

HEARTLAND



Seasonal Finance

Often there can be a mismatch between seasonal income and expenditure. A Heartland Seasonal Finance loan can assist this by giving you access to cash flow through a credit facility which you can use to cover ongoing farm operational expenses.

Features and Benefits

- Provides convenience by deferring farm input costs to a time that matches cash flow
- Quick and easy to set up
- Facility term up to 12 months*
- Interest calculated daily and debited monthly
- Unlimited extra payments permitted
- No early repayment fees

*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 or visit 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.