

# HEARTLAND



## Term Loans

Most businesses have the need for longer term finance to help achieve business goals. A Heartland Term Loan can be structured for land purchase, farm development, capital stock and equipment purchases. This longer term finance option can be easier to manage for farm related projects and may provide lower interest costs than seasonal loans.

### Features and Benefits

- Terms up to 25 years\*
- Flexibility to change your repayment terms during the loan to suit your cashflow or seasonal income variations
- Principal and interest or interest only loans
- Fixed or variable interest rate options
- Interest calculated daily and debited monthly
- Negotiable balloon payments at the end of term

\*Lending criteria, fees and charges may apply.

### Talk to us today

Applying for Heartland finance is straightforward and easy. You know farming, we know farm finance. Let's chat.

Call us on 0508 HEARTLAND (0508 432 785), email us at [info@heartland.co.nz](mailto:info@heartland.co.nz) or visit [www.heartland.co.nz](http://www.heartland.co.nz)

### Our farming past – financing your farming future

Since the late 1800's, Heartland has been part of the fabric of rural New Zealand. As farming has evolved, we have grown and changed to meet farmers' needs. Today at Heartland, we use this experience to help you sustain and grow your business with an innovative range of finance, working and seasonal capital solutions. We will tailor-make a solution for you rather than providing you with an off the shelf answer.

### Service the Heartland way

At Heartland we understand that farming is not a 9-5 job, and you need a business partner who can see you on your terms. That is why our team is available to discuss your needs whenever and wherever it suits you.