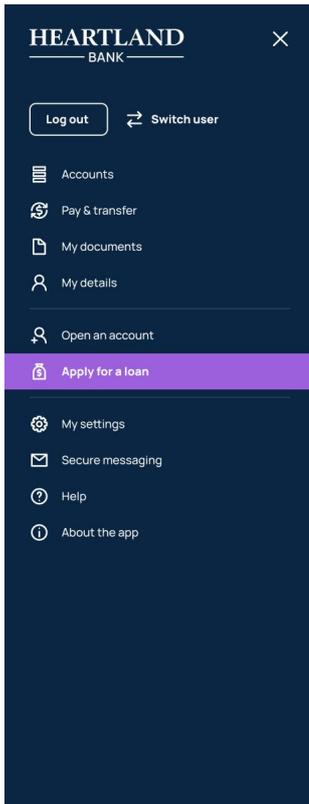
You also have the option to top up or open a new Term Deposit using funds from another Heartland Savings & Deposits account.



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

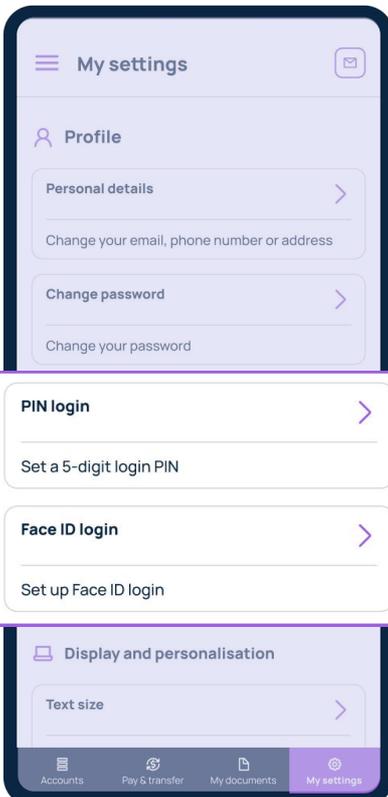
Select the type of Savings & Deposits account you want to open and follow the instructions to proceed.





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**'.

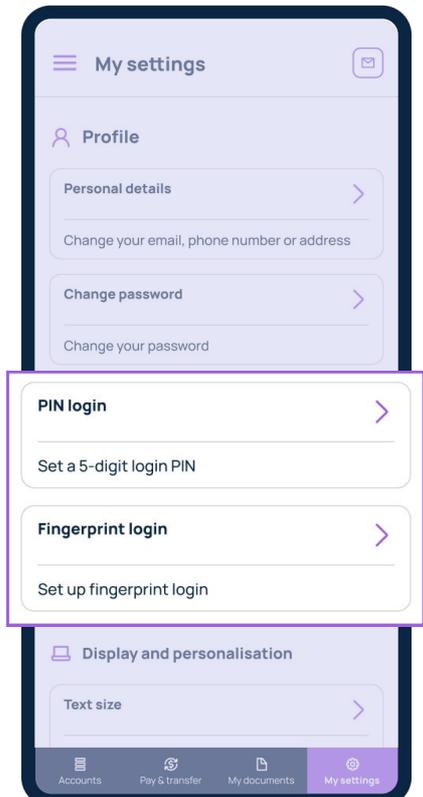
Select the type of loan you want to apply for and you'll be redirected to an online application form on the Heartland website.

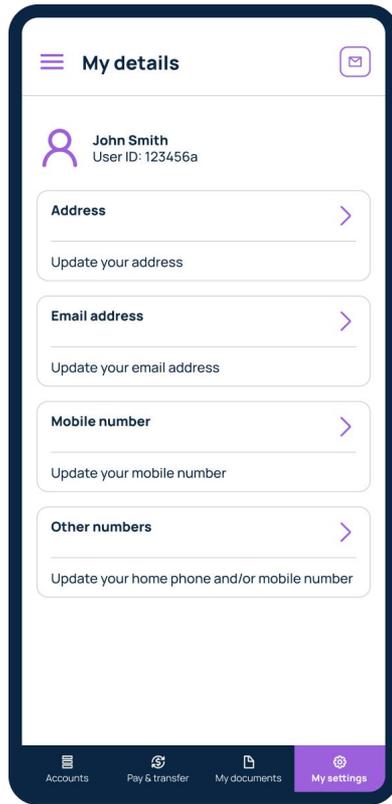
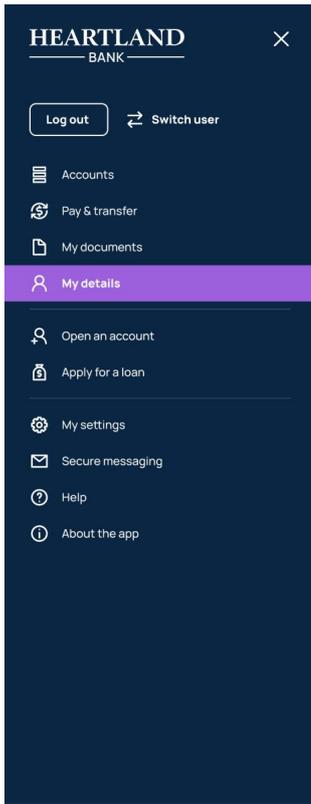


The Heartland Mobile App offers a number of different login options including '**PIN login**', '**Face ID login**' or '**Touch ID login**' (depending on your device) and '**Fingerprint login**'.

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.

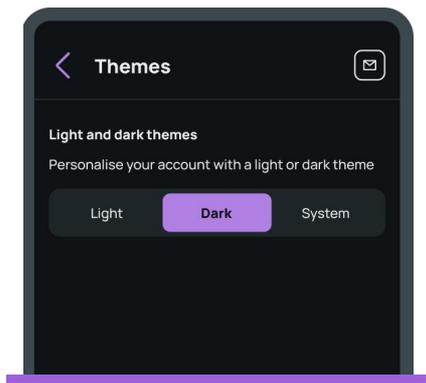
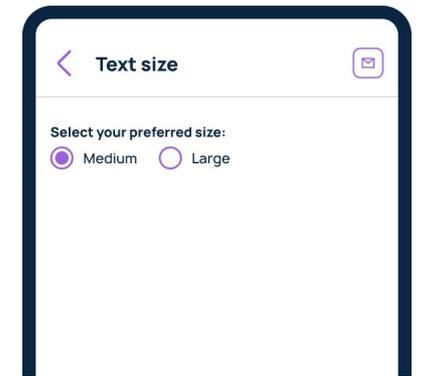
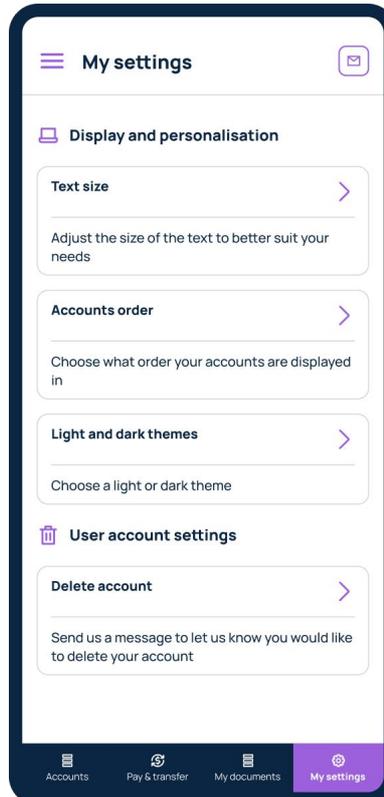


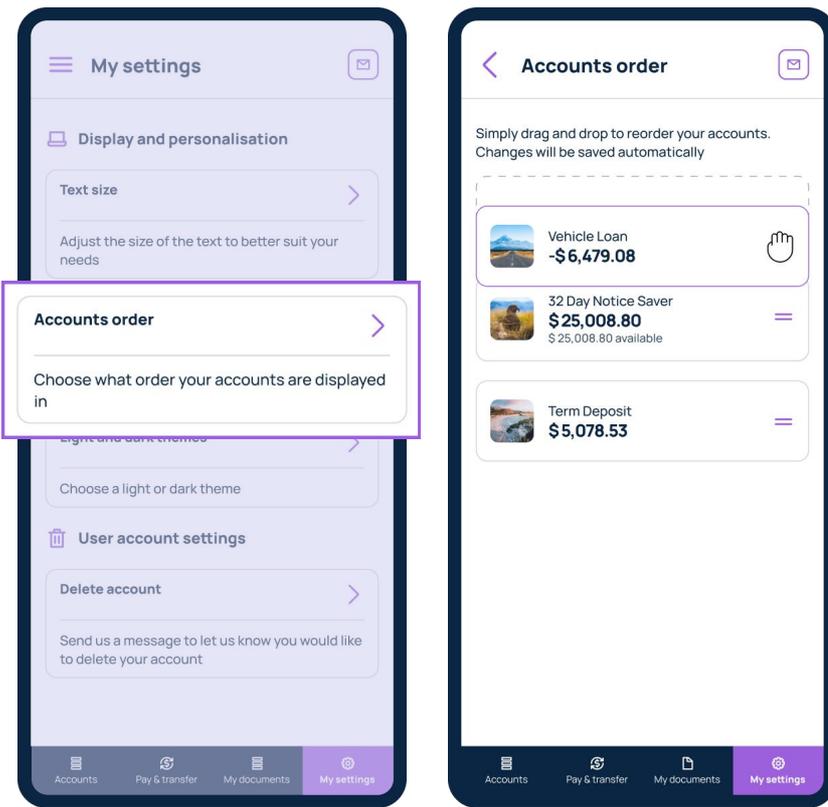


Go to '**My settings**' on the navigation bar at the bottom of the page and select '**Personal details**' to edit your address, email address and phone numbers.



In '**My Settings**', you can adjust your preferred text size, as well as choose between a light or dark theme for the app.





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**'.

