

CRT Creditline

It's credit when you need it



crt
FINANCE

0800 278 583

www.crt.co.nz

Helping You to Manage the Load

CRT Creditline is a revolving credit facility that allows you to choose what you pay straight away and what you leave for later. Here's how it works;

If you pay your CRT account by internet banking or cheque:

Just pay what you want to and, as long as it's within your Creditline limit, the rest will go to your Creditline for payment by direct debit in three months time.

If you pay your CRT account by direct debit:

When you receive your CRT statement, all you have to do is call the customer centre on 0800 278 583 or email us at creditline@crt.co.nz. Tell us how much you'd like to pay for the month and, as long as it's within your Creditline limit, the rest will go to your Creditline for payment by direct debit in three months time.

At Mates Rates

We're here to help so we've worked out a suitably friendly market competitive interest rate of only 1% per month for CRT Creditline. This is charged monthly to your CRT account on the total amount you have in CRT Creditline.

All we ask is that repayments are made in full a maximum of three months from each individual drawdown you make.

And What's More, We'll Give You Rebates

As your co-operative, it's our mission to make sure we're using the aggregated spend of our shareholders to their benefit. We're applying this same principle to interest payments.

Rebates apply at a rate of 15% of monthly interest paid, which further reduces the low effective interest rate you pay on drawdowns under CRT Creditline.

The Terms & Conditions

CRT Creditline is available to fund any purchase made using your CRT Card whether this be from a CRT FarmCentre or any one of more than 2300 suppliers.

The minimum facility for CRT Creditline is \$2,000 with up to a maximum of \$100,000 subject to CRT Finance's normal credit criteria.

There is a low quarterly fee of \$12.50.

Please read the terms & conditions on the CRT Creditline application.

For more information, contact us today on 0800 278 583 or talk to your local CRT representative.

Note that interest rates, fees and rebates are subject to change at the discretion of CRT Finance. Current interest rates are available on your monthly CRT Creditline statement.

"And we pay you a rebate on monthly interest paid"

"Mate, it's just so easy and we don't have to make any special arrangements – just a simple phone call or email"



Managing your monthly farm finances has never been easier than CRT Creditline. Ask about it today.



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