

SPRING 2024 0% INPUT FINANCING PROGRAM

Scotiabank Yield More Financing™



PROGRAM SUMMARY

- We make it simple, with no product requirements, no purchase minimums, no prepayment penalties and no setup or standby fees for the standard financing program
- Input financing is offered through our lending partner Scotiabank's Yield More Financing™ Program
- Plus, take advantage of opportunities to purchase with 0% interest until April 30, 2024

PROGRAM	INTEREST RATE	REQUIREMENTS	PURCHASE TIMING
Scotiabank's Yield More Financing™	0%	Any financed purchase of seed, crop protection, adjuvant or crop nutrition products	March 18 - April 30, 2024

PROMOTIONAL RATE EXPIRATION

- The 0% subsidy on the purchases expires May 31, 2024
- June 1, 2024 credit lines will move to prime interest rate until September 30, 2024.
- October 1, 2024 credit lines above \$200,000 will move to prime + 1.95% until February 28, 2025
- October 1, 2024 credit lines below \$200,000 will move to prime + 2.95% until February 28, 2025

SCOTIABANK PAYMENT DUE DATES

- February 28, 2025

QUALIFYING LOCATIONS

- Input financing is available to FBN® members from Scotiabank's Yield More Financing™ in the following provinces: Alberta, British Columbia, Manitoba, Ontario and Saskatchewan

FBN reserves the right to change the terms, effective dates, and to stop any of these offers, without notice.

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Financing provided by our underwriting and finance partners. By applying for credit, you consent to Farmer's Business Network Canada, Inc. providing information you provide on an application form to our financing partners or their designated third party service providers. Not all applicants will qualify.

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QUALIFYING PRODUCTS

- From *FBN*: seed, crop protection, adjuvants and crop nutrition products

GENERAL REQUIREMENTS

- Must be a member of *FBN*
- Must complete a credit application and be approved by *FBN* or our lending partner, Scotiabank's Yield More Financing™
- Members must have up-to-date tax exemption form on file with *FBN*, where applicable
- Customer must be credit qualified by Scotiabank and all loan documents must be fully executed
- 0% promotional rate expires May 31, 2024 with Scotiabank
- Prime promotional rate expires September 30, 2024 with Scotiabank
- Payment February 28, 2025 with Scotiabank

FULFILLMENT

- Credit-approved customers will select "Input Financing" in the Payment screen as part of the Checkout process in the *FBN* store