

HEARTLAND



Plant and Machinery Finance

All farms need good equipment to function efficiently, and we can help you buy the machinery you need to keep your business running smoothly. This means you can achieve productivity gains straight away, and you will be less likely to face disruption to your business through mechanical failure. Heartland Plant and Machinery Finance can be used to:

- Purchase farm machinery, irrigation, plant or vehicles
- Reduce loan commitments through refinancing or consolidation
- Borrow money against existing assets

Features and Benefits

- Usually the only security required is your plant or machinery
- Terms 12 months to 5 years*
- Flexibility to change your repayment terms during the loan to suit your cashflow or seasonal income variations
- Principal and interest loan payments
- Interest calculated daily and debited monthly
- Negotiable balloon payments at the end of term

*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.