

NZX/ASX release
13 November 2025

Heartland 2025 Annual General Meeting

The Annual General Meeting (**Annual Meeting**) of Heartland Group Holdings Limited (**Heartland**) (NZX/ASX: HGH) will be held online today at virtualmeeting.co.nz/hgh25 and in person at Hotel Ashburton, Ashburton, New Zealand, commencing at 10am (New Zealand time).

Shareholders joining the online meeting will require their shareholder number for verification purposes. From the online platform, shareholders will be able to view the presentation, vote and ask questions during the meeting.

For more information about joining the online meeting, view the attached Virtual Annual Meeting Online Guide.

Please find attached the following documents relating to the meeting:

1. Annual Meeting Presentation
2. Chair's Address
3. Chief Executive Officer's Address
4. NZ Bank Chief Executive Officer's Address
5. AU Bank Chief Executive Officer's Address
6. Virtual Annual Meeting Online Guide.

The webcast will be available on Heartland's website at heartlandgroup.info approximately 24 hours after the conclusion of the live event.

– ENDS –

The person(s) who authorised this announcement:

Andrew Dixon
Chief Executive Officer

Greg Tomlinson
Chair of the Board

For further information, please contact:

Nicola Foley
Head of Corporate Communications & Investor Relations
+64 27 345 6809
nicola.foley@heartland.co.nz
Level 3, Heartland House, 35 Teed Street, Newmarket, Auckland, New Zealand



Annual General Meeting 2025

13 November 2025


Agenda

- | | |
|-----------|--|
| 01 | Welcome and formalities |
| 02 | Chair's Address |
| 03 | Heartland Group CEO's Address |
| 04 | Heartland Bank New Zealand CEO's Address |
| 05 | Heartland Bank Australia CEO's Address |
| 06 | Shareholder discussion |
| 07 | Voting and conduct of poll |
| 08 | Other business |

Other formalities

- Proxies and postal votes received
- Meeting procedures
- Voting procedures and declaration of poll
- Notice of meeting
- Minutes of last Annual Meeting


Voting and asking questions



HELP NUMBER
0800 200 220


Ask a Question


Get a Voting Card


Exit Meeting 




Voting Card

Question box


Get a Voting Card


Ask a Question

 Downloads

-  Notice of meeting
-  Annual report
-  Virtual Meeting Guide

Virtual Meeting

POWERED BY MUFG CORPORATE MARKETS, A DIVISION OF MUFG PENSION & MARKET SERVICES
FOR PRIVACY INFORMATION SEE [PRIVACY POLICY](#)

Other formalities

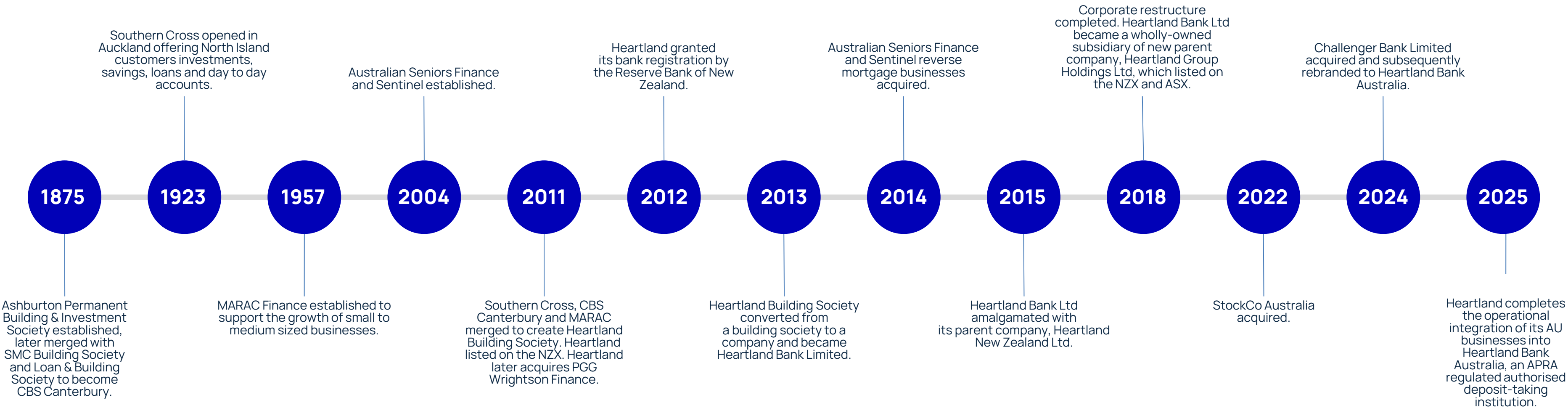
- Proxies and postal votes received
- Meeting procedures
- Voting procedures and declaration of poll
- Notice of meeting
- Minutes of last Annual Meeting

01 Chair's Address

Greg Tomlinson Chair, Heartland Group

Marking a 150-year milestone

Heartland’s origins date back to the establishment of the Ashburton Permanent Building & Investment Society in 1875. In 2011, in the wake of the Global Financial Crisis, Heartland emerged with a clear ambition to be a bank that could thrive by doing things differently.



In review

Building on the momentum achieved in 2H2025, Heartland delivered a solid performance for Q1, improving profitability and ROE across the quarter.
Heartland is on track to deliver an underlying NPAT of >\$85m for FY2026.

Summary of consolidated group key financial metrics

	Underlying				
FY2025	FY2025	FY2024		Movement	
NOI	\$322.8m	\$298.0m	↑	\$24.8m	8.3%
OPEX	\$181.3m	\$124.9m	↑	\$56.4m	45.2%
Impairment expense	\$71.6m	\$30.4m	↑	\$41.2m	135.5%
NPAT	\$46.9m	\$102.7m	↓	(\$55.8m)	(54.4%)
NIM	3.56%	3.64%	↓	(8 bps)	
CTI ratio	56.2%	41.9%	↑	1425 bps	
Impairment expense ratio ¹	1.00%	0.44%	↑	56 bps	
ROE	4.2%	9.8%	↓	(578 bps)	
EPS	5.0 cps	13.5 cps	↓	(8.5 cps)	
Receivables ²	\$7,156m	\$7,241m	↓	(\$85m) ²	(1.2%) ²

	Underlying			Underlying guidance
Q1 FY2026	3Q2025	4Q2025	1Q2026	FY2026
NOI	\$81.4m	\$83.9m	\$86.5m	No guidance provided
OPEX	\$46.3m	\$44.9m	\$46.3m	
Impairment expense	\$11.1m	\$10.0m	\$7.0m	
NPAT	\$17.1m	\$18.4m	\$23.6m	≥\$85m
Average NIM	3.69%	3.87%	3.89%	>3.90%
Exit NIM	3.66%	3.93%	3.85%	>3.95%
CTI ratio	56.8%	53.5%	53.5%	<53.5%
Impairment expense ratio ¹	0.63%	0.56%	0.39%	<0.55%
ROE	5.6%	6.1%	7.6%	≥7%
EPS	1.8cps	2.0cps	2.5cps	No guidance provided
Receivables ²	\$7,224m	\$7,156m	\$7,250m	






Note: See page 2 of Heartland's 1Q2026 investor presentation (IP) for a definition of underlying financial metrics and details of 1Q2026 one-offs. The investor presentation of Heartland's FY2025 financial results released on 21 August 2025 includes at page 7 details of the FY2025 one-offs and at page 48 general information about Heartland's use of non-GAAP financial measures.

¹ Impairment expense as a percentage of average Receivables.





² Receivables also includes Reverse Mortgages and the impact from FX changes.

Board of directors








Heartland Group

	Greg Tomlinson	Chair & Non-Independent Non-Executive Director
	Kate Mitchell	Independent Non-Executive Director
	John Harvey	Independent Non-Executive Director
	Simon Beckett	Independent Non-Executive Director
	Rob Bell	Independent Non-Executive Director

Heartland Bank New Zealand

	Bruce Irvine	Chair & Independent Non-Executive Director
	John Harvey	Non-Independent Non-Executive Director
	Kate Mitchell	Non-Independent Non-Executive Director
	Shelley Ruha	Independent Non-Executive Director
	Simon Tyler	Independent Non-Executive Director
	Andrew Dixon	Non-Independent Non-Executive Director

Heartland Bank Australia

	Geoff Summerhayes	Chair & Independent Non-Executive Director
	Shane Buggle	Independent Non-Executive Director
	Lyn McGrath	Independent Non-Executive Director
	Vivienne Yu	Independent Non-Executive Director
	Leanne Lazarus	Non-Independent Non-Executive Director
	Bruce Irvine	Independent Non-Executive Director
	Andrew Dixon	Non-Independent Non-Executive Director


Note: See heartlandgroup.info/about-heartland/board-of-directors for full profiles.

Management







Heartland Group

	Andrew Dixon Chief Executive Officer Joined in 2010
	Michael Jonas Chief Strategy Officer Joined in 2022

Heartland Bank New Zealand

	Leanne Lazarus Chief Executive Officer Joined in 2022
	Andy Wood Chief Risk Officer Joined in 2022
	Kerry Conway Chief Financial Officer Joined in 2024

Heartland Bank New Zealand cont.

	Michael Drumm Chief Operating Officer Joined in 2015
	Lana West Chief People & Culture Officer Joined in 2021
	Phoebe Gibbons Chief Legal Officer Joined in 2020
	Rebecca Thomas Chief Digital Transformation Officer Joined in 2025
	Peter Griffin Chief Commercial Officer Joined in 2011
	Alistair Scott Chief Auto & Asset Finance Officer Joined in 2025

Heartland Bank Australia

	Michelle Winzer Chief Executive Officer Joined in 2024
	David Brown Chief Risk Officer Joined Challenger Bank in 2021
	Sarah Burgemeister General Counsel Joined Heartland Finance in 2023
	Medina Cicak Chief Commercial Officer Joined in 2024
	Richard Collier Chief Financial Officer Joined Challenger Bank in 2024
	Vaughan Dixon Chief Technology & Operations Officer Joined in 2024

Note: See heartlandgroup.info/about-heartland/management for full profiles.

Shareholder return

- While ROE and EPS are below historic levels, **Heartland saw a strong rebound in 2H2025**, with underlying ROE¹ of 6.0% and underlying EPS² of 4.6 cps.
- This positive momentum continued in Q1, with underlying ROE of 7.6% and underlying EPS of 2.5 cps.

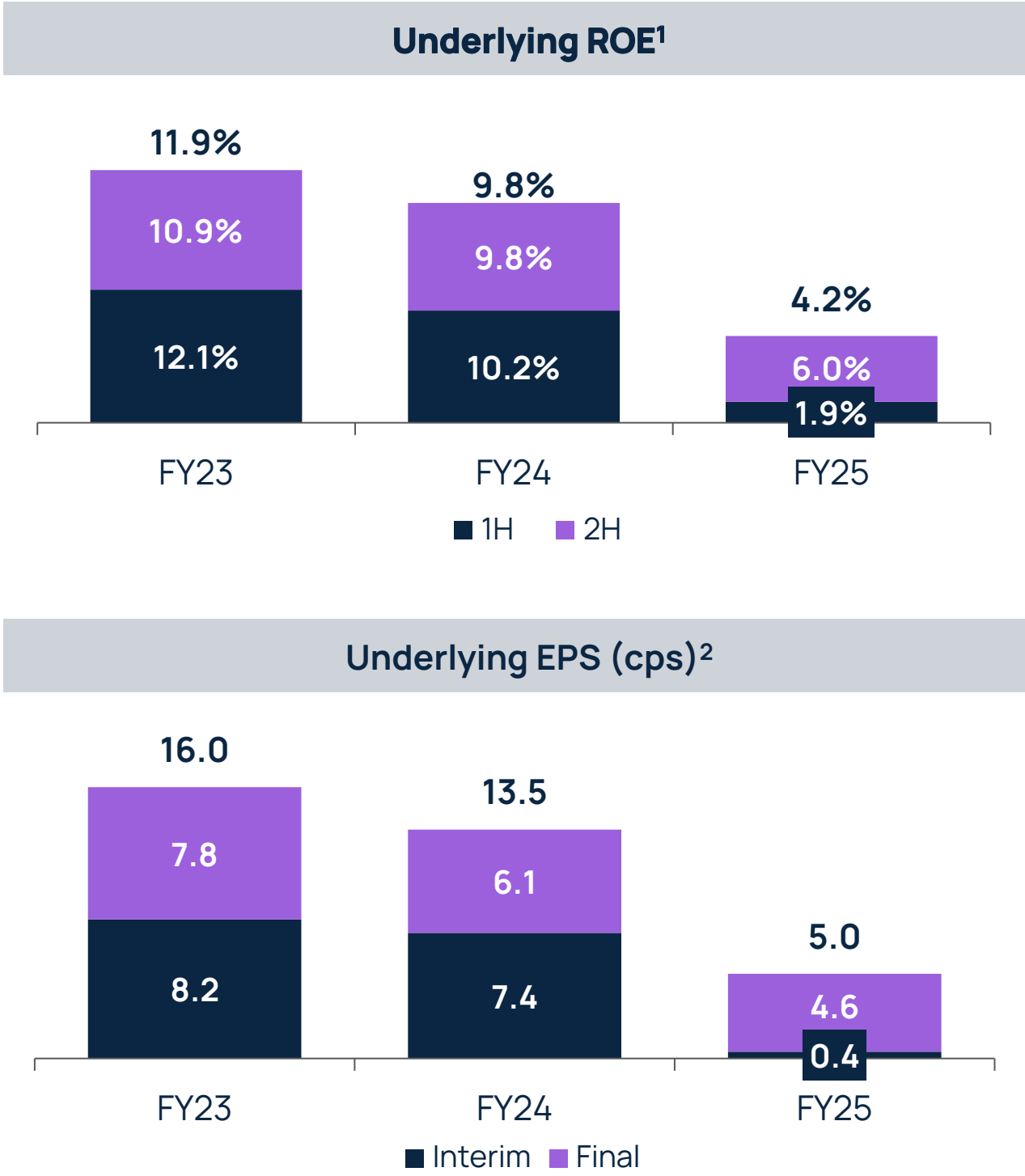
4.0 cps

Total dividend for FY2025

52%

2H2025 payout ratio

The Board continues to target a total dividend payout ratio of at least 50% of underlying NPAT in FY2026.³



¹ Underlying ROE refers to ROE calculated using underlying results.
² Underlying EPS refers to EPS calculated using underlying results.
³ Subject to the Board considering Heartland's capital needs, ROE accretive growth opportunities, balance sheet flexibility and financial performance.

FY2026 outlook

Heartland is well positioned to face the future with great confidence. Its focus for FY2026 is on:

- **Maintaining a refined strategic focus on core product sets**
 - NZ bank: Reverse Mortgages, Rural Lending, Motor Finance, Asset Finance, Deposits
 - AU bank: Reverse Mortgages, Livestock Finance, Deposits.
- **Core lending growth.**
- **Expanding further into Reverse Mortgages** where the addressable markets present a significant growth opportunity.
- **Operational cost control.**
- **Leveraging technology** to unlock efficiency, scalability and future growth.
- **Continuing to prioritise efficient use of capital.**

Heartland in the community

Trustees: Bruce Irvine, Sir Christopher Mace, Graham Kennedy, John Harvey.

Through the Heartland Trust, Heartland Bank supported 17 organisations across New Zealand in FY2025, with grants totalling \$465,000.

Mid Canterbury organisations:

- The Ashburton Schools Music Festival
- Ashburton Performing Arts Centre
- Ashburton Age Concern
- Christchurch Boys High School Rowing
- The Mid Canterbury Tennis Centre Charitable Trust
- Christchurch Word Festival
- Boost Literacy Programme
- Tātai Whetū Waitaha



Andrew Wilson, Heartland Bank Regional Manager - Ashburton, opening the annual Heartland Bank Schools' Music Festival, June 2025.



Reo Takeuchi – Karate-ka at Tātai Whetū Waitaha.



Boost Literacy Programme.

Note: The Heartland Trust is a registered charitable trust which is independent from, but closely supported by, Heartland Bank.

02

Heartland Group CEO's Address

Andrew Dixon Chief Executive Officer, Heartland Group

FY2025 summary

A year of significant reset, change and integration.

Heartland prioritised capital efficiency during FY2025, restoring a superior margin and actively derisking its lending portfolios to strengthen its foundations for the future.

Reset

- NPAT of \$38.8m. Underlying NPAT of \$46.9m, meeting underlying NPAT guidance of at least \$45m.
- Restored NIM to near-historic levels, with each bank delivering strong exit margins.
- Strong Reverse Mortgage growth momentum within both banks.
- Capital optimisation through several key initiatives and accelerated NSA realisation is enabling capital to be redeployed to high-return core lending portfolios.

Change

- A substantial increase in impairment expense was incurred in 1H2025 in response to ongoing economic deterioration in NZ, and to derisk and reposition some of the NZ bank's lending portfolios.
- Necessary changes made to collections and recoveries policies, processes and leadership have delivered early, tangible improvements, with recovery efforts outperforming expectations and total Motor Finance arrears now outperforming the industry average.¹

Integration

- Completed the operational integration of our AU businesses into Heartland Bank AU, creating a new and unique bank.
- The AU funding transition has been successful, as deposits now form 86% of the bank's funding.
- As the listed parent company of two banks, Heartland's operations are now focused on group strategy, investor relations, corporate finance, capital allocation, and strategic and risk management oversight of each bank.

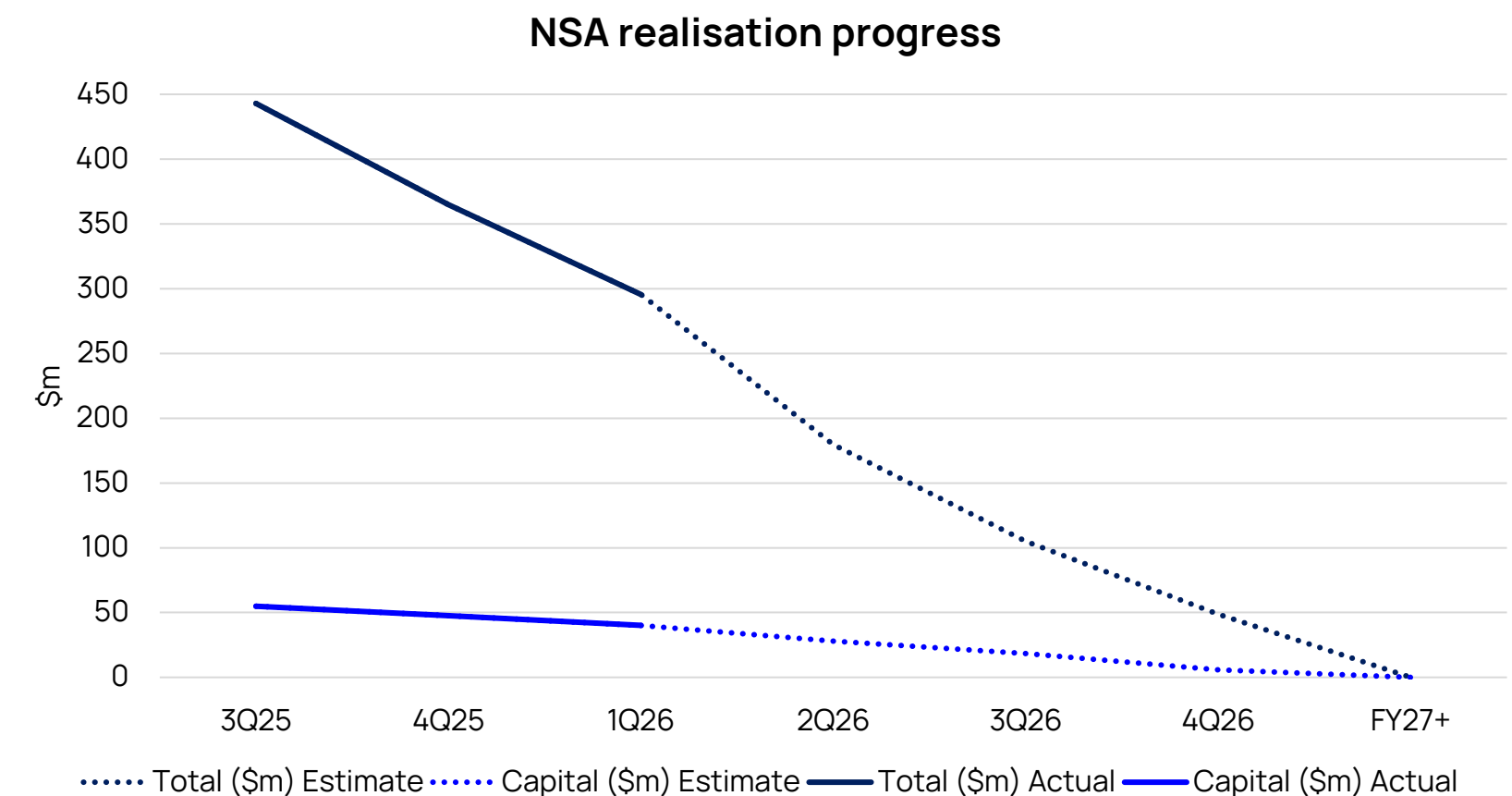
¹ Industry average arrears are based on auto arrears as at September 2025, reported by Centrix in its Credit Insights Report, October 2025.

Non-strategic assets (NSA)

NSA realisation accelerated in Q1 and is exceeding Heartland's estimates, with momentum continuing early into Q2.

By the end of this calendar year, we estimate the total value of NSAs will be \$179.5 million – a reduction of \$358.1 million, or 66.6%, since 30 June 2024.

Asset	NZ (\$m)	Outstanding balance		1Q2026 realisation	
		30 June 2025	30 Sep 2025	Actual	Target
Rural Relationship	Total (\$m)	112.0	102.9	9.1	13.9
	Capital (\$m)	17.1	16.0	1.1	1.8
Business Relationship	Total (\$m)	47.8	39.3	8.4	3.4
	Capital (\$m)	6.9	6.7	0.2	0.3
Home Loans ¹	Total (\$m)	171.7	125.7	46.0	33.1
	Capital (\$m)	10.2	7.5	2.7	1.6
Properties	Total (\$m)	16.2	16.1	0.1	-
	Capital (\$m)	2.6	2.7	-	-
Investment Properties	Total (\$m)	4.4	4.4	-	2.0
	Capital (\$m)	0.6	0.6	-	0.2
Equity Investments (NZ)	Total (\$m)	7.0	1.1	5.9	-
	Capital (\$m)	4.5	0.7	3.8	-
Equity Investments (AU)	Total (\$m)	5.7	6.0	-	-
	Capital (\$m)	5.7	6.0	-	-
Total NSAs	Total (\$m)	364.8	295.5	69.6	52.4
	Capital (\$m)	47.6	40.1	7.8	3.9



Note: NSAs are primarily NZ assets that are outside of Heartland's core lending strategy, or do not deliver threshold ROE. For more information, see Heartland's FY2025 investor presentation available at heartlandgroup.info.

¹ Includes Online Home Loans and old residential mortgages.

Looking forward

Looking ahead, Heartland expects to deliver an underlying ROE of at least 7% and an improved underlying NPAT of at least \$85 million, with a focus on two critical themes:

- 1

Technology uplift

Increase process automation to improve customer experience and deliver true operating leverage.
- 2

Capital efficiency

Ensure capital is deployed efficiently into ROE accretive activity against a backdrop of continued regulatory change.

Underlying FY2026 guidance

NPAT	≥\$85m
ROE	≥7%
Average NIM	>3.90%
Exit NIM	>3.95%
CTI ratio	< 53.5%
Impairment expense ratio	< 0.55%

Heartland will host an investor day in March 2026 following Heartland’s interim financial results announcement due to take place on Thursday 26 February 2026.

Note: The FY2026 guidance detailed above is subject to change once the impact of the technology investment required to deliver against Heartland’s technology strategy is known. Heartland expects the difference between reported and underlying NPAT in FY2026 to be limited only to any fair value changes on equity investments held and other one-off non-recurring expenses.

03

Heartland Bank NZ CEO's Address

Leanne Lazarus Chief Executive Officer, Heartland Bank New Zealand

NZ banking: Business performance

Heartland Bank's vision is to be New Zealand's leading specialist bank, with a superior customer and originator experience, low CTI ratio and a strong ROE.

Quality

- **Motor Finance:**
 - Introduced new credit decisioning scorecards.
 - Shifted focus from brokers, to higher quality direct channels, franchise dealers and branded distribution partners.
 - The introduction of more prescriptive collections, recoveries and write-off strategies has had a positive effect on asset quality.
- **Business Finance:**
 - Trading conditions remain challenging, impacting growth and arrears.
 - Working closely with customers in arrears, and starting to see an improvement in NPLs early in Q2 (NPLs down \$5.9m as at 31 October 2025).

Efficiency

- Costs increased in FY2025. Cost growth stabilised in 2H2025 and remained stable through Q1.
- Actively managed cost of funds to end FY2025 with a strong margin. This trend continued through Q1, with an exit NIM¹ of 4.08%.
- Maintained a BBB credit rating.

Growth

- Growth focus on specialist lending portfolios.
- Leveraged Heartland Bank's position as the reverse mortgage market leader to launch Village Access Loans.
- Launched Marac Marketplace, a new online marketplace for vehicle purchasing and financing.
- Winding down activity that no longer fits strategically, allowing capital to be reallocated to core lending portfolios which achieve strong returns.

¹ The Q1 exit NIM is the NIM achieved on 30 September 2025 (rather than the average NIM for Q1).

NZ banking: Looking forward

Heartland Bank has a clear focus on building on its strengths across its core portfolios.

1

Support more New Zealanders with their specialist banking needs

Reverse Mortgages, Livestock Finance, Motor Finance, Asset Finance, Savings & Deposits

2

Continue to invest in technology and automation

to enhance efficiency, scalability, and customer experience

04

Heartland Bank AU CEO's Address

Michelle Winzer Chief Executive Officer, Heartland Bank Australia

AU banking: Business performance

Heartland Bank Australia's vision is to be Australia's leading specialist bank, enriching customers' lives through financial freedom.

Business growth

- Business momentum improved half-on-half during FY2025, and continued into FY2026:
 - Reverse Mortgages achieved a record level of funding in October, >AU\$50m, YTD taking the book to >AU\$2.1b.
 - Livestock Finance returned to positive growth with a record result in October, post the seasonally colder months in Q1.
 - Strong demand for deposit products is funding organic growth.
 - Repaid final outstanding AU\$100m MTN before its contractual maturity in October 2027.
 - The bank is now 86% deposit funded within 18 months of its acquisition.

Service excellence

- Significantly reduced application turnaround times, from over 60 days to 8 days.
- Implemented a new customer satisfaction survey, providing real time insights to continually improve service.
- Enhanced customer engagement and retention activity ensuring repayment volumes held steady at ~AU\$23m per month.
- New leadership is guiding customer service teams to deliver exceptional customer service for the direct channel.

Diversify distribution

- Deepened relationships with accredited partners and brokers. This is evidenced by >50% of new Reverse Mortgage business coming from the broker network.
- Expanded Livestock Finance partnerships and sponsorships to include agents. The agent network provides access to farming communities Australia-wide.
- Expansion of Deposit partners provides access to broader customer segments and has enabled Heartland Bank AU to achieve the growth required to fund core lending activity.

AU banking: Looking forward

Heartland Bank AU is focused on maintaining momentum, simplifying its business, and strengthening its partnerships.

1

Leverage market leadership in Reverse Mortgages

to meet the significantly untapped potential available to us.

2

Implement a new unified origination and servicing platform

to support with our growth ambitions and digitisation

05
Shareholder
discussion

06 Voting and conduct of poll

Resolution 1:

Auditor's Remuneration

That the Board be authorised to fix the remuneration of Heartland's auditor, PwC, for the financial year ending 30 June 2026.

Voting and polling procedures

Mark your intention on your Voting Card by selecting “For”, “Against” or “Abstain” at Item 1.

For those online, please click “Submit Vote” on the bottom of the voting card to lodge your vote.

Once you have voted:

- Place your Voting Card in the ballot boxes as they are passed around. If you need help, please raise your hand.
- Voting will be open until the close of the meeting.
- The results of the poll will be advised on the NZX and ASX after the end of the meeting.

07 Other business

Thank you

Investor & media relations

Nicola Foley
Head of Corporate Communications & Investor Relations
+64 27 345 6809
nicola.foley@heartland.co.nz

Investor information

For more information
heartlandgroup.info/investor-information

HEARTLAND
—— GROUP ——

Heartland Annual Meeting 2025: Chair's Address

Good afternoon, ladies and gentlemen. Thank you for joining us today.

1. Marking a 150-year milestone

It is a pleasure to be in Ashburton for this year's Annual General Meeting (**AGM**). 2025 marks 150 years since Heartland Group Holding Limited's (**Heartland**) (**NZX/ASX: HGH**) earliest predecessor, the Ashburton Permanent Building & Investment Society, was established. The last time we gathered here was in 2012, making our return even more special as we mark this significant milestone together.

As we recognise our rich 150-year history, this is a moment to pause, reflect and celebrate how far we've come. It is a tribute to the many people who have shaped the organisation over the years: the founders of our predecessor institutions, the leaders who guided us through times of change, the employees whose commitment and hard work have shaped our success, the customers who have placed their trust in us, and the shareholders who have supported our vision.

One of those leaders was Graham Kennedy, who we will hear from shortly. Graham is a former Chair of Ashburton Permanent, former Director of Heartland Bank Limited, and current Trustee of the Heartland Trust¹, Heartland's registered charitable trust.

2. In review

While we can trace our history back to Ashburton in 1875, Heartland as a banking organisation is still very young. Heartland emerged in 2011, in the wake of the global financial crisis with a clear ambition to build a bank that could thrive by doing things differently. Heartland chose to concentrate on specific market segments. This strategy has served us well, and we have come a long way since formation.

Gross Finance Receivables² (**Receivables**) have grown from \$1.7 billion at the end of the financial year ended 30 June 2011, to \$7.2 billion at the end of the financial year ended 30 June 2025 (**FY2025**). In the same period, Heartland's net profit after tax (**NPAT**) has increased from

¹ The Heartland Trust is a registered charitable trust which is independent from but closely supported by Heartland.

² Gross Finance Receivables (**Receivables**) also includes Reverse Mortgages and the impact from foreign currency exchange (**FX**) changes.

\$7.1 million to \$38.8 million (or \$46.9 million on an underlying basis³).

Building on the momentum achieved in the second half of FY2025, Heartland delivered a solid performance in the first quarter of the financial year ending 30 June 2026 (**FY2026**) (**1Q2026**), and is on track to deliver an underlying NPAT of at least \$85 million for FY2026.

But we are still young, and just at the beginning of our journey to achieve scale.

In New Zealand, FY2025 saw us renew our focus in certain asset classes which provide an appropriate return. We are focused on growing our four core product sets – Reverse Mortgages, Rural Finance, Motor Finance and Asset Finance – and exiting assets that are no longer a strategic fit. Andrew Dixon will provide more information about our non-strategic asset (**NSA**) progress which is ahead of plan.

The Reverse Mortgage portfolio is our core product and where effort is being placed in New Zealand. Our early mover advantage positions us to extract significant value from this segment. In other areas, business performance has been slower. In Motor Finance, we have made meaningful progress in arrears management and have achieved notable successes in recoveries and collections. We are also being more selective in terms of who we are partnering with to ensure we're writing quality business. While these improvements have contributed to the portfolio's contraction, they ensure Heartland remains well-positioned in a changing market. Leanne Lazarus will provide a more detailed update.

With regard to Australia, the authorised deposit taking institution (**ADI**) acquisition and the regulatory requirements associated with it placed increased cost on Heartland. The operational integration of our existing Australian businesses into the ADI was a big change to the organisation. With access to retail deposits through the ADI licence, we have strengthened our ability to compete and grow in Australia. The Reverse Mortgage book stands out as a significant area of opportunity, and our efforts here are already delivering promising results. While Livestock Finance hasn't performed as well as we would have hoped, we understand the

³ Certain financial measures are presented on a reported and underlying basis. Reported financial measures are prepared in accordance with NZ GAAP and include the impacts of positive and negative one-offs, which can make it difficult to compare performance between periods. The use of underlying results (which are non-GAAP financial information) is intended to allow for easier comparability between periods and is used internally by management for this purpose. The Investor Presentation for Heartland's FY2025 financial results released on 21 August 2025 includes at page 7 details of the FY2025 one-offs and at page 48 general information about Heartland's use of non-GAAP financial measures. See page 2 of Heartland's 1Q2026 investor presentation for details of the 1Q2026 one-offs.

challenges and remain committed to this segment. Michelle Winzer will provide a more detailed update on the Australian bank.

3. Board and Management updates

Moving now to Board and Management updates. Since our AGM last year, a number of appointments have taken place to ensure Heartland's teams have the skills and support needed to deliver value for customers and shareholders.

On 3 February 2025, Andrew Dixon was appointed a Non-Independent, Non-Executive Director of Heartland Bank Australia Limited (**Heartland Bank Australia**).

In February this year, Michael Jonas was appointed to the new role of Chief Strategy Officer of Heartland.

Within the New Zealand bank, Peter Griffin was appointed to the role of Chief Commercial Officer, and we've welcomed Alistair Scott as Chief Auto & Asset Finance Officer, and Rebecca Thomas as Chief Digital Transformation Officer.

4. Shareholder return

As our renewed strategic focus beds in, we have seen improvements begin to flow through to key metrics essential to shareholder return. While Heartland's return on equity (**ROE**) and earnings per share (**EPS**) are below historic levels, we saw a strong rebound in the second half of FY2025 with ROE⁴ at 6% and EPS⁵ at 4.6 cents per share (**cps**). We have seen this positive momentum continue into the first quarter of FY2026, with underlying ROE for the quarter of 7.6% and underlying EPS of 2.5 cps.

Regarding dividends, in September we paid a final dividend of 2 cps, bringing the total dividend for FY2025 to 4 cps. The payout ratio for the second half of FY2025 of 52% was in line with Heartland's target dividend payout ratio of least 50% of underlying NPAT.

Our dividend policy reflects the realities of our growth strategy. Heartland Bank Australia is a growth investment for Heartland, absorbing capital to support expansion and innovation. While this requires patience from shareholders, we are confident that our investments will deliver sustainable returns over time. We remain committed to balancing growth with the delivery of appropriate returns to our shareholders.

⁴ Underlying ROE refers to ROE calculated using underlying results.

⁵ Underlying EPS refers to EPS calculated using underlying results.

5. Outlook

Our focus for FY2026 is on:

- maintaining a refined strategic focus
- core lending growth
- expanding further into Reverse Mortgages where the addressable markets present a significant growth opportunity
- operational cost control
- leveraging technology to unlock efficiency, scalability and future growth, and
- continuing to prioritise efficient use of capital.

Heartland is well positioned to face the future with great confidence. We are investing in areas of opportunity and remaining agile in response to changing market conditions. Our renewed focus on our core product sets reflects our belief in the value of these segments. With your continued support and patience, I am confident that Heartland will deliver on its promise of sustainable profitable growth and enhanced shareholder return.

I would now like to invite Graham Kennedy to provide an update on the Heartland Trust's charitable activities.

Graham Kennedy to address the meeting.

6. Conclusion

On behalf of the Board, thank you for your trust in Heartland, and for joining us at today's Annual Meeting.

I will now ask Andrew Dixson to address you.

Heartland Annual Meeting 2025: Chief Executive Officer's Address

1. Introduction

Good morning and welcome all.

Thank you for joining us at this year's Annual General Meeting.

2. Reset, change and integration

The financial year ended 30 June 2025 (**FY2025**) presented a unique set of challenges and opportunities for Heartland Group Holdings Limited (**Heartland**) (**NZX/ASX: HGH**), marked by a period of significant reset, change and integration.

Reset

We have deliberately recalibrated our strategy, sharpened our focus on core products, and taken decisive steps to ensure capital is allocated where it delivers the strongest returns. This reset has laid the groundwork for a more resilient and agile banking group and is something we will continue to test on an ongoing basis.

Our net profit after tax (**NPAT**) for the year was \$38.8 million. On an underlying basis¹, NPAT was \$46.9 million, which while meeting underlying NPAT guidance of at least \$45 million, does not represent our desired performance for Heartland, following a challenging operating environment and the impact of necessary strategic changes.

Importantly, we restored our net interest margin (**NIM**) to near-historic levels, with each bank delivering strong exit margins. This positive trend continued in the first quarter of the financial year ending 30 June 2026 (**FY2026**) (**1Q2026**), as Heartland delivered a solid performance, improving profitability and return on equity across the quarter. Overall NIM continued to expand and cost growth remained stable.

¹ Certain financial measures are presented on a reported and underlying basis. Reported financial measures are prepared in accordance with NZ GAAP and include the impacts of positive and negative one-offs, which can make it difficult to compare performance between periods. The use of underlying results (which are non-GAAP financial information) is intended to allow for easier comparability between periods and is used internally by management for this purpose. The Investor Presentation for Heartland's FY2025 financial results released on 21 August 2025 includes at page 7 details of the FY2025 one-offs and at page 48 general information about Heartland's use of non-GAAP financial measures. See page 2 of Heartland's 1Q2026 investor presentation for details of the 1Q2026 one-offs.

The strong Reverse Mortgage momentum experienced within both banks through FY2025 was maintained in 1Q2026, while subdued markets and usual seasonal contractions impacted growth in Heartland's other core lending portfolios.

Capital optimisation was a key priority in FY2025 and a critical part of our reset. This was reflected in several initiatives undertaken, including the run-off of Unsecured Lending and the accelerated realisation of non-strategic assets (**NSA**), enabling the redeployment of capital into high-return core lending portfolios. I will speak more about NSA realisation shortly.

Change

A substantial increase in impairment expense was incurred in the first half of FY2025 (**1H2025**) in response to ongoing economic deterioration in New Zealand, and to derisk and reposition some of the New Zealand bank's lending portfolios. Necessary changes made to collections and recoveries policies, processes and leadership have delivered early, tangible improvements, with recovery efforts outperforming expectations and total Motor Finance arrears now outperforming the industry average.²

Integration

As Greg discussed, we also completed the operational integration of our Australian businesses into Heartland Bank Australia Limited (**Heartland Bank Australia**), creating a new and unique bank. The Australian funding transition has continued to be successful, as deposits now form 86% of the bank's funding, providing a deep, stable and diverse platform to efficiently fund the significant lending opportunity we have ahead of us.

As a condition of the authorised deposit-taking institution (**ADI**) acquisition, Heartland required an evolution of its role as the listed parent company of two banks. A number of responsibilities shifted from Heartland to the respective banks, with Heartland's operations now focused on group strategy, investor relations, corporate finance, capital allocation, and strategic and risk management oversight of each bank.

3. Non-Strategic Assets

We made strong progress in the realisation of NSAs in FY2025, and I'm pleased to report that in the first quarter of FY2026, our NSA realisation has not only continued at pace but has exceeded our own quarterly estimates. This momentum has carried into the second quarter.

² Industry average arrears are based on auto arrears as at September 2025, reported by Centrix in its Credit Insights Report, October 2025.

Key highlights include:

- Accelerated exits from Rural and Business Relationship borrowers, primarily through the sale of security and refinancing. Notably, the largest Relationship exposure was partially settled in 1Q2026, with the remaining refinance settled in October 2025. The third largest Relationship exposure also went unconditional in September and was repaid in early October.
- Home Loans (which closed to new business in March 2025) continues to run off ahead of expectations, driven by early repayments.
- We achieved the unconditional sale of one of the two dairy farms, with settlement in October 2025.
- We completed the full exit of Heartland's shareholding in Harmoney, achieving a sale price significantly above carrying value as at 30 June 2025. This generated a fair value gain of \$3.1 million, which was the key difference between our underlying and reported results for 1Q2026, and is expected to remain the key difference between underlying and reported results for the remainder of FY2026.
- Additionally, the sale of Heartland Bank Australia's shareholding in Alex Bank was settled in October 2025.

By the end of this calendar year, we estimate the total value of NSAs will be \$179.5 million – a reduction of \$358.1 million, or 66.6%, since 30 June 2024.

4. FY2026 outlook

Looking ahead to FY2026, Heartland expects to deliver an underlying return on equity (**ROE**) of at least 7% and an improved underlying NPAT of at least \$85 million.

While Greg mentioned several areas of focus for FY2026, two critical themes are:

1. increasing process automation to improve customer experience and deliver true operating leverage
2. ensuring capital is deployed efficiently into ROE accretive activity against a backdrop of continued regulatory change.

Technology uplift

Regarding technology uplift, targeted investments in technology and automation will enable sustainable growth and operational excellence into the future.

In late 2023, Heartland Bank Limited (**Heartland Bank**) completed its upgrade to a modern core banking system. Since then, Heartland has focused on executing and integrating strategic acquisitions in Australia. With these complete, in FY2026 Heartland will invest in a targeted technology uplift to resume and reinvigorate digital transformation within each bank. Leanne and Michelle will discuss this in their addresses. This technology uplift will modernise existing infrastructure and deliver new capability within the respective banks, resulting in greater efficiency, an enhanced customer, intermediary and employee experience, and positioning both banks to be able to meet customer demand at scale.

Capital efficiency

Regarding capital efficiency, Heartland welcomes and will continue to participate in the Reserve Bank of New Zealand's (**RBNZ's**) review of key capital settings. We see this as a critical pathway to support Heartland Bank's ability to remain competitive, reduce the cost to the end customer, and deliver a significantly improved ROE. Heartland Bank made a submission as part of the RBNZ's consultation process, with a particular focus on capital levels, asset risk-weights and the composition of regulatory capital. We remain fully supportive of the RBNZ's objective to ensure a resilient and stable financial system that protects depositors and the broader economy.

5. Investor day and reset long-term ambitions

We will present our updated long-term ambitions at an investor day, now scheduled to take place in March 2026, following Heartland's interim financial results announcement due to take place on Thursday 26 February 2026. This timing will allow each bank to complete contract negotiations with their preferred vendors for their respective technology initiatives and considers investors' availability over the festive period. At the investor day, we will share the key metrics and growth drivers that will underpin our ambitions through to the financial year ending 30 June 2030, including our continued focus on ROE, core lending growth, and operational efficiency.

6. Conclusion

In closing, I want to acknowledge the resilience and commitment of our people, the support of our shareholders, and the trust of our customers. We have faced into a number of issues, made the necessary changes, and are beginning to see the benefits. We have made significant progress, the early signs of positive change are encouraging, and I am confident that we can deliver on our promise of sustainable, profitable growth and enhanced shareholder return.

I will now hand over to Leanne Lazarus, followed by Michelle Winzer, to provide updates on our respective New Zealand and Australian banks.

HEARTLAND

Heartland Annual Meeting 2025: NZ Bank Chief Executive Officer's Address

1. Introduction

Kia ora koutou, hello everyone,

It is a privilege to join you in Ashburton for this year's Annual General Meeting, marking 150 years since Heartland Group Holdings Limited (**Heartland**) (**NZX/ASX: HGH**) and its subsidiaries' (the **Group**) beginnings in this community – a testament to our lasting partnership and heritage. As a region, Canterbury hosts 13% of New Zealand's population, but provides 26% of Heartland Bank Limited's (**Heartland Bank's**) deposits – punching twice above its weight in funding Heartland Bank's assets.

2. Business performance

Turning to the financial year that has been, as mentioned, financial year ended 30 June 2025 (**FY2025**) was a year of reset and change for the New Zealand bank.

At the beginning of FY2025, we faced some challenges, including the need to respond decisively to a changing economic environment. We took proactive steps to de-risk and reposition parts of our lending portfolio, resulting in a \$49.6 million impairment expense. While this impacted our financial results for the first half of FY2025 (**1H2025**), it was in the long-term interests of our business, our customers and Heartland's shareholders.

Since then, we have:

- refined our core product sets – these are Reverse Mortgages (which continues to experience strong growth), Rural Finance, Motor Finance, Asset Finance, and Savings & Deposits
- focused on improving asset quality
- committed to greater cost discipline, and
- accelerated non-strategic asset (**NSA**) realisation to enable capital to be reallocated to high-return core lending products.

Today, Heartland Bank remains strong, stable, and well-capitalised.

We have also made changes to our leadership team to ensure we have the right expertise to drive sustainable growth within our core product sets and to accelerate digitalisation and automation, and deliver an outstanding customer and originator experience.

Our strategy is clear and well-defined, with a vision to be New Zealand's leading specialist bank. Underpinned by the three pillars – quality, efficiency, and growth, we are already beginning to see the benefits of this strategic reset.

3. Quality

As mentioned, we have refined our lending strategy to support quality, sustainable growth within our core product sets.

We have introduced new credit decisioning scorecards for Motor Finance and shifted our Motor Finance focus from lending originated through brokers, to lending through higher quality direct-to-consumer channels (known as Motor Direct), franchise dealers and branded distribution partners. The introduction of more prescriptive collections, recoveries and write-off strategies has had a positive effect on asset quality, as Greg and Andrew have described. We are still on track to have no Motor Finance arrears greater than 180 days past due by 30 June 2026.

For our Business Finance¹ customers, trading conditions have been challenging. This was reflected in arrears which increased through FY2025 and into the first quarter of the financial year ending 30 June 2026 (**FY2026**) (**1Q2026**), however we are now starting to see an improvement early in the second quarter of FY2026 (**2Q2026**). At the end of October, total Business Finance arrears were down \$2.9 million, with non-performing loans down \$5.9 million.

Our teams are still working closely with customers to support them through this period, and we expect to see further reduction in non-performing loans as we near the end of the calendar year. The portfolio remains well provisioned, reflecting the secured nature of this lending.

4. Efficiency

Our focus on efficiency is about disciplined cost management and efficient use of capital. It also describes our focus on automation to increase speed and ease for both our customers and employees.

¹ Business Finance includes Asset Finance and Business Relationship. Excludes NSAs.

Costs increased in FY2025, primarily due to non-repeating benefits in the financial year ended 30 June 2024 (**FY2024**), investment in core functions to enable higher quality growth and to address additional regulatory oversight responsibilities arising from owning an Australian authorised deposit taking institution, and the amortisation of the core banking system upgrade which completed in late 2023. Cost growth stabilised in the second half of FY2025 and remained stable through 1Q2026.

We have actively managed our cost of funds to end FY2025 with a strong margin. Net interest margin (**NIM**) was 3.87%, with an exit NIM² of 4.13%. We are pleased to see this positive trend continue through 1Q2026 to 4.06%, with an exit NIM³ of 4.08%.

Leveraging the completion of our core banking system upgrade in late 2023, we're continuing to invest in technology and automation to reduce manual ways of working, which limit how quickly and easily we can convert demand into new business. This investment means we will be able to deliver an even better experience for customers and enable scalable growth within our core lending portfolios.

5. Growth

The NZ bank's growth focus is on our specialist lending portfolios, where our customer value proposition is strongest.

- We are continuing to see great momentum in Reverse Mortgages, with Gross Finance Receivables (**Receivables**) up 14.0%⁴ in 1Q2026, reflecting solid ongoing demand.
- Excluding Livestock Finance, which experienced the usual seasonal contraction, the Rural portfolio⁵ grew by 6.1%⁴ in 1Q2026.
- Subdued markets impacted growth within Motor Finance and Asset Finance. The recent Motor Finance retraction also reflects our shift to higher quality distribution channels, better positioning the portfolio for quality growth.

² The FY2025 exit NIM is the NIM achieved on 30 June 2025 (rather than the average NIM for FY2025).

³ The 1Q2026 exit NIM is the NIM achieved on 30 September 2025 (rather than the average NIM for 1Q2026).

⁴ Annualised growth.

⁵ Rural includes Rural Relationship, Rural Direct and Livestock Finance. Excludes NSAs.

Building on our strength as the reverse mortgage market leader, we launched Village Access Loans, expanding our offering to better serve older New Zealanders.

We have also leveraged our vehicle lending expertise by introducing Marac Marketplace, a new online platform that simplifies vehicle purchasing and financing, further strengthening our presence in the motor vehicle finance market.

As earlier covered, during FY2025 and FY2026, the NZ Bank's focus was – *and is* – on winding down assets that are no longer a strategic fit. This is progressing ahead of schedule, with several large rural and business exposures settled in full.

This accelerated progress, together with holding firm on the quality of business that we are willing to write, contributed to a retraction in Heartland Bank's lending portfolio over the year. These decisions were made with prudence – prioritising quality, stability and resilience.

6. Looking ahead

We have a clear focus for FY2026 of building on our strengths across our core portfolios:

- helping older New Zealanders achieve financial freedom through Reverse Mortgages
- supporting growth for farmers
- making it easier for customers to get on the road or invest in new assets
- offering competitive deposit rates, and
- investing in technology to enhance efficiency, scalability, and customer experience.

Finally, I want to extend a heartfelt thank you to this community and our shareholders for standing with us as we navigate change and position Heartland for continued success. Your commitment has been foundational to our success, from multiple building societies to a trans-Tasman banking group, and we are proud to call Ashburton home.

I will now hand over to Michelle Winzer to discuss the Australian bank.

Heartland Annual Meeting 2025: AU Bank Chief Executive Officer's Address

Good morning, everyone.

I am very proud of the way we finished our first full year of operation in the Australian business and the enterprise value we created in the financial year ended 30 June 2025 (**FY2025**). Our strong performance has continued in the first four months of the financial year ending 30 June 2026 (**FY2026**) and we are well positioned to deliver on our commitments for the current financial year.

1. Business performance

Our vision is to be Australia's leading specialist bank with a focus on enriching customers' lives through financial freedom.

We are committed to our core specialist areas: Reverse Mortgages, Livestock Financing and Deposits. Retaining this focus and deepening our expertise in these markets, will ensure we deliver optimal value for our customers.

FY2025 was a year of reset for us, consolidating a bank with Heartland Group Holding Limited's (**Heartland**) (**NZX/ASX: HGH**) two existing non-bank finance companies to form Heartland Bank Australia Limited (**Heartland Bank Australia**). We focused intensely on integration, strengthening our leadership, and uplifting capability and processes to meet Australian Prudential Regulation Authority (**APRA**) regulations and protect our customers.

We have improved our risk capability and formed partnerships to ensure the business can achieve prudent growth into the future. The work completed in FY2025 has been critical to establish a solid baseline for us to achieve our growth into the future.

As we said in our recent results announcements, and at the last Annual General Meeting, our key areas of focus in the business remain:

- Business growth
- Service excellence, and
- Diversifying distribution.

2. Business growth

As our financial results demonstrated, we improved business momentum half-on-half during FY2025, and this has continued into FY2026:

- Our Reverse Mortgages achieved a new record level of funding for October, over AU\$50 million, and year-to-date taking our book to over AU\$2.1 billion. Our pipeline of new business is at record levels, putting us in a good position to achieve our FY2026 growth aspirations.
- Livestock has returned to positive growth with a record result in October, post the seasonally colder months in the first quarter. Purchases for both cattle and sheep are at record levels and significantly higher than the prior 12-month rolling average.
- We continue to have strong demand for our deposit products which is funding organic growth, and saw the repayment of our final outstanding AU\$100 million medium-term note before its contractual maturity in October 2027. The bank is now 86% deposit funded within 18 months of its acquisition.

3. Service excellence

In relation to *Service excellence*, our key focus areas have been:

- Significantly reducing application turnaround time, from an over 60-day turnaround time to 8 days.
- Implementing a new customer satisfaction survey, providing real time insights to continually improve the service we provide.
- We have enhanced customer engagement and retention activity through insightful communications. This ensured repayment volumes held steady at approximately AU\$23 million per month, enabling new business to consistently surpass runoff and drive net portfolio growth.
- New leadership guiding our customer service teams to deliver exceptional customer service for our direct channel.

4. Diversifying distribution

In relation to *Diversifying distribution*, our key areas of focus have been:

HEARTLAND

- Deepening relationships and working closely with our accredited partners and brokers. This is evidenced by more than half of new Reverse Mortgage business coming from the broker network and underscoring its pivotal role in our distribution strategy.
- Expanding partnerships and sponsorships in the Livestock business to now include agents. The agent network gives us access to farming communities Australia-wide.
- Similarly, our expansion of our partners in the deposit business has provided us with access to broader customer segments and enabled us to achieve the growth required to fund our lending.

5. Looking ahead

The work completed to set the business up in FY2025 has provided a strong platform for growth. We executed a comprehensive and successful reset, consolidating our businesses, and taking strong momentum into FY2026; our Reverse Mortgages are achieving accelerated growth, and our Livestock business is recovering robustly, already showing double-digit growth in applications in October. We have extensive market data to support our view of the potential opportunity in Australia and have utilised these insights to develop a clearer go-to-market strategy.

While reverse mortgage competition is increasing, with non-banks and fintechs demonstrating interest in our specialist markets, our response remains disciplined and evidence-based, and our market leadership positions us well to meet the significantly untapped potential available to us. Our Australian reverse mortgage market share grew from 36% to 40% in FY2025.¹

Regarding our technology uplift, FY2026 will be a year of transformation for Heartland Bank Australia. After completing a market search and selecting a preferred vendor, we have embarked on a technology initiative to implement a new unified origination and servicing platform. This initiative will support us with our growth ambitions and digitisation.

Costs related to this technology initiative are expected to be elevated in the second quarter of FY2026 (**2Q2026**) as vendor negotiations and programme planning continues. We are now in final contract stages and will present further detail on this initiative at the Investor Day early next calendar year.

¹ Australian Reverse Mortgage market share estimate based on APRA ADI data and public statements and internal estimates for non-bank reverse mortgage lending.

HEARTLAND

In summary, we have the talent, clarity, and discipline to succeed. Our focus is now singular: to maintain this momentum, simplify our business, and strengthen the partnerships that will ensure we deliver exceptional, sustained value for our customers and Heartland's shareholders.

Thank you for your time today. I will now hand back to Greg.

Virtual Meeting Guide

Check your browser

**Make sure your browser will work
by going to *whatismybrowser.com***

Supported browsers are:

- Chrome *Version 44 and later*
- Edge *Version 92.0 and later*
- Firefox *Version 40.0.2 and later*
- Safari *MacOS 10.9 and later*

Get ready to vote

You will need one of the following to vote

A

Your CSN/
Holder Number
if you are an
investor

OR

B

Your proxy
number if you
are an appointed
proxy

If you're an investor, you can find your CSN/Holder Number on most investor communications from us.

If you're a proxy, your proxy number will be sent to your email address one to two days before the meeting.


Register for the meeting

Open your browser and go to ***www.virtualmeeting.co.nz***

Choose the meeting you want to watch from the list and click the ***View Meeting*** button. Register using your full name, mobile number, email address, and participant type.






Read and accept the terms and conditions before clicking on the ***Register and Watch Meeting*** button.

Welcome



MUFG
MUFG Pension & Market Services

Please register your details to participate

	Full Name
	Mobile (e.g. 022 123 1234)
	Email
	I am a... 

☐ I have read and accept the [Terms & Conditions](#)

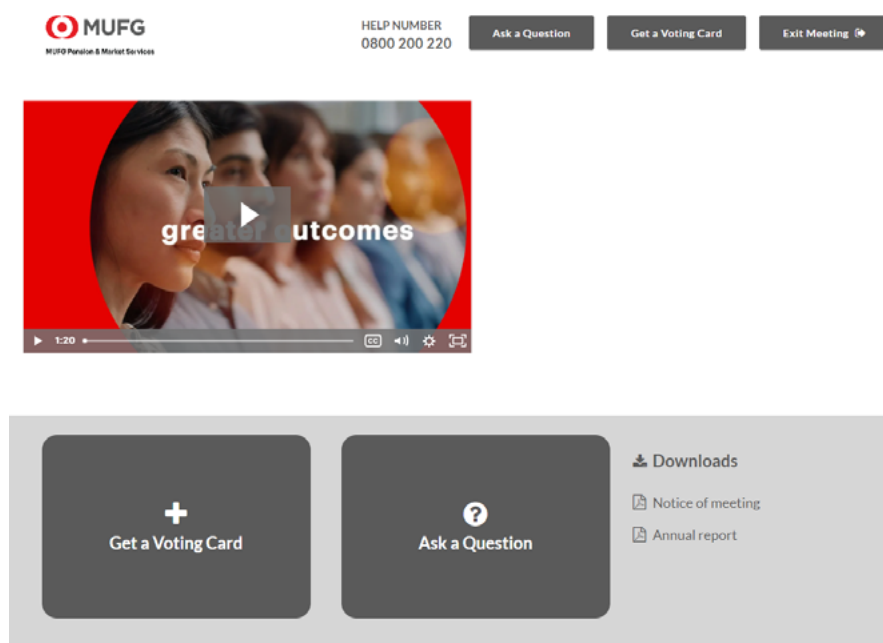
REGISTER AND WATCH ANNUAL MEETING

Help Number: 0800 200 220

Watch the meeting

The webcast will start by itself when the meeting begins

If the webcast doesn't start, press the play button and check the volume on your device is turned up. The meeting slides will be cycled through while the webcast plays.



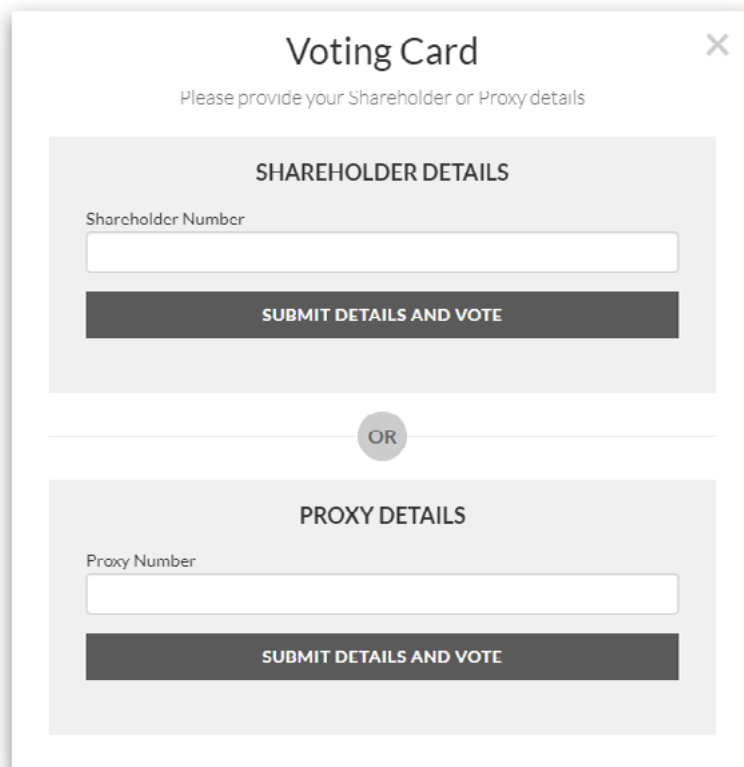
At the bottom are buttons for ***Get a Voting Card***, ***Ask a Question*** and a list of documents available for download.

Get a voting card

Register to vote by clicking on the *Get a Voting Card* button

If you're an investor, you will need to enter your CSN/Holder Number.

If you're an appointed proxy, you will need to enter the proxy number in the ***Proxy Details*** section, then click the ***Submit Details and Vote*** button.

A screenshot of a web form titled "Voting Card" with a close button (X) in the top right corner. Below the title is the instruction "Please provide your Shareholder or Proxy details". The form is divided into two main sections: "SHAREHOLDER DETAILS" and "PROXY DETAILS", separated by a horizontal line with a circular "OR" button in the center. The "SHAREHOLDER DETAILS" section contains a text input field labeled "Shareholder Number" and a dark grey button labeled "SUBMIT DETAILS AND VOTE". The "PROXY DETAILS" section contains a text input field labeled "Proxy Number" and a dark grey button labeled "SUBMIT DETAILS AND VOTE".

Voting Card

Please provide your Shareholder or Proxy details

SHAREHOLDER DETAILS

Shareholder Number

SUBMIT DETAILS AND VOTE

OR

PROXY DETAILS

Proxy Number

SUBMIT DETAILS AND VOTE

Enter your vote

Once you have your voting card, tell us how you want to vote

You may need to use the scroll bar on the right side of the voting card to see all resolutions.

Choose either **Full Vote** or **Partial Vote** using the tabs. Click on either the **For**, **Against**, or **Abstain** voting buttons. For a **Partial Vote**, enter a number of votes—the total number of votes you have are shown.

The screenshot shows a web-based voting interface. At the top, a dark blue header bar contains the name "JOHN SAMPLE" on the left and a masked ID "I*****0014" with a close button (X) on the right. Below the header, the main content area is titled "Voting Card". Under this title is a paragraph of instructions: "Please complete your vote by selecting the required voting instruction (For, Against, Abstain or No Instruction) for each resolution. If you would like to complete a partial vote, please specify the number of votes for each resolution in the Partial Vote section. Proxy holder votes will only be applied to discretionary (undirected) votes. Directed votes will be applied as per the shareholder's voting instructions." Below the instructions are two tabs: "Full Vote" (highlighted in blue) and "Partial Vote". Under the "Partial Vote" tab, there is a section for "Resolution 1". This section contains three buttons: "For" (with a checkmark icon), "Against" (with an X icon), and "Abstain" (with a minus icon). To the right of these buttons, it says "You have 1 votes left". Below the resolution section, there is a label "GENERAL BUSINESS". At the bottom of the form is a large grey button labeled "SUBMIT PARTIAL VOTE". A vertical scrollbar is visible on the right side of the form.



Submit your vote

Make sure you submit your vote before the countdown timer ends

Once you have finished voting, scroll down to the bottom of the box and click on the ***Submit Vote*** or ***Submit Partial Vote*** button.

You can close your voting card without submitting your vote while voting is open. Any votes you have already made are saved. The voting card will be under the webcast with a ***Not yet submitted*** message below.

You can edit your votes while voting is open by clicking on ***Edit Card***. This will re-open the voting card with any previous votes made.

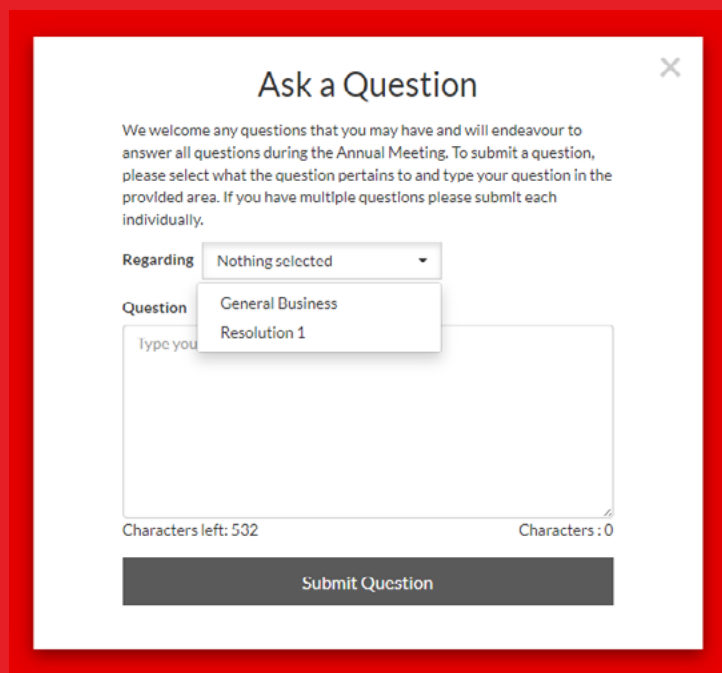
At the end of the meeting, a red bar with a five-minute countdown timer will appear at the top of the website advising the remaining time to submit your voting cards. Once voting has been closed, your vote can't be changed.

Ask a question

Only investors, proxies and corporate representatives can ask questions

If you have not registered a voting card, you will be asked to enter your CSN/Holder Number or proxy number before you can ask a question.

Click on the **Ask a Question** button either at the top or bottom of the page.



The screenshot shows a web form titled "Ask a Question" with a close button (X) in the top right corner. The form contains the following elements:

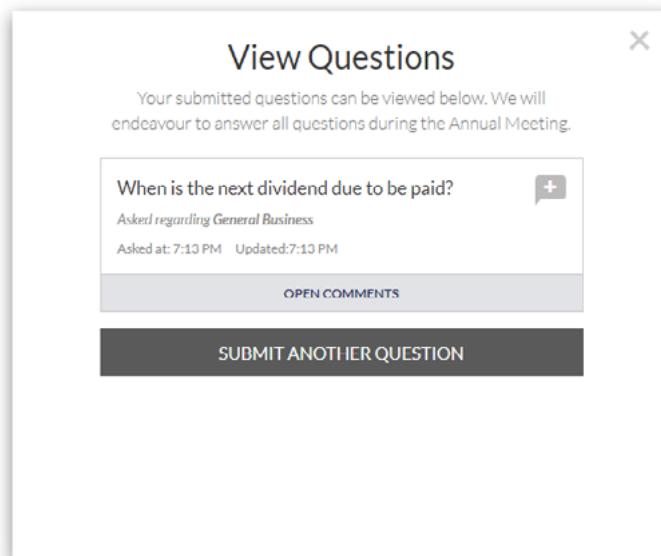
- A welcome message: "We welcome any questions that you may have and will endeavour to answer all questions during the Annual Meeting. To submit a question, please select what the question pertains to and type your question in the provided area. If you have multiple questions please submit each individually."
- A "Regarding" dropdown menu currently showing "Nothing selected".
- A "Question" dropdown menu with two visible options: "General Business" and "Resolution 1".
- A large text input area with the placeholder text "Type your question here".
- Character counts at the bottom of the input area: "Characters left: 532" on the left and "Characters : 0" on the right.
- A dark grey "Submit Question" button at the bottom.

Submit a question/reply

Select the category or resolution for your question

Type your question in the **Question** box, and click on the **Submit Question** button.

After submitting, click the **View Questions** button to see your questions (only visible to you).



If your question has been answered and you want to reply, submit another question.



Level 30, PwC Tower, 15 Customs Street West, Auckland 1010 | 0800 200 220 | meetings.nz@cm.mpms.mufg.com

MUFG Corporate Markets
A division of MUFG Pension & Market Services