

# 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 through December 9, 2025

PROGRAM	INTEREST RATE	REQUIREMENTS	PURCHASE TIMING
<b>Scotiabank® Yield More Financing™</b>	<b>0%</b>	Any financed purchase of crop protection, adjuvant or crop nutrition products	Oct 1, 2025 - Dec 9, 2025

### GOLD<sup>1</sup> PROMOTIONAL RATE EXPIRATION

- The promotional interest rate of 0% is available on qualifying orders through May 31, 2026. Effective June 1, 2026 the interest rate will convert to Prime\* until 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% until 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% until February 28, 2027.

### PLATINUM<sup>2</sup> PROMOTIONAL RATE EXPIRATION

- The promotional interest rate of 0% is available on qualifying orders through July 31, 2026. Effective August 1, 2026 the interest rate will convert to Prime\* until 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% until 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% until February 28, 2027.

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## Scotiabank® Yield More Financing™



### 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

### 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, 2026 for Gold members and July 31, 2026 for Platinum members
- Prime\* promotional rate expires September 30, 2026
- Payment 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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1 To qualify as a Gold Member, customer must purchase a minimum of \$20,000 and a minimum of four different products.  
2 To qualify as a Platinum Member, customer must purchase a minimum of \$50,000 over a 5 year period.