



E: NationalBPSScheme@gov.scot

«BUSINESS\_NAME»  
«ADDRESS\_LINE\_1»  
«ADDRESS\_LINE\_2»  
«ADDRESS\_LINE\_3»  
«ADDRESS\_LINE\_4»  
«ADDRESS\_LINE\_5»  
«ADDRESS\_LINE\_6»



Main Location Code (MLC): «MLC»

20 August 2021

Dear «TITLE» «SURNAME»,

### **2021 National Basic Payment Loan Support Scheme (NBPSS21) Loan Offer**

#### **Please apply immediately if you wish to accept this loan offer**

You submitted an application for payment from the Common Agricultural Policy Basic Payment Scheme 2021 ("CAP BPS 2021"). To support the recovery from COVID-19 and the challenges presented by Brexit, the Scottish Government has established the 2021 National Basic Payment Support Scheme ("NBPSS21"). NBPSS21 offers early access to financial support to maintain vital cash flow within the rural economy.

We encourage you to consider the offer no matter how small your payment may be. This letter explains how NBPSS21 works.

Under NBPSS21 you are entitled to receive a Sum of «**LOAN\_AMOUNT**» ("the Sum").

#### **How do I apply?**

NBPSS21 is an **opt-in scheme**, which means you need to apply for the loan if you wish to receive a payment. If you do not wish to receive a loan payment, you do not need to do anything.

Attached to this letter is a full copy of the terms of the loan. If you accept these terms and wish to receive a payment under NBPSS21, either:

- Accept your loan offer online by going to <https://account.ruralpayments.org/loans> and entering your Business Reference Number (BRN) along with this unique access code - «**UNIQUE\_ACCESS\_CODE**»
- by sending an email to NationalBPSScheme@gov.scot clearly stating that you are responding to this NBPSS21 offer letter of 20 August 2021 and that you formally accept the terms of the loan offered. We also require you to state the loan amount, your name, business name, Business Reference Number (BRN) and Main Location Code (MLC). If any of this information is missing we may have to come back to you, potentially delaying your payment, or
- by completing and detaching the opt-in part of this letter and returning it to us.



**As we continue to respond and adjust to COVID-19, the health, safety and welfare of staff and our customers are of the utmost importance to the Scottish Government. To help us keep our staff safe and process your loan payment faster we would prefer loan offer acceptances to be completed online by going to <https://account.ruralpayments.org/loans> and entering your Business Reference Number (BRN) along with your unique access code (which you can find on page 1 of this letter).**

### **Who can apply?**

It is your responsibility to ensure that whoever accepts the terms of the loan holds the relevant authority to accept the terms of the loan on behalf of the business. Your existing agent mandates do not extend to loans.

### **Will I be charged fees and interest?**

NBPSS21 is a nationally funded loan scheme, and provided you adhere to the terms, you will **not** be charged any interest.

### **How is my loan amount calculated?**

In most cases, loans have been calculated at 95% of your anticipated CAP BPS 2021 payment, capped at a maximum of £133,638.

### **How do I repay the loan?**

The scheme has been designed so the sum you receive under NBPSS21 is less than the amount you should be due from CAP BPS 2021 if your application is successful. In most cases, the sum will be automatically deducted from your CAP BPS 2021 payment when it is fully processed and you should receive a balance payment. In accordance with the terms attached to this letter, in some circumstances, the Scottish Ministers may recover your loan from any CAP payments due to you.

In a small number of cases, we may find that you are entitled to less of a CAP BPS 2021 payment than you will have received as a loan. In such cases, in accordance with the terms attached to this letter we will require the difference to be repaid.

In a very small number of cases, we may find that you are not entitled to any payment, in which case you would be expected to repay in full the loan you have received.

If you repay within seven days of being notified, you will not be required to pay any interest on the loan. If you have any doubt as to the value of your application for CAP BPS 2021, we would encourage you to contact your local RPID area office to discuss and explore the potential implications of applying for a loan.

### **What is the closing date for applications?**

To receive your payment without delay, please apply by 17 September (online if possible). Applications received after this date will still be accepted but we cannot guarantee when payment will be made. A closing date will be announced later this year.

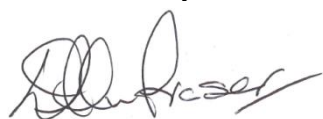
### **What happens next after I apply?**

We will send you a payment notification confirming the date your loan payment will be made. After your CAP BPS 2021 payment has been processed, we will write again confirming the loan recovery.

### **Where do I find out more?**

For a Q&A about the scheme and information about your existing applications, please visit [www.ruralpayments.org](http://www.ruralpayments.org) or contact your local area office.

Yours sincerely,



**D ALAN FRASER**

Head of Scheme Management

## The terms:

- i) The Sum is a loan and will attract interest at the rate of 2.30%. Repayment of the Sum is due in full on the earlier of (a) the seventh day following the date you are notified that your final CAP Basic Payment and Greening 2021 payment has been made or, as the case may be, you are notified that no CAP Basic Payment and Greening 2021 payment is due; or (b) 30 June 2022 (the applicable date being the “due date”). The interest will be borne by the Scottish Ministers, acting through the Rural Payments and Inspections Division of the Scottish Government (“we” or “us”), on your behalf.
- ii) The interest on the Sum under paragraph (i) will be paid on your behalf by the Scottish Government if repayment is made in full on or before the due date. If you retain the Sum, or any part of it, otherwise than in accordance with these terms you will be liable to pay the interest on the Sum in full.
- iii) In the event that the Sum, or any part of it, is not repaid on or before the due date you will also be liable to pay interest on the Sum, or any outstanding balance at the rate of 3.30% per annum until repayment is actually made.
- iv) We may at any time, and without further notice to you, set off any liability that you have to repay the Sum (together with any interest that may be due) against any liability that we may have to make any other payment to you however arising. Any exercise by us of the right under this clause shall be without prejudice to any other rights or remedies that we may have against you whether under this agreement or otherwise. For the avoidance of doubt, we may exercise this right of set off against any liability that we may have to make a CAP payment to you.
- v) In the event that the full amount of the Sum is set off against a CAP payment due in relation to your current application, no interest will be charged. If part of the Sum only is set off, interest on any outstanding balance will be due to be paid by you from the repayment date at the interest rate stated above.
- vi) No waiver by us of any of the terms set out in this letter or any of our rights or remedies will be effective unless given in writing and signed by us or on our behalf. No failure, forbearance or delay by us in enforcing any right that we may have against you will constitute a waiver of that or any other right or remedy nor will it preclude or restrict the further exercise of that right by us. No single or partial exercise of any right or remedy under this agreement or otherwise arising shall prevent any further exercise of the same right or remedy or of any other right or remedy however arising.
- vii) Your obligation to repay any monies due under this letter and its terms rank equally with or senior to all other debts or liabilities you may have.
- viii) The Scottish Government will be entitled to require immediate repayment of any monies due under this letter and its terms if you have provided false or inaccurate information in relation to your CAP Basic Payment and Greening 2021 application or the NBPSS21 payment.
- ix) The Scottish Government will be entitled to require immediate repayment of any monies due under this letter and its terms if you or your agricultural business becomes insolvent, or otherwise unable to pay its debts, is made bankrupt or otherwise dissolved.
- x) The Scottish Government will be entitled to require immediate repayment of the Sum if it considers it is required to recover such sum in order to ensure compliance with the law, together with interest at such rate and on such basis as may be required by law or other competent authority.

**As we continue to respond and adjust to COVID-19, the health, safety and welfare of staff and our customers are of the utmost importance to the Scottish Government. To help us keep our staff safe and process your loan payment faster we would prefer loan offer acceptances to be completed online by going to <https://account.ruralpayments.org/loans> and entering your Business Reference Number (BRN) along with your unique access code (which you can find on page 1 of this letter).**

**If you are unable to accept your loan offer online, or by email please complete all fields below, detach and return to:**

National Loans Team, SGRPID, Russell House, King Street, Ayr KA8

### **2021 National BPS Scheme opt-in form**

The opt-in form must be signed by a person that holds the relevant signing authority on behalf of the business

Business Name:

Business Reference Number:

Main Location Code:

Print name \_\_\_\_\_ Relationship to business \_\_\_\_\_

By completing and signing this form I accept the terms of the 2021 National Basic Payment Support Scheme.

Signed \_\_\_\_\_ Date \_\_\_\_\_

**I declare that I hold the relevant signing authority for this business.**