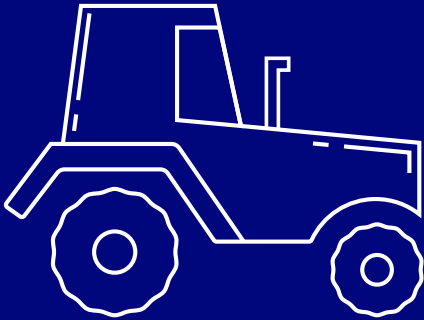


Agri



**Farm Business  
Supports**



**Bank of  
Ireland**

# Supporting your farm

At Bank of Ireland, we're committed to supporting farmers and the agri sector.

We want to enable you to sustainably grow and develop your farm business into the future.

We understand that running a farm comes with unique challenges and opportunities both in the short and longer term. That's why our flexible lending options are tailored specifically to meet your needs – designed and supported by people who know your business. No matter what you have planned, we can help.

# Solutions designed around you

Below you'll find details about our farm supports.

From day-to-day banking designed to help free up your time, to flexible borrowing solutions that put you in control. Our range of products include:

- ▶ Business Current Account
- ▶ 365 online banking
- ▶ Flexible Finance options
- ▶ Help and support
- ▶ Business Online (BOL)

Terms and Conditions apply to all of our products. For details of applicable fees and charges, please refer to our Schedule of Fees and Charges for Business Customers, available at [bankofireland.com](http://bankofireland.com).

## Day-to-Day Banking

Our range of products, services and online channels have been designed to make banking more convenient – giving you more time to focus on managing your business. As a Bank of Ireland customer you'll benefit from a range of practical financial solutions for your business.

### **Business Current Account**

Our Business Current Account helps make your business' everyday banking easier. It has a simple price plan that saves you time and money by encouraging online banking and other smart payment options.

## 365 online

We know that the farming and agri business workcycle isn't typically nine-to-five, but with 365 online you can rely on convenient online banking at a time and place that suits you.

- ▶ Keep up to date on your account information by viewing balances, transactions and statements
- ▶ Conveniently make immediate or future dated payments to any company or individual
- ▶ Pay salaries or suppliers

Call **0818 365 365** or log onto **365online.com** for more details.

## Flexible borrowing solutions to help your farm business

Our flexible range of borrowing solutions have been designed to deliver funding when you need it most.

Our convenient range of Overdrafts, Loans, Asset Finance and Business Credit Cards can help you take advantage of new opportunities. So when you want to grow or develop your business, we can help make it happen.

Lending criteria, terms and conditions apply. For details of applicable fees and charges, please refer to our Schedule of Fees and Charges for Business Customers, available at **bankofireland.com**.

# Farm Business Lending

We offer a range of farm business loans. We can help support in the purchase of stock, investing in your farm or managing your seasonal cashflow needs. So whether you're looking to buy land, machinery or investing in the future of your farm, we're here to help you every step of the way.

## Features and Benefits

- ▶ Flexible repayment terms
- ▶ We can tailor loans to suit your cash flow
- ▶ Apply online for loans up to €500,000<sup>1</sup>
- ▶ Variable interest rate loans
- ▶ No arrangement fee

**For more information please visit:**

[bankofireland.com/farmloans](https://bankofireland.com/farmloans)

## Overdrafts

We understand the seasonal nature of farming. Like many businesses, from time to time, you will experience peaks and troughs in your cash flow. If you need to make a purchase or pay a bill – our Business Overdraft gives you the flexibility you need.

An overdraft facility fee of €50 is applicable and is charged on approval of a new facility and on the annual anniversary of an existing facility.

**For more information please visit:**

[bankofireland.com/businessoverdraft](https://bankofireland.com/businessoverdraft)

<sup>1</sup> 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 18's only. Maximum credit of €500,000 available for online applications and over the phone. For amounts greater than €500,000, contact your Relationship Manager or [www.bankofireland.com/regionalbusinessmanagers](https://www.bankofireland.com/regionalbusinessmanagers).

## Bank of Ireland Agri Farm Finance Options

Product	Purpose	Max Term (yrs)
Term Loan	Land purchase	20
	Farm Buildings / Development	15
	Breeding Stock	7
	Machinery & Equipment	5
Stocking Loan	Non-Breeding Stock / Input Costs	2
Business Overdraft	Working Capital	1

## Asset Finance

### Hire Purchase

Hire Purchase allows you to grow your business without putting additional pressure on cash flow. It's among the best ways to acquire new and upgraded equipment, plant and vehicles without tying up working capital.

### Leasing

Effective cash flow management is one of the key challenges for farms and businesses today. Leasing allows your business to obtain the use of selected plant, equipment or vehicles over an agreed term in exchange for a fixed rental. It is suitable for farms and businesses who need to preserve credit lines for current expenditure or capital investment.

For more information call **0818 210 615**.

**Warning: You may have to pay charges if you repay early, in full or in part, a fixed rate credit facility.**

# Talk to one of our agri team

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## **Contact us today**

[bankofireland.com](https://bankofireland.com)

0818 210 614

**Warning: The cost of your monthly repayments may increase.**

**Warning: If you do not meet the repayments on 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.**