

HEARTLAND

Building Society

HEARTLAND BUILDING SOCIETY QFE GROUP DISCLOSURE STATEMENT

This disclosure statement is provided in terms of the Financial Advisers Act 2008; the Financial Advisers (Disclosure) Regulations 2010 and the Financial Advisers (Disclosure) Amendment Regulations 2011.

It is important that you read this document. This information will help you choose a financial adviser that best suits your needs. It will also provide some useful information about the financial adviser you choose. Heartland Building Society takes full responsibility for the financial advice provided by our QFE advisers.

Heartland Building Society is a qualifying financial entity (**QFE**) under the provisions of the Financial Advisers Act 2008. It has three approved associated entities, being, MARAC Finance Limited, MARAC Insurance Limited and PGG Wrightson Finance Limited. You can check this information on the Financial Service Providers Register at www.fspr.govt.nz.

Name of the QFE	Heartland Building Society (trading as Heartland; MARAC Finance; CBS Canterbury; Southern Cross and PGG Wrightson Finance)
QFE Group	Heartland Building Society QFE Group, which comprises Heartland Building Society, MARAC Finance Limited, MARAC Insurance Limited and PGG Wrightson Finance Limited.
Address	75 Riccarton Road, Riccarton, Christchurch PO Box 8623, Riccarton, 8440, Christchurch
Telephone	0508 432 785 (0508 HEARTLAND)
Email	complaints@heartland.co.nz

Our products and services where we may give advice

The Heartland Building Society QFE Group offers a range of products and services. Our QFE advisers will have specific knowledge on some or all of these products and are able to give you general advice on the features of those products.

Our QFE advisers may give limited advice on following types of products offered by our QFE Group:

Category 1 products: Term deposits

Category 2 products: Call deposits and other transaction and savings accounts
Loans (including personal loans and home loans)
Insurance products (other than investment-linked insurance)

In instances where one of our QFE advisers is unable to provide you with financial advice on a specific product, they will refer you to an appropriate QFE adviser within our QFE Group. Heartland's QFE advisers do not provide investment planning services or discretionary investment management services. If you wish to receive a financial adviser service based on your overall financial situation and investment goals, you should consult an Authorised Financial Adviser.

 HEARTLAND

 MARAC

 SOUTHERN
CROSS

 CBS
Canterbury

 PGG Wrightson Finance

Fees and Remuneration

Our QFE advisers will not charge you for any financial advice they provide and nor do they receive any direct remuneration for this advice. As our employees, their remuneration is primarily by way of salary. There may however be performance criteria or other incentives for team or individual.

Internal Complaints Procedure

The Heartland Building Society QFE Group is proud to offer customers a high level of service, and your satisfaction is very important to us. If you wish to raise a concern or complaint about our service, or offer feedback, we encourage you to contact us.

- In the first instance, please get in touch with your usual point of contact at Heartland and we will make sure your complaint is investigated promptly.
- Alternatively, please email us at complaints@heartland.co.nz or call us on 0508 432 785 and ask to speak with a member of the Compliance team.
- If a solution can't be found or you are unsatisfied with the outcome, you can contact our approved dispute resolution scheme being the Banking Ombudsman, an independent party who helps sort out unresolved complaints. This service is free of charge. You can contact the Banking Ombudsman at:

Banking Ombudsman Scheme

Address Freepost 218002, PO Box 10 573, The Terrace, Wellington 6143

Phone 0800 805 950 / +64 4 471 0006

Email help@bankomb.org.nz

Further Information

We are licensed and regulated by the Financial Markets Authority in relation to our financial adviser services. Further information about financial advisers and QFEs can be obtained from the FMA. You may also report information about us or our advisers. You can contact the FMA at:

Financial Markets Authority

Address PO Box 1179, Wellington, 6140

Phone +64 4 472 9830

Website www.fma.govt.nz

