





Fertiliser Loan

A more predictable way to fund your fertiliser purchase

We know the UK agriculture sector is under pressure. Fertiliser costs and availability are increasingly unpredictable, making it harder to manage cash flow.

Our Fertiliser Loan is a lending option designed to help you fund your annual fertiliser purchase with greater certainty.

How the loan works

-  A 12 month, interest only loan
-  Borrow between £50,000 and £250,000
-  Available to purchase agricultural fertiliser in the UK
-  One Fertiliser Loan available at a time, on a rolling basis

Choose the loan type that suits your business

Base Rate Loan (variable rate)

A Base Rate Loan is a variable rate business loan. The interest rate can change over the period of the loan, in line with the Bank of England Bank Rate.

If the Bank Rate rises or falls, your interest charges and repayments will change too.

Defined Breakage Cost Fixed Rate Loan

With a fixed rate loan, your interest rate stays the same for the agreed period. This means you know exactly how much you'll pay during that time.

Break costs may apply if you repay all or part of the loan early. These will be calculated on a fixed percentage of the amount repaid and may be substantial.

There is always a possibility that interest rates may go down leaving a fixed rate loan at a higher level compared to a variable rate loan. However, if interest rates rise, a fixed rate loan will remain at the same rate. 

Break costs may apply upon full or partial early repayment of the loan. These may be substantial.

Benefits



Structured finance to help fund your annual bulk fertiliser purchase.




Lending that fits comfortably within your existing security and repayment capacity.



Supports your cash flow cycle.

Find out more

 Speak to your Relationship Manager to learn more about our Fertiliser Loan and how it can benefit your business.

 Visit: business.bankofscotland.co.uk/industry-specialists/agriculture

Business help and support

We aim to provide you with a high level of service. If you have a query our Help & Support pages can help: business.bankofscotland.co.uk/help

Please contact us if you would like this information in an alternative format such as braille, large print or audio.

All lending is subject to status.

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration Number 169628.

Eligible deposits with us are protected by the **Financial Services Compensation Scheme (FSCS)**. We are covered by the **Financial Ombudsman Service (FOS)**. Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.