

PRIME RATE INPUT FINANCING PROGRAM

Scotiabank® Yield More Financing™



PROGRAM SUMMARY

- We make it simple with 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® Yield More Financing™ Program

PROGRAM	INTEREST RATE	REQUIREMENTS	PURCHASE PERIOD
Scotiabank® Yield More Financing™	Prime* Interest Rate	Any financed purchase of crop protection, adjuvant or crop nutrition products	Dec 10, 2025 - Apr 30, 2026

PROMOTIONAL RATE EXPIRATION

- The promotional interest rate of Prime* is available on qualifying orders through September 30, 2026. Effective October 1, 2026 the interest rate for loans with a principal amount of \$200,000 or greater will convert to Prime* + 1.95% through February 28, 2027. Effective October 1, 2026 the interest rate for loans with a principal amount of less than \$200,000 will convert to Prime* + 2.95% through February 28, 2027

SCOTIABANK® PAYMENT DUE DATE

- February 28, 2027

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

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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
- Promotional rate expires September 30, 2026
- Payment due February 28, 2027

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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