

Account & Service Fee Guide

Investment Team 0800 85 20 20

HEARTLAND
BANK

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 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, personal cheques)	\$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)
Bank cheques	\$3							
Internal transfers between accounts	Free							
Overdraft Fees (if applicable)								
Documented overdraft application	\$500							By negotiation
Temporary overdraft (1 month or less)	\$100							By negotiation
Unarranged overdraft (if account is overdrawn by more than the arranged limit at end of the month)	\$25							
Monthly overdraft management fee	1.44% p.a. of arranged limit (except for Revolving Credit Accounts which have no monthly management fee)							

Heartland Saver

Electronic and counter transactions (ATM, EFTPOS, counter withdrawals)	1 free counter and 4 free electronic transactions each month then \$5
Bank cheques	\$3
Internal transfers between accounts	Free

Heartland Savings Optimiser

No fees

No fees are payable on withdrawals from the Heartland Savings Optimiser account subject to a minimum notice period of 30 days. For withdrawals without the required notice, a fee will be payable of 3% of the total funds withdrawn subject to a minimum fee of \$30 and a maximum fee of \$150.

Heartland 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.

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. 3 - Fixed calendar quarters are 31 March, 30 June, 30 September, 31 December.

Service Fees (apply to all accounts)

Set up or alter an automatic payment	\$3
Dishonours (cheques, direct debits)	\$25
Automatic payment and Internet Banking reversal	\$15
Stop or unstop a cheque	\$15
Special answer	Same day \$30, next day \$25
Same day cleared payment	\$5
Cheque and direct credit traces	\$15
Searches	\$60.00 per hour
Cash card replacement	\$10
Cash handling	Notes - First \$2,000 is free then \$2.50 charge for each \$1,000. Coin - First \$100 is free then a \$2.50 charge for each \$100 of coin deposited.
Bulk cheque deposits	First cheque free then \$0.30 per cheque.
Manual wage schedule	\$15

International transactions* (apply to all accounts)

ATM withdrawals	NZ \$6
ATM balances	Maximum NZ \$0.75
Telegraphic Transfer	NZ \$20.00

* International money transfers are available through Heartland branches. Please ask our staff or visit www.heartland.co.nz for fees applying to this service.