

Invest in Heartland to invest in New Zealand

Heartland Bank has a proud history of supporting small-to-medium sized businesses, farms and families in New Zealand. So when you open an account or make a deposit with us, your money is used to drive prosperity in your local community.

Heritage

Heartland Bank's roots stretch back to 1875.

100% for New Zealand

Heartland Bank is 100% New Zealand controlled, operated and managed.

NZX Main Board² listed parent

Heartland Bank is 100% New Zealand controlled, operated and managed, with its parent company listed on the NZX Main Board. Heartland Bank's parent, Heartland New Zealand Limited (HNZ), is an NZX50 listed company, and has approximately 8,000 shareholders. Having an NZX Main Board-listed parent provides the potential to access capital.

Lending diversity

All of Heartland Bank's lending is on New Zealand based assets, and is spread across the country and over many sectors.

Nationwide footprint

Heartland Bank has a wide network of branches and offices throughout New Zealand.



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Opening a Freemasons Deposit Scheme account is easy

Visit your local Heartland Bank branch or contact us today for a copy of Heartland Bank Limited's Disclosure statement and Term Deposits Investment Statement (if applicable), or to chat about which account or deposit is right for you.

Freephone

0508 FREEMASONS (0508 373 362)

Email

freemasons@heartland.co.nz

- ¹ Freemasons New Zealand is not a promoter of and does not guarantee the obligations of Heartland Bank in relation to Heartland Bank deposits.
- ² Heartland Bank Limited (Heartland, Heartland Bank) is a subsidiary of Heartland New Zealand Limited (HNZ). HNZ is listed on the NZX Main Board. The NZX Main Board is a registered market operated by NZX Limited, a registered exchange, regulated under the Securities Markets Act 1988. HNZ does not guarantee the obligations of Heartland Bank in relation to deposits.

Freemasons Deposit Scheme



**Investing in New Zealand.
That's what we do.**

BUSINESS | RURAL | FAMILIES

INVESTMENTS – LENDING – WORKING CAPITAL – LIVESTOCK AND SEASONAL FINANCE
HOME AND VEHICLE LOANS – DAY TO DAY ACCOUNTS – INSURANCE



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Freemasons Deposit Scheme

The Freemasons Deposit Scheme is a partnership between Freemasons New Zealand¹ and Heartland Bank.

This partnership, built on shared values, supports the Craft in local communities, while providing Freemasons and their families with competitive interest rates on their deposits.

Why invest in the Freemasons Deposit Scheme?

Supporting Freemasons New Zealand

The Craft directly benefits from every dollar invested in the Freemasons Deposit Scheme, as Heartland Bank pays Freemasons New Zealand a commission based on the amount of funds on deposit. This payment does not affect the return you will receive.

Simple and competitive investment options

The Freemasons deposit scheme provides simple, flexible and competitive investment options. You can choose to have your money in an on-call savings account, or in a term deposit with terms ranging from one month to five years.

Service the Heartland way

At Heartland Bank we value our Kiwi heritage, and work hard to earn and retain our customers' respect and loyalty every day. As a Freemasons Deposit Scheme customer you'll experience friendly, local service with a personal touch.

100% FOR NEW ZEALAND

Our vision is to drive prosperity in heartland communities across New Zealand for businesses, farms and families. We are a proudly New Zealand operated and managed bank, with our parent company listed on the NZX Main Board.



The Freemasons Deposit Scheme offers two great ways for Freemasons and their families to put aside money and save for their goals.

Heartland Saver

Heartland Saver is an on-call savings account that offers Freemasons:

A competitive floating interest rate

- Heartland Bank's attractive interest rates mean your money works harder for you – even while it's on call.
- Interest is calculated daily and paid monthly.

Easy access to your money

- Heartland's Internet Banking provides you with online access to view your statements and transfer funds to your nominated bank account.
- Call our dedicated Freemasons free phone line on 0508 FREEMASONS (0508 373 362) to check your account balance or transfer funds to your nominated bank account.

You pay no fees

- You won't pay any fees so you maximise your return from day one.

Heartland Term Deposit

A Heartland Term Deposit is a fixed interest rate, fixed term investment, which provides you with a fixed return. It offers Freemasons:

A competitive interest rate

- Heartland Bank's attractive deposit rates reward you with higher interest than an on-call account, and provide you with a fixed return.
- Interest rates are tiered, so the more money you deposit with Heartland Bank, the more you'll earn.

Flexible investment options

- You choose how long you want to invest for – with terms ranging from one month to five years.
- Interest payment options are flexible and range from monthly or three-monthly, to yearly or on maturity (depending on the term and amount of your investment).
- You can choose to have your interest reinvested and compounded, or paid straight into your bank account.

You pay no fees

- You won't pay any fees so you maximise your return from day one.

