











Oxbury Farm Credit

An additional line of credit to purchase livestock and other inputs like seed, feed, fertiliser and fuel, from Oxbury approved suppliers.

Your invoices are automatically and securely uploaded onto our online banking platform by your Oxbury approved suppliers giving you complete invoice control. You can access your account via an online dashboard at any time to query and pay invoices, make repayments to suit your farm cashflow and monitor monthly outgoings all in one place.



Why choose Oxbury Farm Credit?

-  More flexible than fixed supplier terms
-  Allows you to buy livestock and inputs as you need and only pay for them when it suits your cashflow
-  Oxbury's online dashboard streamlines payments and simplifies record-keeping
-  Provides additional working capital at competitive interest rates and fees
-  You don't need to replace your existing bank account or overdraft
-  Relationship based banking like it should be
-  Speak to your dedicated Oxbury Relationship Manager who understands your farm business and has the backing to make fast decisions
-  Oxbury's efficient credit decision process allows you to act swiftly when opportunities arise

What is the application process?

Stage 1



Introductory telephone call

We will require the following information:

- Personal details and email addresses of all partners/directors
- Address of the business
- Certified or company accounts and business bank account statements (only if necessary to support your application)
- Security options (only if security will be required to secure the facility)

Stage 2



Credit application

We then start our application process*; however, on occasion, we may request some additional supporting information:

- Clarification of information contained in your financial accounts
- Additional ID (usually a driving licence) requested via a secure email. In some instances we may request a hard copy

Stage 3



Documentation

Once the facility has been approved you will receive:

- The Oxbury Farm Credit facility agreement
- A Direct Debit Mandate

Why do I need to provide this documentation?

As Oxbury is a fully regulated UK bank, we have regulatory obligations to fulfil. We treat all customer information in the strictest confidence and in line with all data protection regulation

Visit oxbury.com/farm-credit, call **01244 470252** or speak to your supplier to get started

*Subject to status. Terms and conditions apply.



Livestock
market
representative
use only