



Oxbury///

Welcome to Oxbury

**Talk to us today about the new
approach to Agricultural Banking**

Oxbury///

HUTCHINSONS
Crop Production Specialists

**THE ONLY BANK
100% DEDICATED
TO BRITISH
AGRICULTURE**

Built for farmers, backed by farmers



It's time British farmers had a dedicated bank

As a farmer today, you face an unprecedented range of challenges and opportunities. The industry has met these with great adaptability and resilience.

It's time you had a bank that matched your dedication.

For high street banks, agriculture accounts for only a small part of their business. At Oxbury, it's all we do.

Our specialism delivers for you:

- Loan products specifically designed for the unique cashflow issues farmers face
- Dedicated Relationship Managers with the insight and backing to make quicker decisions
- A technology platform designed in partnership with farmers to save you time and give you the financial information you need
- A deep understanding of how fluctuations in commodity prices and seasonality put elements of your business performance out of your control

Our mission: to give farmers the commitment you need

We were founded by a team of farmers, agricultural businesses and bankers. Our purpose from day one is to give farmers the backing and dedication you deserve.

We offer 3 simple accounts



Oxbury Farm Credit

Our exclusive revolving finance account to fund your farm inputs through your current suppliers.

It gives you increased working capital and reduces pressure on your cashflow with flexible repayment terms.

- An additional line of credit
- No need to switch banks
- Reduce pressure on cashflow
- Flexible repayments



Oxbury Farm Loans

Financial support for your longer-term requirements. Specifically focused on a range of farming needs from diversification to land purchase, consolidation and climate change.

- Quick decisions based on agricultural expertise
- Variable or fixed interest rates, including interest-only for short-term periods
- Loans and repayments that match the seasonality and distinct needs of your business



Exclusive Savings Accounts

A range of savings accounts with unique benefits for farmers. Every pound saved goes only to support British farmers and nothing else.

- Easy Access, Notice Accounts and Fixed-Term Bonds
- Unique bonus rates for farmers
- The UK's first carbon-mitigating savings account: Oxbury Forest Saver



The bottom line for you?
Fast decisions, keen prices, dedicated service.

Oxbury Farm Credit:

A flexible way to fund your farm inputs

Existing farm lending doesn't match the reality or seasonality of farm cashflows.

Oxbury Farm Credit (OFC) is a unique input finance facility. It gives you an additional line of credit to purchase inputs like seed, feed, fertiliser and fuel from approved suppliers. You can then repay whenever it suits your specific farm cashflow.

And it comes with competitive interest rates and complete invoice control.

Putting you in control

We've built our online platform in close collaboration with farmers. It frees up your time and gives you complete control.

Your invoices are automatically and securely uploaded onto the platform, which is integrated with your suppliers.

You can review your account at any time in real-time, query and pay invoices, make repayments and monitor monthly outgoings all in one place.

Functionality includes

- Invoice payments and queries
- Order management
- View credit availability
- Live webchat to a specialist team
- A dedicated Relationship Manager available on the phone
- Repay credit from your linked bank account



Why choose Oxbury Farm Credit?



An additional line of credit

You don't need to replace your existing bank account or overdraft. OFC is an additional source of credit to secure your cashflow and give you peace of mind.



More flexible than fixed supplier terms

The flexibility of OFC allows you to buy inputs as you need and only pay for them when it suits your farm's cashflow.



Faster decisions

Our efficient credit decision process allows you to act swiftly when opportunities arise.



Relationship-based banking, like it should be

Speak to your local Relationship Manager who understands your farm business and has the backing to make fast decisions.



Pricing and security competitive with bank overdrafts

Oxbury provides additional working capital at a competitive interest rate.



Less admin hassle

Oxbury's digital interface streamlines payments and invoices and simplifies your record-keeping.



Oxbury Farm Loans:

Specialist support for your longer-term plans

Grow your farm business for a sustainable future with quick-release funds that you can pay back over an extended period of time.

Our farm loans are specifically focused to support six key farm objectives:

Carbon Reduction and Renewable Energy

Invest to reduce costs and improve your carbon footprint.

Farm Infrastructure Improvements

Invest to modify your farm's production systems to stay competitive in a fast-changing world.

Land Purchase

Support for your farm business expansion plans.

Existing Loan Consolidation

Re-finance your existing lending arrangements into one simple loan.

Rural Diversification Projects

Invest in new business projects outside of farming to diversify your farm income.

Succession Planning

Support for your longer term business and retirement plans.

Why choose an Oxbury loan?



A term length that suits you

Terms can range from 6 months to 25 years.



Bespoke repayment schedules

Schedule repayments that match the seasonality and distinct needs of your business.



Competitive rates

Competitive variable or fixed interest rates, including interest-only for short-term periods.

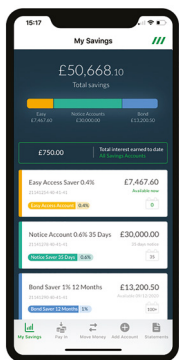


Quick decisions

Our focus on agriculture allows you to quickly seize opportunities as they arise.

Exclusive Savings Accounts: **Save with us to support farming**

We offer a range of unique savings accounts. They both reward farm businesses with bonus rates and help the wider public who want to support British agriculture.



- **Accessible at any time through online banking and our mobile app**
- **Unique savings accounts that give back to farmers**
- **Easy Access, Notice Accounts and Fixed-Term Bonds available**

A bonus that puts farmers first

To demonstrate our commitment to farmers, our Notice and Fixed-Term Accounts pay a 'Farm Business Bonus' interest rate to any farm business that saves with us. These are exclusive rates for farmers.

To qualify, there are no thresholds to meet, you just need to be an active farmer.

Our 1 Year Bond Account accrues interest over 12 months and pays out at maturity. Our 95 Day Notice Account offers quicker access and pays interest on a monthly basis.



Mitigate your carbon footprint

As well as being the UK's first carbon-neutral bank from foundation, we're helping our customers make steps towards net zero. Oxbury Forest Saver is a unique account where both farmers and the wider public who want to support the countryside can mitigate their carbon footprint.

- The UK's first savings account to directly fund new UK woodland
- £10,000 mitigates your annual carbon footprint

Usually, with a 1 year bond account, you'd earn interest over the 12 month period. With Oxbury Forest Saver the interest grows in a different way: it's invested to plant trees.

We have partnered with Forest Carbon and are facilitating the planting of trees at a dedicated Oxbury Forest situated on Ruddenleys Farm in the Scottish borders.

Meanwhile every pound saved with Oxbury Forest Saver goes only to support other UK farmers and no-one else.

Plus the reassurance of a bank designed just for you

A bank built for farmers, backed by farmers

Our leadership team has many years of experience running some of the largest farm-supporting organisations and includes the former chairmen of NFU Mutual and AMC.

We also have a track record of successfully founding and running new banks.

Our founding shareholders include some of the UK's leading farmers, two of the UK's biggest farm input suppliers, Hutchinsons & Frontier, and high net worth individuals keen to support the rural economy.

Indeed, if you'd like to become a shareholder, we'd be happy to talk to you.

What our 100% dedication delivers to you today

Products only for farmers

Lending that matches farm cashflow and growth objectives. Savings that reward farmers.

Industry-leading pricing

As we only lend to British farmers, our focus and efficiency means we can pass on competitive rates.

100% dedicated service

Our specialist Agricultural Relationship Managers understand your farming needs. Our entire bank is 100% aligned behind them to better help them support you. That means a quicker understanding of your issues and faster decisions.

Technology to make your life easier


We've built our bank platform in close partnership with farmers. It will therefore:

- Save you time by automating existing manual processes
- Give you complete visibility of your banking and offers a flexible approach to repayments
- Integrates with your existing accounting and agronomic systems

The UK's only carbon neutral bank

Aligned with the NFU's 2040 commitment, we've built our bank to be net carbon zero from day one.





And a long-term commitment to future-proof your farm business

The opportunities of change

The future of farming will not wait. Whether it's navigating the roadmap to Defra's ELM scheme, post-Brexit standards, the pressures of climate change or the transition to low carbon food supply chains, farmers face a number of hurdles.

Yet change brings opportunity and we're committed to helping our customers lead this transition and seize the opportunities that will inevitably arise.

Our innovation and vision matches your aspirations

As well as investing in innovation ourselves, we're committed to helping our customers adapt their businesses. We do this through:

- Our investment in data solutions to help our customers make better decisions
- Connections and shared insight from leading farm businesses
- Supporting the next generation of farmers through our partnership with Harper Adams
- Consistently championing our farming customers and the cause of British farming

What else would you like to know?

/// Who owns Oxbury?

We are the UK's first specialist agricultural bank, dedicated to the needs of the British farming industry. We are owned by a collection of private investors from the agricultural sector who are committed to supporting farmers.

/// What do I need to open an account?

To open an account, the farm must be a UK registered company, partnership or sole-trader. All directors and shareholders holding 25% or more of the shares must be UK residents and taxpayers.

To open a personal account, individuals need to be UK resident, UK taxpayers, hold a current account with a UK bank to move money to/from their account and have a smartphone. A smartphone is needed as part of our security measures to protect your account.

/// Do you have your own banking licence?

Oxbury Bank Plc is a British bank authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We do not share this licence with any other banking brands.

/// Is my money safe with Oxbury?

As a UK regulated bank, your savings are protected by the Financial Services Compensation Scheme (FSCS) which protects eligible deposits up to £85,000 per person.

/// Where is your head office?

We're based in The Steam Mill in the historic City of Chester.

Oxbury///

Talk to us today

We're ready and waiting to hear from you

For Oxbury Farm Credit enquiries

- Speak to your contact at one of our input supplier partners and they'll guide you through the application process

For other lending and saving accounts

- You can apply online at www.oxbury.com
- You can email us on findoutabout@oxbury.com

Launch distributors

Hutchinsons

Frontier Agriculture

Mole Valley Farmers

KW Alternative Feeds

www.oxbury.com

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Information

Each application will be subject to a credit search and you may be required to provide a personal guarantee or security, depending on the amount of credit required and your credit rating. If you have existing security arrangements with other lenders their terms and conditions may require you to inform them that you intend to provide a guarantee or security to Oxbury.

Oxbury Bank Plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Oxbury Bank Plc is entered on the Financial Services Register and its Register number is 834822. Registered in England and Wales (Registered Number 11383418), Registered Office: The Steam Mill, Steam Mill Street, Chester, CH3 5AN.