

# Begin

**Agri Assist Loan.  
Made for Irish Farmers.**



**Bank of  
Ireland**

# Agri Assist Loan

**Farming is exposed to the volatility of international commodity prices across key inputs such as energy, animal feed and fertiliser.**

Bank of Ireland understands the challenges faced by our farming customers especially this year.

In response to the unprecedented price rises and associated additional working capital requirements we've launched a €100 million Agri Assist fund.

Agri Assist is specifically designed to support farmers managing their businesses through a period of high price inflation for key inputs such as energy, animal feed and fertiliser.

## Key features of Agri Assist

- ▶ €100 million fund available to support farmers to finance the additional costs of energy, animal feed and fertiliser either already purchased or planned for this season
- ▶ Loans are repayable over extended terms from 6 months to 3 years
- ▶ Loans are available at a competitive discounted variable rate
- ▶ No arrangement fee
- ▶ Repayments can be tailored in line with cash flow
- ▶ Loan amounts up to €100,000 (amounts greater than this will be considered on a case-by-case basis)
- ▶ Offer available until 31 May 2023
- ▶ Security: Normal security requirements apply

<sup>1</sup>For an agri assist loan the variable rate is made up of the Small Business and Agri Rate (SBAR) with a margin of 3.2% (correct as at 15/08/2022) – The SBAR rate is a BOI reference rate under SME Regulations and is liable to change. For up to date SBAR rates please visit <https://businessbanking.bankofireland.com/credit/business-loans/business-banking-reference-rates/>



## Loan Purpose

This loan is available to:

- ▶ Finance the additional cost of energy, animal feed and fertiliser already purchased this season and planned for this season
- ▶ Pay outstanding merchant bills

**Note:** Agri Assist Loan not available for livestock<sup>2</sup> purchase

## How to Apply

- ▶ Call our Direct Lending Team at 0818 210 614<sup>3</sup> (Select option 4)
- ▶ Visit [bankofireland.com/agriassist](http://bankofireland.com/agriassist)
- ▶ Contact your local branch or Relationship Manager

<sup>2</sup>Our standard stocking loan is available to fund livestock purchase

<sup>3</sup>Call us Monday to Friday 9am to 5pm excluding bank holidays

Level of security required and rate applicable, will be determined by the amount, purpose & term of facility, in conjunction with the nature and value of the security being offered. Lending criteria, terms and conditions apply. Over 18s only.

**WARNING: The cost of your repayments may increase**

**WARNING: If you do not meet the repayments of your credit facility agreement, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.**