

Term Deposit important information statement

You agree and/or acknowledge:

- that Heartland Bank's Term Deposits have a 31-day notice period, meaning that if you request an early withdrawal of your funds before the maturity date, except in cases of proven hardship, at our discretion, we'll delay the withdrawal or transfer of your funds until the end of the notice period (but not beyond the maturity date), and that a reduction will be applied to the amount of interest earned based on the percentage of the term elapsed at the early termination date;
- that if you think you might need to access your funds during the investment term, then other deposit products may be more suitable; and
- that at the maturity of your Term Deposit, unless you've elected not to reinvest your funds, the Term Deposit funds will be reinvested in a new Term Deposit for the same term at an interest rate that may be lower than your current rate, and that rate may be lower than available from us for another deposit product with a comparable term.

Heartland Bank Australia Limited ABN 54 087 651 750 (Australian Financial Services Licence/Australian Credit Licence 245606). Any advice is general and doesn't take into account your personal situation. Please consider whether it's right for you.

Need to talk to us? We'd be happy to help.

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