2023 INPUT FINANCING Program



Program Summary

- We make it simple to purchase inputs, with no product requirements, no purchase minimums, no prepayment penalties and no setup or standby fees for the standard financing program
- Two lending partners to choose from: Farm Credit Canada (FCC) and Scotiabank® Yield More Financing® Program

PROGRAM	INTEREST RATE	REQUIREMENTS	PURCHASE TIMING
STANDARD FINANCING	0%	Any financed purchase of seed, crop protection, adjuvant or crop nutrition products	9/1/2022 - 12/9/2022
	6.5%	Any financed purchase of seed, crop protection, adjuvant or crop nutrition products	12/10/2022 - 8/31/2023

Promotional Rate Expiration:

- January 15, 2024 with FCC
- January 15, 2024 with Scotiabank®

Payment Due Dates:

- March 15, 2024 with FCC
- February 23, 2024 with Scotiabank®



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QUALIFYING LOCATIONS

- Input financing is available to FBN® members from Farm Credit Canada (FCC) in the following provinces: Alberta, British Columbia, Manitoba, Ontario and Saskatchewan
- Input financing is available to *FBN* members from Scotiabank® Yield More Financing® program in the following provinces: Alberta, British Columbia, Manitoba, Ontario and Saskatchewan

QUALIFYING PRODUCTS

• From FBN Direct®: 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, Farm Credit Canada (FCC) or Scotiabank® Yield More Financing® by August 21, 2023
- Members must have up-to-date tax exemption form on file with FBN, where applicable
- Customer must be credit qualified by FCC or Scotiabank® and all loan documents must be fully executed
- Promotional rate expires January 15, 2024 with FCC and Scotiabank®
- Payment due March 15, 2024 with FCC and by February 23, 2024 with Scotiabank®

FULFILLMENT

• Credit-approved customers will select "Input Financing" in the Payment screen as part of the Checkout process in the FBN Direct Store

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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