



Heartland Bank's PGG Wrightson Store Account

APPLICATION

Purchase now, pay later*

Heartland Bank's PGG Wrightson Store Account gives you the flexibility to purchase now, and to make no repayments for up to 12 months. The PGG Wrightson Store Account is a secured facility specifically designed to assist you with the purchase of goods and services from PGG Wrightson Limited.

Features and benefits*

- When you purchase rural goods and services from PGG Wrightson Limited, send us the invoice and we'll pay it (limited exclusions apply)
- No repayments required for up to 12 months
- 100% finance is available
- It's simple to set up your facility and easy to use
- Interest is calculated daily and charged monthly

Talk to us today

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

Call us on

**0508 HEARTLAND
(0508 432 785)**

email us at

rural@heartland.co.nz

or visit

www.heartland.co.nz

* Finance provided by Heartland Bank Limited. PGG Wrightson Limited is not a party to this Agreement and is not a subsidiary or a related company (as defined in the Companies Act 1993) of the Lender, or Heartland Bank Limited, or any other member of the Lender Group. See Heartland Bank's PGG Wrightson Store Account Standard Conditions for full details of facility features and benefits. Lending criteria, fees and charges may apply. Heartland Bank's Disclosure Statement can be obtained by calling 0800 85 20 20.

HEARTLAND
BANK

HEARTLAND BANK'S PGG WRIGHTSON ACCOUNT APPLICATION

Please complete the application form and return it to your local Rural Manager.
Finance provided by Heartland Bank Limited.

GENERAL DETAILS

| | |
|---|---|
| Do you own your own farm? <input type="checkbox"/> Y <input type="checkbox"/> N | How many years' farming experience do you have? |
| Requested facility limit \$ | Expected repayment date / / |
| Expected repayment source | Expiry date / / |

BORROWER DETAILS

| | | | |
|---|-----------------------------|-----|--|
| Type of organisation (tick one) <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Sole Trader <input type="checkbox"/> Company <input type="checkbox"/> Trust <input type="checkbox"/> Other _____ | | | |
| Full Legal Name | Trading Name (if different) | | |
| Physical Address | Postcode | | |
| Postal Address (if different to Physical Address above) | Postcode | | |
| Phone No. (hm) | Phone No. (mob) | Fax | |
| Email Address | IRD No. | | |

DETAILS OF YOUR FARMING OPERATION

| | | |
|--|-----------------|------------------|
| Farm Type | | |
| Physical Address (if different to above) | | |
| Name of land owning entity | Owned Area (ha) | Leased Area (ha) |

AUTHORISED PERSON DETAILS

PERSON 1

| | | |
|--|------------------------|-------------------------|
| Director / Trustee / Professional Trustee / Partner / General Partner (please circle) Mr / Mrs / Miss / Ms / Other (please circle or specify) | | |
| First Name(s) in Full | Surname | Date of Birth / / |
| Physical Address (if different to Borrower) | Postcode | |
| Postal Address (if different to Borrower) | Postcode | |
| Email Address | | |
| Phone No. (hm) | Phone No. (wk) | Phone No. (mob) |
| Country of birth | Country of citizenship | Occupation |

PERSON 2

| | | |
|--|------------------------|-------------------------|
| Director / Trustee / Professional Trustee / Partner / General Partner (please circle) Mr / Mrs / Miss / Ms / Other (please circle or specify) | | |
| First Name(s) in Full | Surname | Date of Birth / / |
| Physical Address (if different to Borrower) | Postcode | |
| Postal Address (if different to Borrower) | Postcode | |
| Email Address | | |
| Phone No. (hm) | Phone No. (wk) | Phone No. (mob) |
| Country of birth | Country of citizenship | Occupation |

PERSON 3

| | | |
|--|------------------------|-------------------------|
| Director / Trustee / Professional Trustee / Partner / General Partner (please circle) Mr / Mrs / Miss / Ms / Other (please circle or specify) | | |
| First Name(s) in Full | Surname | Date of Birth / / |
| Physical Address (if different to Borrower) | Postcode | |
| Postal Address (if different to Borrower) | Postcode | |
| Email Address | | |
| Phone No. (hm) | Phone No. (wk) | Phone No. (mob) |
| Country of birth | Country of citizenship | Occupation |

This section must be completed, and page 4 signed, by each director of a company, each trustee of a trust, each partner of a partnership, or each general partner of a limited partnership. If insufficient space, please use additional application forms. Unless otherwise notified to the Lender, each authorised person above is authorised (acting alone) to take any action or give any notice or communication on behalf of the Borrower under or in relation to this Agreement or any other Relevant Document.

GUARANTOR DETAILS

Completion of this section is only required if the Guarantor is not an Authorised Person of the Borrower.

Type of Guarantor (tick one) Individual Partnership Limited Partnership Sole Trader Company Trust Other _____

Full Legal Name _____ Trading Name (if different) _____

Physical Address _____ Postcode _____

Postal Address (if different to Physical Address above) _____ Postcode _____

Phone No. (hm) _____ Phone No. (mob) _____ Fax _____

Email Address _____ Date of Birth / / _____

Country of birth _____ Country of citizenship _____ Occupation _____

BUSINESS ADVISOR CONTACT DETAILS

Solicitor's Name _____ Firm _____

Phone No. (wk) _____ Email address _____

Accountant's Name _____ Firm _____

Phone No. (wk) _____ Email address _____

STATEMENT OF POSITION OF BORROWER(S) AS AT _____ / _____ / _____
Date

| Liabilities | Current Value \$ | Assets | Estimated Value |
|----------------------------|------------------|--|-----------------|
| Mortgages | \$ | Farm Properties (including all leased or owned properties) | \$ |
| | \$ | Area (ha) | |
| | \$ | Area (ha) | |
| Bank Overdraft Limit (\$) | \$ | Other Property (Please state market values) | \$ |
| Stock Firm Limit (\$) | \$ | Plant & Motor Vehicles | \$ |
| (\$) | \$ | Cash Deposits | \$ |
| (\$) | \$ | Other | \$ |
| HP/Lease | \$ | HP/Lease | \$ |
| | \$ | | |
| | \$ | | |
| Sundry Creditors | \$ | | |
| | \$ | | |
| | \$ | | |
| Credit Cards | \$ | | |
| | \$ | | |
| | \$ | | |
| TOTAL LIABILITIES | \$ | | |
| Equity % | \$ | | |
| Off Farm Income (p.a.) | \$ | | |

| | No. of Stock | Description | \$ per Hd | Value | Totals |
|---------------------------------|--------------|-------------|-----------|-----------|--------|
| Sheep | | | | \$ | |
| | | | | \$ | |
| | | | | \$ | \$ |
| Cattle | | | | \$ | |
| | | | | \$ | |
| | | | | \$ | \$ |
| Dairy | | | | \$ | |
| | | | | \$ | |
| | | | | \$ | \$ |
| Deer | | | | \$ | |
| | | | | \$ | |
| | | | | \$ | \$ |
| TOTAL ASSETS | | | | \$ | |
| Gross Farm Income (p.a.) | | | | \$ | |

CHECKLIST (INTERNAL USE ONLY)

- Application form has been filled out correctly
- Customer Due Diligence completed - Borrower(s)
- Customer Due Diligence completed - Guarantor(s)
- Address verification - Borrower(s)
- Address verification - Guarantor(s)
- FM verified address by farm visit
- PPSR registered - Y N - Date / /
- Credit check - Borrower(s)
- Credit check - Guarantor(s)
- Referred from (Name/Company)

TBA number _____ Account number _____ Date opened _____

Heartland Bank's PGG Wrightson Store Account Application continued

FACILITY CONDITIONS

This application is subject to approval by the lender, Heartland Bank Limited. Important terms and conditions apply, including lending criteria and other restrictions. If this application is approved by the Lender, it will immediately constitute a binding facility agreement on the terms set out in this application and Heartland Bank's PGG Wrightson Store Account Standard Conditions.

Subject to approval of this application by the Lender, the Lender makes the following facility available to you:

- The Borrower may request multiple Advances to purchase PGG Wrightson Products by providing to the Lender invoices and/or other documents or information describing the PGG Wrightson Products to be acquired
- Interest is calculated in accordance with a variable interest rate notified to the Borrower by the Lender and capitalises monthly in arrears
- The Amount Outstanding must not exceed the Facility Limit, which will be notified to the Borrower by the Lender
- The aggregate amount of each Advance (and accrued and capitalised interest and fees relating to that aggregate amount) is repayable on the Repayment Date, which will be notified to the Borrower by the Lender
- The Borrower grants security to the Lender over all present and after-acquired personal property of the Borrower
- Each Guarantor is personally liable to pay to the Lender all amounts due by the Borrower under this Agreement and each other Relevant Document.

PRIVACY

Information about each person named in this application (**Relevant Person**) may be collected and held by the Lender, its related entities, successors, assigns, agents and associates (the **Lender Group**). That information may be used by the Lender Group to consider this application for products or services (and any future application involving the Relevant Person). If the information is not provided, the Lender may not be able to provide the requested products or services. The information may also be used by the Lender Group to develop and run its business, including administering and monitoring products or services provided to the Relevant Person (or any related entity), and providing the Relevant Person with information about other products or services, including those of selected third parties. For the above purposes, the Lender Group may provide and obtain information about the Relevant Person to or from other organisations or people the Lender Group considers appropriate, including its service providers, other financial and insurance institutions, government departments, the Relevant Person's employer/accountant, stock agents and other Relevant Persons. The Lender may use the services of credit reporting agencies on an ongoing basis for purposes relating to the provision of credit to the Relevant Person (or any related entity), and may exchange information about the Relevant Person with those agencies, including default information. Those agencies may retain that information and provide that information to other customers who use their credit reporting services. Each Relevant Person may request the full details of every organisation or person to whom the Lender Group has disclosed information about the Relevant Person. Individuals have rights to access and request correction of their personal information under the Privacy Act 1993. Each Relevant Person confirms that each person named in this application has agreed to the terms above.

ACCEPTANCE

By signing this application, each Borrower and each Guarantor confirms that:

- All information provided to the Lender is correct, complete and not misleading.
- You have read and accepted the Lender's current PGG Wrightson Store Account Standard Conditions, which are provided with this application and are also available on www.heartland.co.nz.
- You understand that, if this application is approved by the Lender:
 - (i) this application will immediately constitute a binding facility agreement on the terms set out in this application and the Lender's PGG Wrightson Store Account Standard Conditions.
 - (ii) an establishment fee of \$500 (or such lesser amount as notified to you) will automatically be added to the total principal Amount Outstanding under the Facility on the first Date of Advance.
 - (iii) the establishment fee, the initial Interest Rate, the initial Facility Limit, the initial Repayment Date and any special conditions that apply will be notified to you together with the Lender's approval.
- You agree to provide any further information as required by law.

EXECUTION

BORROWER(S)

Please ensure that:

- If this is a joint application, it is signed by each Borrower.
- If this application is from a Company, Trust, Limited Partnership or Partnership, it is signed on behalf of the Borrower by each Director, Trustee, General Partner or Partner (as the case may be).
- If this application is signed by an attorney, please attach the power of attorney and a certificate of non-revocation.

Executed and delivered as a deed

| | | |
|-----------------|-----------------|--------------------------|
| Signature _____ | Signature _____ | Witness Signature _____ |
| Name _____ | Name _____ | Witness Name _____ |
| Signature _____ | Signature _____ | Witness Occupation _____ |
| Name _____ | Name _____ | Witness Address _____ |
| | | Date _____ |

GUARANTOR(S)

Please ensure that, if this application is from a Company, Trust, Limited Partnership or Partnership, it is guaranteed by each Director, Trustee, General Partner or Partner (as the case may be).

By signing this application, each Guarantor confirms that he or she has read and understood all of the terms of this application and the Lender's PGG Wrightson Store Account Standard Conditions (including the Terms of Guarantee set out in Part C) and understands that each Guarantor is personally liable to pay to the Lender all amounts due by the Borrower under this Agreement and each other Relevant Document.

Executed and delivered as a deed

| | | |
|-----------------|-----------------|--------------------------|
| Signature _____ | Signature _____ | Witness Signature _____ |
| Name _____ | Name _____ | Witness Name _____ |
| Signature _____ | Signature _____ | Witness Occupation _____ |
| Name _____ | Name _____ | Witness Address _____ |
| | | Date _____ |