

APPLICATION FOR INTERNET BANKING ACCESS/CHANGE OF LIMITS



This authority sets out who may have access to your Heartland Account(s) via Internet banking and stipulates which access levels apply. Should your Account(s) require instructions to be given by more than one person, all Internet banking transactions must be authorised by each such person before being processed.

SECTION 1: YOUR DETAILS

Customer name _____ Customer number _____

SECTION 2: ACCOUNT AND ACCESS DETAILS (If extra space is required to enter more Accounts, please print/ask for another copy of this page) List here all the Account(s) that you would like to nominate for Internet banking:

Account Number	All, or Specific suffixes	ACCESS LEVELS PAYMENT LIMITS (only specify if different from system default limits)							Total Limit					
		Full Access	Enquiry Only	Bill Payment (Default \$2,000)	Bill Pay Anyone (Default \$2,000)	Bulk Payments (Default \$2,000)	Internal transfer Limit	Daily Transaction Limit (covers all payment types)						
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Access Levels:

- **Enquiry only** allows each User specified below LIMITED access which enables them to view the Account movement. The User cannot, however, transact on the Account: it is solely for ENQUIRY ONLY purposes.
- **Full access** gives each User specified below FULL ACCESS which enables them to fully operate the Account(s) by Internet banking. This includes transfers and payments outside your Heartland Account(s).

Payment Limits (Subject to Bank approval)

- **Payment Limits** are the maximum amount of total payments that can be loaded by a User specified below in any one day, and are defaulted to \$2,000 single daily limit. Please read the Account Owner(s) declaration below carefully before specifying any payment limit in excess of the default limit.

SECTION 3: AUTHORISED ACCESS

List here all the Users whom you authorise to access your nominated Account(s) using Internet banking

(If you are not a current Heartland Bank customer, please complete a signatory request form)

User Name	User Name	User Name
_____	_____	_____
Customer number	Customer number	Customer number
_____	_____	_____
Signature	Signature	Signature
_____	_____	_____

Load payments Authorise payments Both Load payments Authorise payments Both Load payments Authorise payments Both

SECTION 4: ACCOUNT OWNER(S)

Should your Account(s) require instructions to be given by more than one person, each such person must sign below.

Signature	Signature	Signature
_____	_____	_____
Name	Name	Name
_____	_____	_____
Date	Date	Date
____/____/____	____/____/____	____/____/____

ACCOUNT OWNER(S) DECLARATION

Each person signing this form below (Account Owner) confirms that

- The Account Owner has read and understood Heartland's Account and Services General Terms and Conditions and also the Heartland Online Service Terms of Use (the Terms), which apply to all Internet banking services provided by Heartland and to the operation of the Account Owner's Accounts generally. Without limitation, the Terms include important security responsibilities for each Account Owner when using Internet banking. Words defined in the Terms have the same meanings where used in this form.
- The Account Owner understands that Heartland recommends that all Internet banking access levels and payment limits be no greater than what is actually required for regular Internet banking use.
- The Internet banking limits are to apply to Accounts to which the Account Owner currently has access through Internet banking and any future Accounts to which the Account Owner has access through Internet banking.
- The Account Owner acknowledges that payment limits in excess of the default limits set out in this form will increase the potential loss to the nominated Account(s) through fraudulent activities or otherwise. The Account Owner indemnifies Heartland if Heartland suffers or incurs any loss in excess of any default limit set out in this form directly or indirectly as a result of the fraud, negligence or other act or omission of the Account Owner or any other person (except for any act or omission of Heartland or any of its officers, employees or agents). This includes any failure of the Account Owner to comply with the Terms.

BANK USE ONLY Customer Due Diligence YES Authority Limit set up YES Memo loaded YES Account Owners Confirmed YES

completed Application loaded by: _____ Loading checked by: _____

Application approved by: _____ Signed: _____