



PRODUCT BROCHURE



**LAND BANK**  
We stand by you

*Land Bank is a Registered credit provider: Reg number NCRCP18*



## About Land Bank

The Land and Agricultural Development Bank of South Africa is a specialist agricultural bank that offers tailor made financial solutions for our valued clients to enable farmers to finance land, equipment, asset acquisition and improvements including short-term and production credit facilities. Our value added services include insurance, business development and support services. As a development finance institution, we leverage funding from public and private sector partnerships to offer enabling funding solutions geared towards ensuring inclusivity, sustainability and growth in the agricultural sector.

Land Bank is also a founding signatory to the United Nations Environment Programme Finance Initiative (UNEP FI) Principles for Responsible Banking (PRB). The PRB is a voluntary set of principles that define and affirm the banking industry's role and responsibilities in shaping and financing a sustainable future. The PRB is aligned to the frameworks such as the Sustainable Development Goals (SDG) and the National Development Plan (NDP), which goes beyond sustainable finance and steer us towards long-term sustainability. These principles require us to be accountable to all stakeholders to develop society and preserve the environment.

We have the expertise to understand your business needs and offer a wide variety of products and services to meet your short, medium and long term financing needs.

# Financial Product Offering

## Long-Term Loans

<b>Mortgage Finance</b>	
<b>Purpose</b>	<b>A long-term loan used to finance agricultural related capital expenditure such as:</b> <ul style="list-style-type: none"><li>• Purchase of land/property.</li><li>• Repayment of debt incurred for the purchase of property.</li><li>• Purchase and installation of machinery &amp; equipment.</li><li>• Fixed asset improvements.</li><li>• Other agriculture related capital expenditure.</li></ul>
<b>Term of loan</b>	<b>Term is dependent on the purpose of the loan:</b>  Term is up to 25 years.
<b>Required security</b>	Security can be in the form of a first bond over fixed property or through additional security arranged in agreement with the bank.
<b>Repayment Terms</b>	<b>Linked to cash flow cycles of the business:</b> <ul style="list-style-type: none"><li>• Monthly</li><li>• Half yearly</li><li>• Quarterly</li><li>• Yearly.</li></ul>

## Medium-Term Loans

<b>Purpose</b>	<b>To finance medium-term agricultural funding needs such as:</b> <ul style="list-style-type: none"><li>• Establishment of perennial crops.</li><li>• Purchase and installation of agricultural equipment.</li><li>• Structural and general infrastructure improvements.</li><li>• Purchase of moveable assets.</li><li>• Purchase of livestock.</li></ul>
<b>Term of loan</b>	<b>Term is dependent on the purpose of the loan:</b> <ul style="list-style-type: none"><li>• Term is up to 15 years.</li></ul>
<b>Required security</b>	Security can be in the form of a first bond over fixed property, item financed or through additional security arranged in agreement with the bank.
<b>Repayment Terms</b>	<b>Linked to cash flow cycles of the business:</b> <ul style="list-style-type: none"><li>• Monthly</li><li>• Quarterly</li><li>• Half yearly</li><li>• Yearly.</li></ul>



# Asset Finance

## Instalment Sale Finance

<b>Purpose</b>	<b>To finance medium-term agricultural funding needs such as:</b> <ul style="list-style-type: none"><li>• Vehicles.</li><li>• Tractors.</li><li>• Agricultural equipment (assets not covered under the medium term loan).</li><li>• Other moveable assets that are agriculturally justified.</li></ul>
<b>Term of loan</b>	<b>Term is dependent on the purpose of the loan:</b> <ul style="list-style-type: none"><li>• Term is up to 12 years.</li></ul>
<b>Required security</b>	Titleholder, specific and general notarial bonds over the asset or through additional security arranged in agreement with the bank.
<b>Repayment Terms</b>	<b>Linked to cash flow cycles of the business:</b> <ul style="list-style-type: none"><li>• Monthly</li><li>• Half yearly</li><li>• Quarterly</li><li>• Yearly.</li></ul>

# Short-Term Loans

## Production Credit

<b>Purpose</b>	<ul style="list-style-type: none"><li>• A short-term credit facility used to finance agricultural inputs and working capital for crop and livestock enterprises.</li></ul>
<b>Term of loan</b>	<ul style="list-style-type: none"><li>• Maximum term: 5 years (reviewed annually).</li><li>• Loan will be renewed at the end of the term.</li></ul>
<b>Required security</b>	Security can be in the form of a first bond over fixed property or through additional security arranged in agreement with the bank.
<b>Repayment Terms</b>	Loan is repayable in full annually or when proceeds of the crop are received.

## Revolving Credit Facility

<b>Purpose</b>	<p>A short-term loan used to finance short term capital requirements, general and operational needs of the business. The product is offered for the below commodities and /or sub-sectors:</p> <ul style="list-style-type: none"><li>• Feedlots</li><li>• Poultry</li><li>• Piggeries</li><li>• Cash crops</li><li>• Wine</li><li>• Mixed farming (crop and /or livestock).</li><li>• Agro-processing.</li></ul>
<b>Term of loan</b>	Maximum term: up to 5 years (reviewed annually).
<b>Required security</b>	Security can be in the form of a first bond over fixed property or through additional security arranged in agreement with the bank (such as debtors, stock and credit guarantees).
<b>Repayment Terms</b>	Facility is repayable in line with the income stream/s and structured based on cash flow cycles of the business. It is managed through pre-approved limits by the bank.



# Customised Funding Solutions

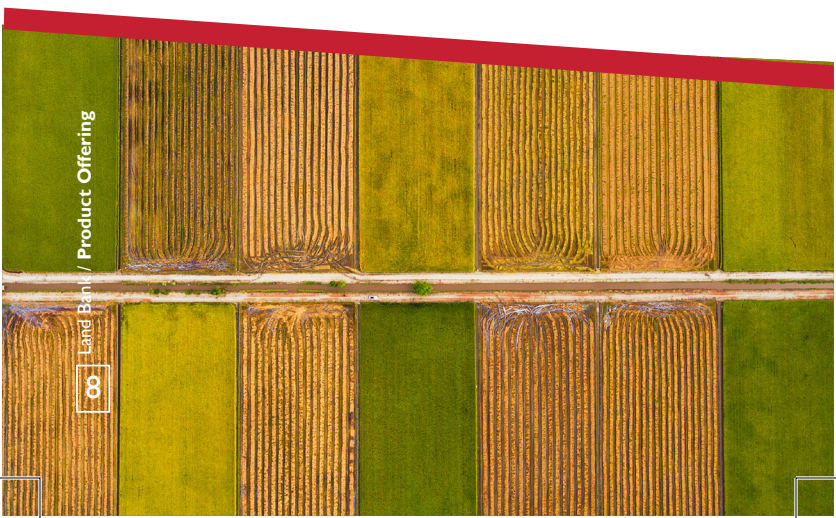
## Guarantees

<b>Purpose</b>	<ul style="list-style-type: none"><li>• To assist corporate clients to issue guarantees for agricultural related activities or insurance premium guarantees.</li><li>• For the fulfilment of corporate clients obligations in connection with their authorized/legal purposes and activities.</li></ul> <p>All guarantees issued on behalf of clients are noted as a commitment against an existing revolving credit facility. The facility amount to be sufficient to accommodate debt and the commitment.</p>
<b>Term of loan</b>	<ul style="list-style-type: none"><li>• Guarantees are issued in-line with the term of the revolving credit facility and are reviewed annually.</li></ul>
<b>Required security</b>	Security can be in the form of a first bond over fixed property or through additional security arranged in agreement with the bank.



## Value Chain Finance

<b>Purpose</b>	<ul style="list-style-type: none"><li>• Value Chain finance allows Land Bank to provide production finance to a farmer against a written agreement between the farmer and the buyer for cultivation and sale of specific quality, quantity, grade and variety of a commodity based on a specific price setting mechanism that allows the value of the contract to be determined over the loan term.</li><li>• Both the farmer and buyer must meet the eligibility conditions set by Land Bank's credit process.</li></ul>
<b>Term of loan</b>	The term of the loan is seasonal, renewable annually upon review with the client or at the end of production cycle.
<b>Required security</b>	<ul style="list-style-type: none"><li>• Cession of proceeds from sale of crop financed by the Bank.</li><li>• Cession of proceeds from sale of livestock financed by the Bank.</li><li>• Cession of comprehensive insurance and cession of off-taker agreement or delivery contract at a specified price.</li><li>• Other additional security arranged in agreement with the Bank.</li></ul>
<b>Repayment Terms</b>	Payments can be done annually, quarterly, monthly or bi-annually as linked to seasonality of business income or cash flow cycle.





## Forced Stock Deposits

<b>Purpose</b>	<ul style="list-style-type: none"><li>• This product assists farmers who have to sell their livestock due to drought with a facility where they can deposit the proceeds from the sale for a minimum of six months.</li><li>• The farmers in disaster declared areas are granted exemption from income tax for livestock sold as a result of drought.</li></ul>
<b>Term of loan</b>	<ul style="list-style-type: none"><li>• Minimum deposit period: 6 months – 6 years</li><li>• To qualify for a tax exemption, no funds can be withdrawn before the expiration period of six months.</li></ul>
<b>Facility Terms</b>	<ul style="list-style-type: none"><li>• Interest rate: Prime-linked.</li><li>• Only funds that have been obtained from stock sales as a result of drought disasters can be deposited under this facility.</li><li>• Deposits from the sale of stock must be deposited at the Land Bank within 3 months from date of disposal of the livestock.</li></ul>



# Land Bank Insurance Company

Land Bank Insurance Company (LBIC) offers insurance to farmers and to the agricultural sector in general. Our years of experience in offering short term insurance solutions to the market means we understand the needs of the market and offer products tailored to suit the needs of our clients in the agricultural sector. Our short term insurance products include cover for assets and crops.

## Land Bank Life Insurance Company (LBLIC)

Through Land Bank Life Insurance Company (LBLIC), we are able to offer Credit Life against an agricultural loan and Life policies subject to an existing agricultural loan to secure the wellbeing of your family and continuity of the farming business.

Our policies provide you with peace of mind knowing that your family's future financial needs are taken care of. We truly understand your life insurance needs and make it our objective to meet them.

## Insurance Products

<b>Agricultural Asset Insurance</b>	Asset insurance cover for your farming activities and farming assets are insured against fire, floods, theft and natural disasters amongst other risks or perils.
<b>Crop Insurance</b>	Crop insurance cover in the event of crop failure due to excessive rain, hail, frost, wind, fire and physical damage to the whole or part of your insured crop which could result in a loss of income.
<b>Life Insurance</b>	Life cover for Credit Life and Life insurance policies.

## Where to find us

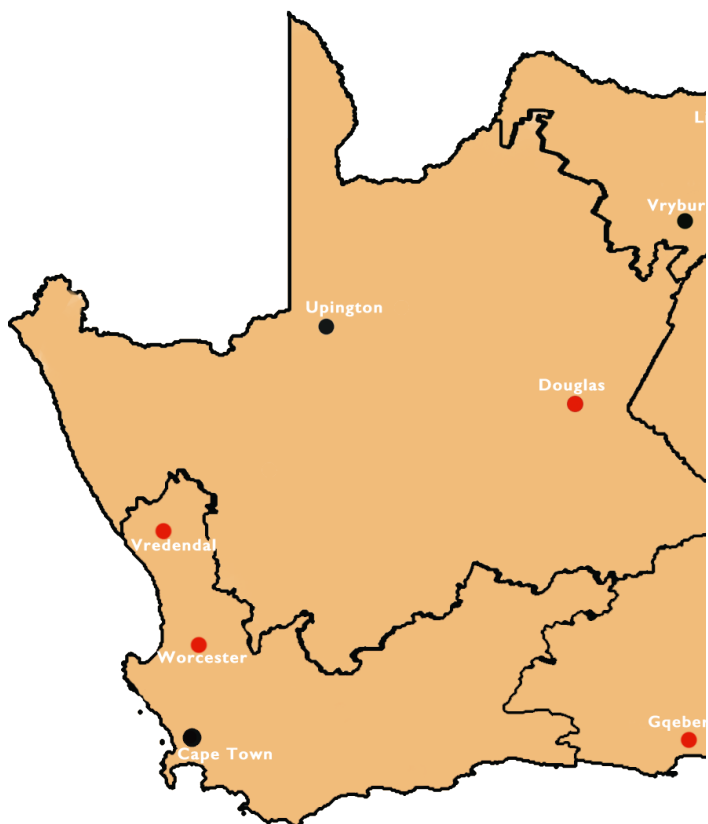
### Land Bank provincial and satellite offices

Land Bank has nine provincial offices with satellite offices strategically placed across the country to serve the agricultural community.

Our staff understand agriculture and have the ability to assess specific needs and develop customised solutions to meet your requirements. Where required they will assist with guidance and business support.

## Land Bank provincial and satellite offices across South Africa

- Provincial Offices
- Satellite offices



### GAUTENG

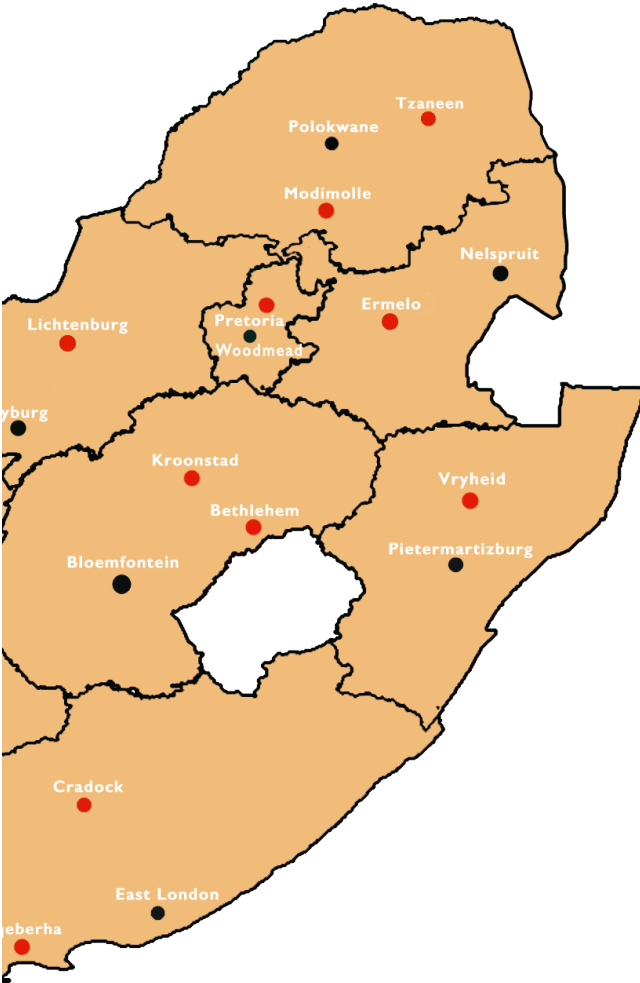
#### PRETORIA

Tel: (012) 686 0500

Address: 272 West Avenue Lakefield Office Park, Building A, 1st Floor, Die Hoewes, Centurion.

## Land Bank Head Office contact details

Contact us on: 012 686 0500 [www.landbank.co.za](http://www.landbank.co.za)



### LIMPOPO

#### POLOKWANE

Tel: (015) 287 9840 / 015 230 0270

Fax: (015) 287 9899

Address: Moolpark 700 Building 27 Market Street, Corner Rabe and Market Street

## NORTH WEST

### VRYBURG

**Tel:** (053) 928 1700

**Fax:** (053) 927 2952

**Address:** 39 Market Street, Vryburg 8601

## KWA-ZULU NATAL

### PIETERMARITZBURG

**Tel:** (033) 845 9600

**Fax:** (033) 845 9610

**Address:** Office Suite A3, Maritzburg Arch, 39/45 Chief Albert Luthuli Street, Pietermaritzburg 3201

## FREE STATE

### BLOEMFONTEIN

**Tel:** (051) 404 1400

**Fax:** (051) 447 7718

**Address:** 78 St Andrew Street, Bloemfontein 9300

## NORTHERN CAPE

### UPINGTON

**Tel:** (054) 338 8400

**Fax:** (054) 332 5731

**Address:** 55 Schroder Street, Upington 8800

## MPUMALANGA

### NELSPRUIT

**Tel:** (013) 754 2400

**Fax:** (013) 752 6134

**Address:** 16 Ferreira Street, Nelspruit 1200

## EASTERN CAPE

### EAST LONDON

**Tel:** (043) 706 8600

**Fax:** (043) 721 0717

**Address:** Hammer Mill House, The Quarry Office Park, Selbourne, East London 5241

## WESTERN CAPE

### CAPE TOWN

**Tel:** (021) 974 2200

**Fax:** (021) 974 2210

**Address:** Belvedere Office Park, Block C, Pasita Road, Durbanville 7550

## Land Bank Insurance Company Contact details

## GAUTENG

### PRETORIA

**Tel:** (012) 686 0556

**Email address:** [lbic@landbank.co.za](mailto:lbic@landbank.co.za)

**Address:** 272 West Avenue, Lakefield Office Park, Building A, 1st Floor, Die Hoewes, Centurion.



Land Bank products are reviewed periodically, loan conditions and product features are subject to change. Terms and conditions apply.

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