

## Heartland Bank fee changes

From time to time, Heartland reviews its fees. Following a recent review, some fees have changed. Please see below for a summary of the fee changes, effective from 11 December 2020. For more information and a full fee schedule, go to [heartland.co.nz](http://heartland.co.nz) or call us on 0800 85 20 20.

### Consumer Loans

Fee	Previous	Updated
Establishment - Direct	\$229.00	\$205.00
Establishment - Intermediary	\$112.00	\$92.00
PPSR	\$10.35	\$7.39
Refund	\$20.00	\$3.00
Early Settlement	\$23.00	\$7.00
Statement	\$4.00	\$3.00
Variation	\$80	N/A (this fee has been replaced)
Variation - Security Swap <i>We will charge you this fee if we agree to release our security interest in the secured goods and substitute it with a security interest over other goods.</i>	New	\$21.00
Variation - Refinance <i>We will charge you this fee if we agree any change to the terms of your loan and have to refinance your loan to make that change.</i>	New	\$80.00
Variation - Assignment <i>We will charge you this fee if we agree that you can assign your loan to another person or persons.</i>	New	\$205.00
Variation - Arrears Refinance <i>We will charge you this fee if you are in arrears and we agree to refinance your loan to absorb the arrears.</i>	New	\$70.00
Repossession Warning Notice	\$48.00	\$41.00
Repossession Warrant	\$134.00	\$89.00
Repossession	\$149.00	\$341.00
Sale of Repossessed Vehicle	\$770.00	\$1,460.00

### Heartland Extend for Consumer Loans (Secured)

Fee	Previous	Updated
Establishment <i>We will charge you this fee for processing a new loan application, including approval and acceptance.</i>	New	\$56.00
Variation	\$80.00	N/A (this fee has been replaced)
Variation - Security Swap <i>We will charge you this fee if we agree to release our security interest in the secured goods and substitute it with a security interest over other goods.</i>	New	\$21.00
Variation - Arrears Refinance <i>We will charge you this fee if you are in arrears and we agree to refinance your loan to absorb the arrears.</i>	New	\$54.00
PPSR	\$10.35	\$7.39
Refund <i>We will charge you this fee if you overpay us and we refund you.</i>	New	\$3.00
Early Settlement Fee	\$23.00	\$7.00
Statement Fee	\$4.00	\$3.00
Repossession Warning Notice	\$48.00	\$41.00
Repossession Warrant	\$134.00	\$89.00
Repossession	\$149.00	\$341.00
Sale of Repossessed Vehicle	\$770.00	\$1,460.00

### Home Loans (Digital)

Fee	Previous	Updated
Variation	\$100.00	\$98.00
Refinance	\$100.00	\$98.00
Discharge	\$25.00	\$32.00
Prepayment Administration	\$100.00	\$15.00

### Heartland Extend for Consumer Loans (Unsecured)

Fee	Previous	Updated
Establishment <i>We will charge you this fee for processing a new loan application, including approval and acceptance.</i>	New	\$53.00
Variation	\$80.00	N/A (this fee has been replaced)
Variation - Arrears Refinance <i>We will charge you this fee if you are in arrears and we agree to refinance your loan to absorb the arrears.</i>	New	\$51.00
Refund <i>We will charge you this fee if you overpay us and we refund you.</i>	New	\$3.00
Early Settlement Fee	\$23.00	\$7.00
Statement Fee	\$4.00	\$3.00
Reminder Letter	\$8.00	\$13.00
Demand Notice Fee	\$4.00	\$8.00
Final Demand Notice	\$11.00	\$17.00

### Personal Loans

Fee	Previous	Updated
Establishment - Direct	\$154.00	\$222.00
Establishment - Intermediary	\$112.00	\$103.00
Refund	\$20.00	\$3.00
Statement	\$4.00	\$3.00
Variation - Arrears Refinance <i>We will charge you this fee if we agree any change to the terms of your loan and have to refinance your loan to make that change.</i>	New	\$67.00
Reminder Letter	\$8.00	\$13.00
Demand Notice Fee	\$4.00	\$8.00
Final Demand Notice	\$11.00	\$17.00
Early Settlement	\$23.00	\$7.00

### Reverse Mortgages

Fee	Previous	Updated
Initial Arrangement Fee	\$1,050.00	\$995.00
Loan Variation Fee	\$350.00	\$375.00
Substitution Fee	\$1,050.00	N/A (this fee has been removed)
Mortgage Discharge Fee	\$450.00	\$300.00
Administration Fee	\$30.00	\$23.00
Agency Fee	\$295.00	\$179.00

### YouChoose

Fee	Previous	Updated
Replacement Card	\$10	\$13
Dishonour	\$25	\$32

### Home Loans (for Legacy and Business customers)

Fee	Previous	Updated
Variation	\$150.00	\$98
Refinance	\$500.00	\$98
Discharge	\$100.00	\$32
Establishment	\$500.00	N/A (these fees have been removed)
Refund	\$16.00	
Statement	\$5.00	
Dishonour	\$5.00	

Fees may be changed in accordance with your loan agreement. See your loan agreement for more information.