

Agricultural **Services**

With a large share of the agricultural market and almost 300 years supporting your sector, we understand the challenges the agricultural industry faces.

In 2022, we announced £1.2bn in funding to support farmers facing inflation hikes. As part of our commitment to helping businesses across the sector deal with the complexities of rapid policy change and the move to more regenerative practices.

- **tailored guidance and support** from a named, dedicated, specialist relationship manager
- **agricultural events and forums** across the UK
- sector-specific **thought leadership articles** on our Business Hub
- **investment support** for renewable energy tech and low-emission solutions.

Why choose Royal Bank of Scotland?

When you partner with us, you'll tap into our formidable network of expertise. We work hard to build relationships across our network and can make business introductions between our customers across the UK.

Completely **UK-based** service offering.

Specialist agriculture relationship managers.

Long-term relationships with businesses from across the agricultural sector.

Dedicated agricultural underwriting team.

“We have a great relationship with our Relationship Manager and the wider RBS team. After the death of my father they understood the business changes we wanted to make on the farming side and also the diversification project of ‘The Sheep Shacks’ where they offered us plenty of help and advice.”

John & Heather Barclay, Mid Brockloch Farm, Maybole

How we could help you build a more sustainable business

We understand the uncertainty the agricultural sector has faced over the last few years, and we've been working hard with farmers and policymakers to ease the transition to more sustainable farming practices.



Sustainable Markets Initiative (SMI) is an agribusiness task force designed to drive powerful collaboration across industries and sectors to help find farmers solutions that could support climate change ambitions. We work closely with key stakeholders across the initiative.



Royal Bank
of Scotland

Tomorrow begins today

Royal Bank Business | Agriculture

Day-to-day banking **support**



Funding and loans

We could support all your funding needs, whether that's offering overdraft support when you need it or helping you invest in your business with our flexible loans

- Overdraft support
- Fixed or variable rate loans
- Capital repayment holidays for extra flexibility

Royal Bank Business Banking services are available to eligible customers, over 18 who have the right to be self-employed in the UK. Some services have specific eligibility and/or terms and conditions. Finance: Security may be required. Product fees may apply. Over 18s only. Subject to status. Interest will accrue during any repayment holiday, so it may take longer to repay the loan and cost more in the long run. Payments may increase afterwards.



Agricultural finance through Lombard

Investing in new machinery, equipment or vehicles is a big commitment for any agricultural business, where tight margins and unpredictable external events play a part. We work in partnership with Lombard's agricultural specialists who can provide a variety of asset finance solutions that could help your business grow. [Find out more](#)

Security may be required. Product fees may apply. Finance is only available for business purposes.



Protect your staff with Mentor

Navigating health and safety procedures and employment law regulations can be complex and time-consuming. With Mentor, our specialists in employment law, HR and health and safety are on hand 24/7 to advise on the paperwork, practices and procedures that ultimately support growth. [Find out more](#)

Some Mentor services incur a cost.



Landed estates funding

Landed estates funding provides options such as term loans and bonds. Instead of standard lending metrics, we look at all income streams across your estate and base our decision on your specific circumstances.

Security may be required. Product fees may apply. Over 18s only. Subject to status, business use only. Any property or asset used as security may be repossessed or forfeited if you do not keep up repayments on any debt secured on it.



Bankline

We understand your industry can work seven days a week, so our banking services do too. Bankline allows you to manage multiple business accounts, create users with tailored roles and make payments of all sizes. [Find out more](#)

Bankline is available to eligible Royal Bank Business current account customers. Fees may apply.

Useful links and industry reports

Working with our partners, industry bodies, valuers, land agents and technical experts, we've created a number of articles and reports to help you. [Take a look](#)

Meet your farming & agriculture team

You have access to a highly experienced relationship team, led by your own dedicated relationship manager. The team has a detailed knowledge of your sector and we'll work with you to find the right financial solutions for your specific needs.

Your dedicated relationship manager:

Name:

Telephone:

Email:

Please contact me for further discussions.

Supported by a national sector team:



Ian Burrow,
Head of Agriculture

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