

0% INPUT FINANCING PROGRAM

Scotiabank® Yield More Financing™



PROGRAM SUMMARY

- We make it simple, with no product requirements, no prepayment penalties and no setup or standby fees for the standard financing program
- Input financing is offered through our lending partner Scotiabank® Yield More Financing™ Program
- Plus, take advantage of opportunities to purchase with 0% interest until December 11, 2024

PROGRAM	INTEREST RATE	REQUIREMENTS	PURCHASE TIMING
Scotiabank® Yield More Financing™	0%	Any financed purchase of crop protection, adjuvant or crop nutrition products	Oct 1, 2024 - Dec 11, 2024

PROMOTIONAL RATE EXPIRATION

- The promotional interest rate of 0% is available on qualifying orders until May 31, 2025. Effective June 1, 2025 the interest rate will convert to Prime* until September 30, 2025. Effective October 1, 2025 the interest rate for loans with a principal amount of \$200,000 or greater will convert to Prime* + 1.95% until February 28, 2026. Effective October 1, 2025 the interest rate for loans with a principal amount of less than \$200,000 will convert to Prime* + 2.95% until February 28, 2026.

SCOTIABANK® PAYMENT DUE DATE

- February 28, 2026

QUALIFYING LOCATIONS

- Input financing is available to FBN® members from Scotiabank® 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.

* Prime interest rate to be determined by financing partner.

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QUALIFYING PRODUCTS

- From *FBN*: 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* and our lending partner, Scotiabank® Yield More Financing™
- Customer must be credit qualified by Scotiabank® and all loan documents must be fully executed
- 0% promotional rate expires May 31, 2025
- Prime* promotional rate expires September 30, 2025
- Payment February 28, 2026

FULFILLMENT

- Customers will select “Input Financing” at checkout on the *FBN* store

* Prime interest rate to be determined by financing partner.

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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.