

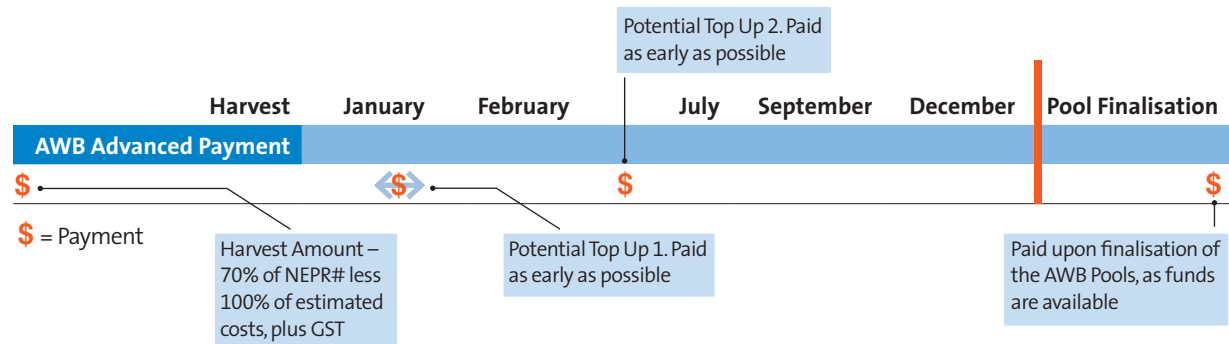
AWB ADVANCED PAYMENT

As the name suggests, this is a payment not a loan. It provides you with the majority of cash at harvest, soon after delivery. So you can plan ahead with confidence.

KEY BENEFITS

- Get the majority of your cash flow and taxable income during harvest, soon after delivery
- It's a payment, not a loan
- Over the past seasons, provision of Top Ups have given growers access to more funds earlier than ever before
- Market leading simplicity and cash flow certainty
- Less paperwork
- All payments made are underwritten*, providing financial peace of mind (some exclusions apply)

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 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 Advanced Payment option 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:*

NEPR \$310/mt @ 70%	= \$217.00
+ Quality Payment \$5/mt @ 70%	= \$3.50
– Estimated site to sea \$76 @ 100%	= \$76.00
– Estimated finance fee \$16 @ 100%	= \$16.00
AWB Advanced Payment Amount (GST exclusive)	= \$128.50
AWB Advanced payment Amount (GST inclusive)	= \$141.35
Estimated Remaining Equity (GST exclusive)	= \$94.50

*Based on Eastern Australia site to sea estimated average costs.

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. Nominated Estimated Pool Return (NEPR) is usually set in early November 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

