

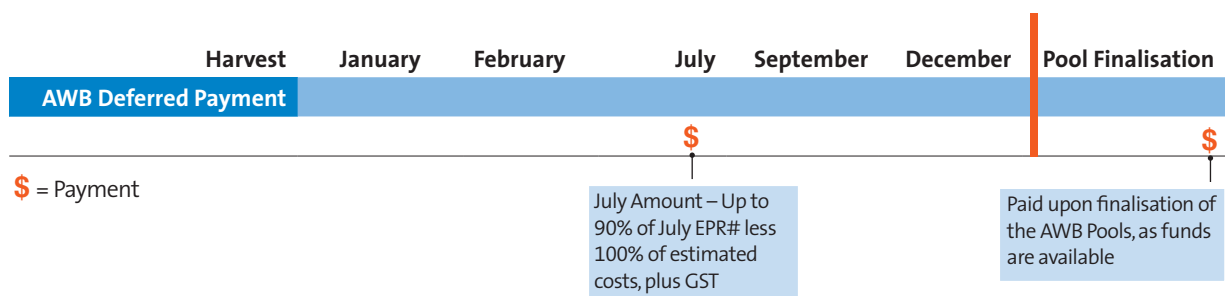
# AWB DEFERRED PAYMENT

For those who prefer the majority of their income to arrive in July following harvest, we developed this payment just for you.

## KEY BENEFITS

- Defer payment until July following harvest
- It's a payment, not a loan
- Simplicity of payments and paperwork
- Further payment may be made available at finalisation of the AWB Pools
- Requires no third party involvement – simply deliver to AWB

## Payment and Top Up Timeline



## WHY AWB HARVEST FINANCE OPTIONS ARE SO POPULAR

- Australia's largest, market leading harvest finance specialist
- Committed to rural and regional Australia by providing superior, unparalleled service to growers
- Local offices and dedicated grain specialists to support growers
- 10 hour a day access to AWB Grower Service Centre

## BUSINESS MANAGEMENT SERVICES TO SAVE YOU TIME

- **AWB Accountant Access:** AWB Accountant Access eases the paperwork burden by providing an online service for your authorised accountant, consultant or bookkeeper. It provides them with an online view of your financial statements, to enable quick and easy completion of your financial documentation.
- **AWB Grower Website:** Registered growers can join the AWB Grower Website at [www.awb.com.au](http://www.awb.com.au) and obtain access to personalised account information, as well as crop marketing details. Information includes tickets and ticket payments, Contract summaries, AWB Paperwork Statements, Cash and ESR pricing, AWB GrainFlow delivery and pricing information, historical pool prices and distribution summaries, and AWB RiskAssist paperwork.

## TREATMENT OF GST

The AWB Deferred Payment is a payment for grain delivered and therefore may be subject to GST. Growers will incur any GST liability when they receive their payment.

### Calculation Example:\*

July NEPR \$310/mt @ 90%	=	<b>\$279.00</b>
+ Quality Payment \$5/mt @ 90%	=	<b>\$4.50</b>
– Estimated site to sea \$38 @ 100%	=	<b>\$38.00</b>
– Estimated finance charges \$5 @ 100%	=	<b>\$5.00</b>
AWB Deferred Payment Amount (GST exclusive)	=	<b>\$240.50</b>
<b>AWB Deferred payment Amount (GST inclusive)</b>	=	<b>\$264.55</b>
<b>Estimated Remaining Equity (GST exclusive)</b>	=	<b>\$31.50</b>

\*Based on WA site to sea estimated cost structure.

[www.awb.com.au](http://www.awb.com.au)

You should seek independent financial, legal and taxation advice before you select an AWB Harvest Finance option. Please refer to the current AWB Pool Terms and Conditions booklet for the full terms and conditions and for more information about these options. AWB Harvest Finance Limited ACN 102 469 303. The July Nominated Estimated Pool Return (NEPR) is set in July for all available AWB Pool grades. #The NEPR is the benchmark from which AWB Harvest Finance options are calculated. The NEPR applies to the following AWB Loan and Advanced Payment. \*Underwriting does not apply if you are in default or where distributions are insufficient to pay out encumbrances or grower liabilities. AWB's ability to bulk export wheat is dependent on WEA re-accreditation.

**ALL YOU NEED TO KNOW | CALL 1800 054 433**

