



ANTI-MONEY LAUNDERING AND COUNTERING FINANCING OF TERRORISM ACT

A requirement of the Act is two yearly Audits. The second Audit has just been completed. The Auditors recommendations and regulators are continually increasing their expectations of the identity and source of funds verification that is undertaken by the Heretaunga Building Society. Please bear with us when we are asking more questions.

MORTGAGE FUNDS AVAILABLE

The Society currently has funds that we would like to use to help you get that dream home, pursue a business venture or simply take that long overdue holiday.

As always, we would appreciate it if you would tell your friends as well as keeping us front of mind in your own dealings.

We are always available for a chat about how we can assist and look forward to hearing from you in the future.

CHRISTMAS MESSAGE

Wishing all our Borrowers and Depositors a very Happy Christmas and a Safe and Successful 2017

We also thought we would take this opportunity to remind you of our monthly prize draw of a \$100 BP Giftcard. To be in to win, all you need is any type of account with the Heretaunga Building Society. Please ensure that we have your contact details correct so that we can contact you in the event that you win.

CHAIRMAN: Jim Harvey **DIRECTORS:** Trevor Webb, Mark Morgan and Jeremy Gresson

PURCHASE OF NAPIER BUILDING SOCIETY MORTGAGES

On the 16th September 2016 we purchased the Mortgages of the Napier Building Society. Your Directors are delighted with the purchase. Especially the amicable and helpful way that all parties were able to achieve the result.

WELCOME to all our new clients from the Napier Building Society.

DEPOSITS

Don't forget to ask about our deposit rates, our rates are very competitive.

CHRISTMAS HOLIDAYS

The Heretaunga Building Society's office will close at 4pm Friday 23rd December 2016 and re-open on Wednesday 11th January 2017.