

# HEARTLAND BANK

*New Zealand's Specialist Bank*

## Opening a Heartland Bank account is easy

Visit your local Heartland branch, talk to your Relationship Manager or call us today for a copy of Heartland Bank Limited's Disclosure Statement, Account and Service General Terms and Conditions and application form.

Call  
**0800 85 20 20**

Email  
**[invest@heartland.co.nz](mailto:invest@heartland.co.nz)**

Website  
**[www.heartland.co.nz](http://www.heartland.co.nz)**

## Business Call Account

**NO FEES**  
**NO TERM**  
**NO SMALL PRINT**



HEARTLAND  
BANK

*New Zealand's Specialist Bank*

# Business Call Account

**A BUSINESS CALL ACCOUNT, AS SIMPLE AS IT SHOULD BE. ENJOY A GREAT RATE WITH:**

- **NO FEES**
- **NO TERM**
- **NO SMALL PRINT**



## Heartland Business Call Account

Heartland Bank's new Business Call Account is simple – just the way a call account designed for businesses and business executives should be. You will enjoy a great rate with no fees and unlimited withdrawals to your nominated account, and no need to read the small print, as there is no small print.

## Enjoy the simplicity of a Heartland Business Call Account

- Attractive returns with interest compounded monthly
- Funds on call
- Access your funds online
- Unlimited withdrawals to one nominated account
- Interest earned on every dollar
- Maximum deposit of \$5 million

## Heartland Bank's Business Finance

If you are looking for ways to free up working capital, improve your cash flow position and fuel the growth of your business – we can help.

Heartland Bank has a full range of business finance options available.\* Our terms are flexible and can include fixed or floating interest rates, and take into account seasonal income variations.

### Business Overdraft

We will work with you to establish a limit that suits your business, and if things change we will adapt your overdraft to suit.

### Revolving Credit

Heartland Bank offers three convenient and flexible ongoing loan facilities that have a single pre-approved limit.

### Term and Asset finance

Fund new vehicles, plant and equipment, or raise additional funds against your existing business assets.

### Invoice Finance

Access your cash flow faster by borrowing up to 80% of your invoiced sales within 24 hours.

We also have a range of other business finance options including leasing and letters of credit. Your Relationship Manager will be able to take you through these and work out what is best for you.

\* Terms and conditions, lending criteria, fees and charges apply.