

AWB WHEAT POOLS GUIDE

2011/12

**YOUR GUIDE TO AWB WHEAT POOLS
AND PAYMENT OPTIONS**

**“ Like you,
we’re concentrating
on *making the most*
of this harvest ”**

Helping Farmers Prosper
CALL 1800 4 GRAIN (1800 447 246)

Terms and Conditions apply for all AWB products which are available from www.awb.com.au. This document should be read in conjunction with these terms and conditions.



When you choose AWB as your Pool manager you are putting our marketing power and risk management expertise to work for you. This season AWB will be running Pools for both wheat and barley. Choosing a Pool represents a smart and simple marketing decision, because you're engaging the services of an expert to manage the marketing program on your behalf.

FLEXIBLE, DEPENDABLE PAYMENT OPTIONS

To create your own precision harvest finance package, you can apply any combination of AWB Pool Payment Options to any portion or all of your harvest deliveries. Simply select the option you want on a load-by-load basis.

	AWB LOAN	AWB ADVANCED PAYMENT	AWB DEFERRED PAYMENT	AWB POOL DISTRIBUTIONS	AWB DEFERRED DISTRIBUTIONS
Majority of cashflow at harvest	● Flexible	●			
Majority of cashflow after July 1	● Flexible		●		●
Non-recourse	●	●			
Minimal paper work		●	●	●	●
Select at Bulk Handler	N	A	D	E	G
Select at Bulk Handler (S.A. only)	HL	AP	DP	DI	GD

GOLDEN REWARDS

We have listened to your feedback and reintroduced Golden Rewards with increments paid for protein, screening and moisture.

Golden Rewards provides a number of key features including quality adjustments for protein, screening and moisture on bin grades APW and better for the 2011/2012 AWB wheat Pools.

Please note that quality scales may change from time to time and new grades will be added.

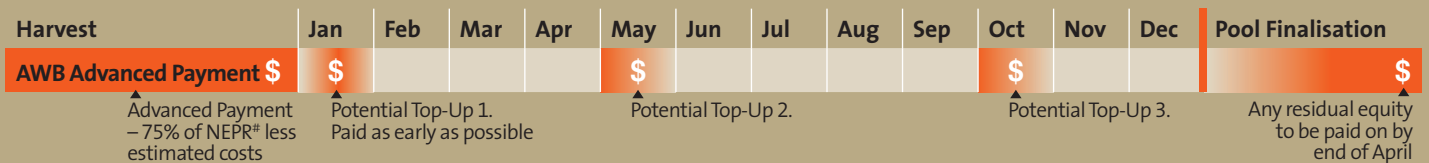
For further information, see www.awb.com.au



AWB ADVANCED PAYMENT

As the name suggests, this is a payment, not a loan. It provides you with the bulk of your entitlement as cash at harvest, within 7 days of delivery. So you can plan ahead with confidence.

WHEAT PAYMENT AND TOP-UP TIMELINE



KEY BENEFITS

- Get the majority of your cash flow and taxable income during harvest, soon after delivery
- It's a payment, not a loan
- Leading provider of Top-Ups to give you access to as much cashflow as possible as quickly as possible
- Market-leading simplicity and cashflow certainty
- Less paperwork
- All payments made are underwritten, providing financial peace of mind (some exclusions apply)
- Cash out option available post July 2012

*Nominated Estimated Pool Return. Refer to terms and conditions for products – available at www.awb.com.au



AWB LOAN

Choosing an AWB Loan gives you extra convenience and flexibility in controlling your cashflow, with the option of drawing down more funds within your available credit limit or repaying the loan at any stage.

WHEAT PAYMENT AND TOP-UP TIMELINE

Harvest	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Pool Finalisation
AWB Loan \$	\$				\$					\$			\$
Credit Limit – 75% of NEPR* less estimated costs	Potential Top-Up 1. Paid as early as possible				Potential Top-Up 2.					Potential Top-Up 3.			Any residual equity to be paid by end of April
AWB Pool Distribution D				D			D			D			D F

KEY BENEFITS

- Line of credit facility allows you to match drawdown amounts to cashflow requirements
- Credit limit at harvest calculated at 75% of Nominated EPR#, less estimated costs
- Leading provider of Top-Ups to give you access to additional cashflow as quickly as possible
- An underwritten loan and competitive interest rates (some exclusions apply)
- Receive 100% of your available credit limit at harvest or drawdown at any time
- Repay or redraw your loan at any time
- If you have a loan balance and choose not to make manual repayments the loan will automatically be paid off by Pool distributions
- Through www.awb.com.au growers are able to request loan drawdowns online or phone the AWB Grower Services Centre
- No application fees or security required
- Requires no third-party involvement – simply deliver to AWB
- Only pay interest on the money you draw

*Nominated Estimated Pool Return. Refer to terms and conditions for products – available at www.awb.com.au

*National Credit Code compliance documentation required



AWB DEFERRED PAYMENT

The ideal option if you prefer the majority of your income to arrive in July, early in the next financial year after harvest.

WHEAT PAYMENT AND TOP-UP TIMELINE

Harvest	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Pool Finalisation
AWB Deferred Payment \$							\$						\$
							July Amount – Up to 90% of July EPR* less 100% of estimated costs, plus GST						Any residual equity to be paid by end of April

KEY BENEFITS

- Defer payment until the new financial year
- 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
- Cash out option available post July 2012

*Estimated Pool Return. Refer to terms and conditions for products – available at www.awb.com.au



AWB DISTRIBUTION

For those who prefer their cash flow and income spread over the Pool's life, and do not need cashflow straight away, or are using an alternative financier.

WHEAT PAYMENT TIMELINE

Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Any residual equity to be paid by end of April
15% – 30%			20% – 30%			20% – 30%			15% – 30%	
Distribution 1			Distribution 2			Distribution 3			Distribution 4	

KEY BENEFITS

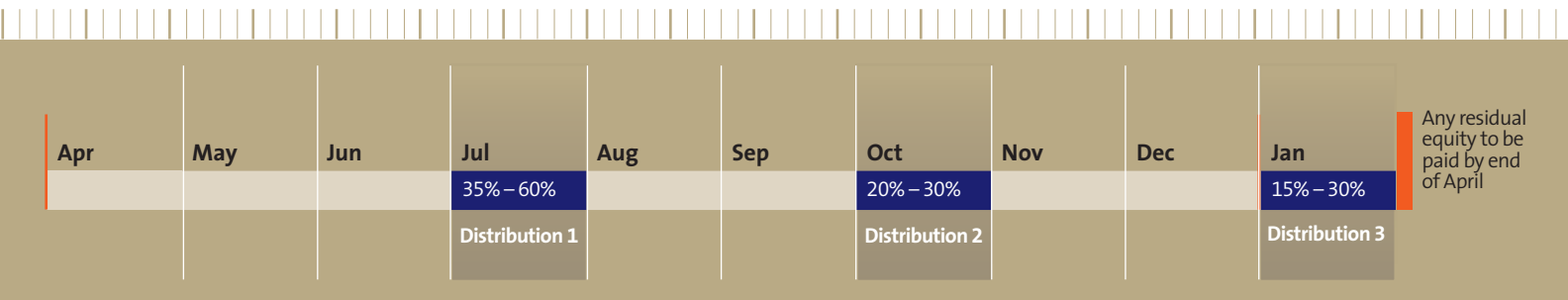
- Keeps your cashflow ticking, with guaranteed payment every three months from April 2012 until pool finalisation
- Guaranteed distribution ranges to give you some certainty in budgeting
- Increase your return from the AWB Pools by removing finance costs



AWB DEFERRED DISTRIBUTION

Targeted at growers who want more flexibility around managing their cash flows and extracting the highest possible return out of AWB Pools.

WHEAT PAYMENT AND TOP-UP TIMELINE

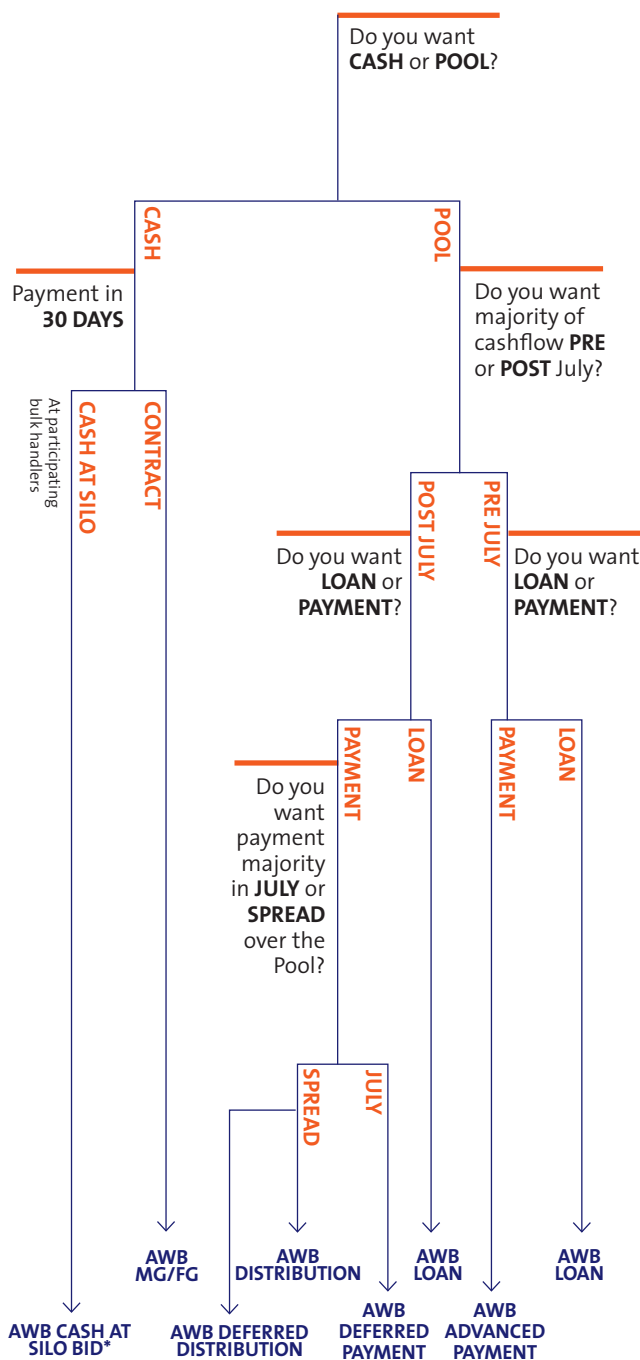


KEY BENEFITS

- Maximise your Pool return – for deferring your first distribution to July, AWB will pay you an additional amount above the standard Pool return equal to interest earned by the Pool
- No cash flow or payment until July 2012 following harvest
- Not a finance product so no finance fees are charged



CHOOSE YOUR PAYMENT OPTION



*AWB intends to post cash at silo prices at a range of sites for a range of commodities but does not guarantee that we will have all cash at silo prices available at all sites for all commodities at all times

State	Office	Phone No.
QLD	AWB Mackay	07 4652 2525
	AWB Toowoomba	07 4690 1200
	AWB Pittsworth	07 4793 3033
NSW	AWB Moree	02 6751 1015
	AWB Narrabri	02 67924 924
	AWB Tamworth	02 6701 8800
	AWB Orange	02 6360 0019
	AWB Temora	02 6977 2530
	AWB Parkes	02 6861 1100
	AWB Wagga Wagga	02 6933 6000
	AWB Berrigan	03 5885 1001
	AWB Henty	02 6929 3872
Vic	AWB Echuca	03 5482 4252
	AWB Horsham	03 5382 6484
	AWB Yarrowonga	03 5743 2589
	AWB Swan Hill	03 5033 1370
	AWB Ballarat	03 5382 5544
SA	AWB Adelaide	08 8408 8400
	AWB Sheoak Log	08 8525 9888
	AWB Jamestown	08 8664 1108
WA	AWB Port Lincoln	08 8682 3526
	AWB Geraldton	08 9964 1051
	AWB Kulin	08 9880 1597
	AWB Upper Great Southern	08 9865 1670
	AWB Wongan Hills	08 9671 1755
	AWB Esperance	08 9072 1555

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