

Account and service fee guide

Heartland Everyday Account	Personal customers	Personal customers with balances over \$4,999	Personal customers with balances over \$50,000	Superannuitants ¹	Children aged under 13	Young people aged 13-21	Not-for-profit organisations	Business/Rural customers
Monthly base fee	\$2.50	Free ²	Free ²	Free ²	Free ²	Free ²	Free ²	\$6
Transaction fees								
ATM transactions (including balance enquiries)	\$0.75	First 10 free ² each month then \$0.75	Free ²	Free ²	Free ²	First 5 free ² each month then \$0.75	Free ²	\$1
Other transactions (e.g. EFTPOS, direct debits, automatic payments, bill payments, counter withdrawals)	\$0.30	First 25 free ² each month then \$0.30	Free ²	Free ²	Free ²	First 10 free ² each month then \$0.30	Free ²	\$0.35 (\$1 for over the counter transactions)
Internal transfers between accounts	Free							
Overdraft fees (if applicable)								
Documented overdraft application	N/A	N/A	N/A	N/A	N/A	N/A	N/A	By negotiation
Temporary overdraft (1 month or less)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	By negotiation
Monthly overdraft management fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.44% p.a. of arranged limit (except for Revolving Credit Accounts which have no monthly management fee)

¹ Superannuitants who have their NZ Superannuation direct credited into their Heartland Everyday Account.

² Fee reductions for personal customers are based on the total balance across all accounts a customer holds with Heartland Bank. Fee reductions are only applied to one Heartland Everyday Account account per customer.

Notice Saver

Early withdrawal fees may apply

Customers must provide 32 or 90 days' notice for every withdrawal, depending on the account type. Heartland may agree to a withdrawal without the required notice for reasons such as financial hardship, but is not required to do so. If Heartland does agree to a request for early withdrawal from a Notice Saver account, an Early Withdrawal Fee will be payable on the total funds withdrawn, subject to a minimum fee of \$12.00.

Term Deposit

No fees

A Term Deposit is a fixed term investment, and while you do not have a right to withdraw your investment before maturity, we understand that people's circumstances do change. Heartland Bank will consider, but is not obliged to accept, written requests for early repayment in certain circumstances such as (and without limitation) the death of an investor or unforeseen financial hardship. If Heartland Bank agrees to make an early repayment the interest rate payable in respect of the deposit may be reduced by up to 3% per annum (calculated across the term of the investment). Any tax that has already been paid on interest earned cannot be refunded back to you and tax must be claimed from the IRD directly.

Digital Saver

Withdrawal fees apply

There is no fee for the first digital self-service transaction per month. For each subsequent digital self-service withdrawal made, a \$4 fee will apply. For a staff-assisted withdrawal at any time, a \$10 fee will apply.

Service fees (apply to all accounts)

Set up or alter an automatic payment	\$3
Dishonours (direct debits)	\$25
Automatic payment and Online payment reversal	\$15
Same day cleared payment	\$40
Direct credit traces	\$15
Searches	\$60 per hour
EFTPOS card replacement	\$13

International transactions* (apply to all accounts)

ATM withdrawals	NZ \$6
ATM balances	Maximum NZ \$0.75

* International money transfers are available through Heartland offices. Please get in touch with us for fees applying to this service. Full terms and conditions are available at www.heartland.co.nz.