

Oxbury////
The Agricultural Bank



Welcome to Oxbury

The only UK bank **dedicated to
British agriculture**

Built for farmers, backed by farmers

About Oxbury

Oxbury was founded by bankers, farmers, agricultural businesses and technologists and has combined the worlds of farming, financial services and technology to become the UK's only bank 100% dedicated to serving the rural economy. A key part of the business is the team of Relationship Managers who understand both farming and banking, enabling them to discuss specific lending opportunities with farmers face to face on farm. This, combined with new technology allows Oxbury to deliver quick decisions and competitively priced products.

Since launching as a fully regulated bank in February 2021 Oxbury has grown and is now the bank of choice for farmers. Of the hundreds of lending deals on the books, many leads have

come from recommendations from other farmers and people in the industry, something we are very proud of. Already, Oxbury has paid out hundreds of millions of pounds in supporting farmers with long term loans and cashflow related products. Helping farmers invest in growing their business through modernisation and expansion.

At Oxbury we are extremely positive about the future of agriculture and the huge opportunities available for the food and farming sector. Oxbury is actively seeking to help farmers take advantage of these opportunities by funding improvements in efficiency and productivity, reducing carbon footprints, producing energy, growing high quality crops and livestock for home production and export, diversification and much more.

A bank built for farmers, backed by farmers

A bank designed for you.

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 stakeholders are almost exclusively from the food and farming industry meaning that our owners, our management team, and our farmer customers are all aligned and focused on delivering positive results for the industry. Indeed, if you'd like to become a shareholder, we would be happy to talk to you.

"We are happy to say that from our very first conversation with Catherine at Oxbury we knew that this was **a bank that completely understood farming!** They supported our project wholeheartedly, the **bank switch was seamless** and there continues to be someone available to help as and when required."

Joy Evans, Upperffrydd



What our 100% dedication delivers to you today

It's time you had a bank that matched your dedication and commitment. For most banks, farming is only a small part of their business. At Oxbury, it's all we do.

Our specialism ensures that Oxbury has:

-  Optimism for the future of British food and farming
-  Loan and savings products specifically designed for the unique cashflows of farming
-  Dedicated Relationship Managers that understand your farm business and banking needs
-  A technology platform designed in partnership with farmers to save you time and give you the financial information you need
-  Industry leading pricing - as we only lend to British farmers, our focus and efficiency means we can pass on competitive rates

Our mission is to give farmers a dedicated bank that matches the commitment which farmers across the UK demonstrate each day.

Technology to make your life easier

Our banking platform has been built and designed in close collaboration with farmers specifically for the food and farming industry, with its unique cashflows and its requirement for supply chain funding. The technology will:

- Save you time by automating existing manual processes
- Give you complete visibility of your borrowing with Oxbury and offers a flexible approach to repayments
- Allow Oxbury to quickly develop and launch new products to meet the evolving needs of the food and farming industry
- Allow Oxbury to integrate farmers with their customers and suppliers to deliver seamless supply chain funding



Our 4 accounts



Oxbury Farm Credit

Our exclusive revolving credit account to fund farm inputs purchased from Oxbury approved suppliers. It gives you increased working capital to address cashflow fluctuations with flexible repayment terms.

- An additional line of credit
- No need to switch banks
- Flexible repayments



Oxbury Farm Loans

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

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



Savings Accounts

A range of savings accounts which pay more if you are a farm business. Every pound saved goes to support the rural economy.

- Notice Accounts
- Fixed-Term Bond Accounts
- Exclusive rates for farmers



Flexi Credit

Oxbury Flexi Credit is a revolving credit facility that provides you with funding for your farm invoices. Transfer money into your bank account as and when required. You only pay interest on the money you have drawn down.

- Straightforward application
- Quick decisions
- Competitive interest rates and fees
- Flexible drawdown and repayment options

“For us, the main benefit of working with Oxbury has been having relationship managers that **understand agriculture** - they make the conversation easy and the process was **so much simpler than working with my existing Bank.**”

Paul Gill, L R Gill & Son



Oxbury Farm Credit



A unique input finance facility.

It gives you an additional line of credit with competitive interest rates to purchase inputs like seed, feed, fertiliser and fuel from approved suppliers that work with Oxbury. You can then repay whenever it suits your farm cashflow.

Your invoices are automatically and securely uploaded onto our online banking platform by your suppliers giving you complete invoice control. Our online platform was built in close collaboration with farmers. You can access 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
- A dedicated Relationship Manager available on the phone or on farm
- Repay credit from your linked bank account



“Oxbury Farm Credit helps you grow your business, you’ve got the ability to **fund the inputs before harvest** without impacting the day to day cashflow.”

Oliver Gray, Manor Farm

Why choose Oxbury Farm Credit?



An additional line of credit

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



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.



More flexible than fixed supplier terms

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



Pricing competitive with bank overdrafts

Oxbury provides additional working capital at a competitive interest rate.



Faster decisions

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



Less admin hassle

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

Oxbury Farm Loans



Specialist support for your longer-term plans.

Our farm loans are specifically designed to support food and farming. To date loans have been used for multiple purposes by our farm customers.

Six of the main uses of the funding are described below:

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.

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.

"We are grateful to the Oxbury team for supporting our vision for the business/family **in a clear, competitive and uncomplicated way.** We look forward to a continuing partnership and working with Oxbury **as a trusted team member.**"

Mike Harrison, Vantage Farm Ltd

Why choose an Oxbury Farm Loan?



A term length to suit you

Terms can range from 6 months to 25 years.



Quick decisions

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



Competitive rates

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



Bespoke repayment schedules

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

Oxbury Flexi Credit



An additional line of credit you can use to fund your farm purchases. You only pay interest on the money you have drawn down.



Once approved for an account, you can draw down from your Oxbury Flexi Credit limit and transfer money instantly into your main bank account and pay us back when it suits your cashflow



When you open an account we will set up a Direct Debit for a minimum monthly payment of the balance, plus monthly interest against the amount of facility used



You also have the flexibility to reduce your outstanding balance by making as many additional repayments as you wish. This means that you are in complete control of your cash flow and finances and there is no fee for early repayment

“Excellent customer service. The customer support is very fast, responsive and informative, offering solutions and guidance all the way.”

Savings Customer

Exclusive Savings Accounts

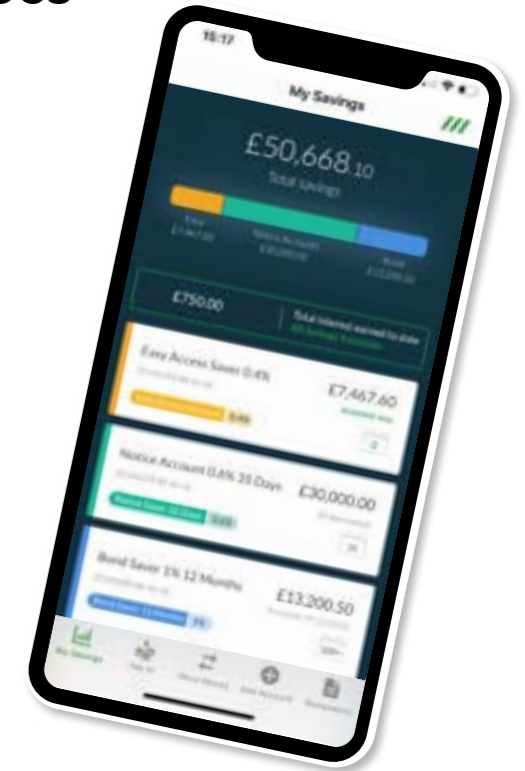


Every pound saved with Oxbury goes to support the rural economy.

Any individual, farm or business can open an Oxbury savings account. We offer competitive interest rates that help you maximise your savings while backing British farmers and the future of British agriculture.

Benefits include:

- Accessible at any time through online banking and our mobile app
- Unique savings accounts that give back to the rural economy
- A range of Notice Accounts and Fixed-Term Bonds are available



A higher rate for being a farmer, putting farmers first

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

To qualify for a Farm Business Savings Account you need to be an active farmer and provide your CPH number during the online application process. See website for details.

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 match 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

"Our decision to work with Oxbury Bank was based on **their willingness to understand our business.** They not only recognise our current strengths and challenges, but also **share our vision of the future.**"

Simon Powell, Burlton Lane Farm



Talk to us today

We're ready and waiting to hear from you:



Visit our website

www.oxbury.com



Email us at

findoutabout@oxbury.com



Or call us

01244 470252

Our opening hours are 9:00am - 5:30pm Monday to Friday, except bank holidays

For more information, please visit

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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.

As a UK regulated bank, your savings are protected by the Financial Services Compensation Scheme (FSCS), the UK's deposit guarantee scheme, up to £85,000 per person. All products are subject to status, terms and conditions apply.

Oxbury Bank Plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority with Financial Services Register number 834822. Registered in England and Wales (Registered Number 11383418). Registered Office: One City Place, Queens Road, Chester, CH1 3BQ. VAT Register Number GB 411 9831 06.

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