

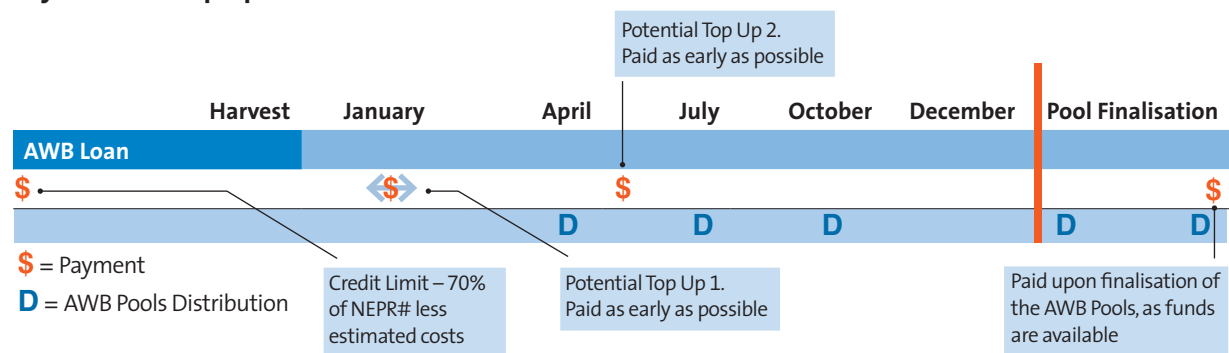
# AWB LOAN

If you want access to your funds at anytime, whenever it suits you, an AWB Loan gives you that control.

## KEY BENEFITS

- Line of Credit Facility allows you to match drawdown amounts to cash flow requirements
- Credit limit at harvest calculated at 70% of Nominated EPR#, less estimated costs
- Over past seasons, provision of Top Ups have given growers access to more funds earlier than ever before\*
- An underwritten loan at competitive rates (some exclusions apply)\*
- Receive 100% of your credit limit at harvest or drawdown at anytime
- Repay or redraw your loan at anytime
- Through [www.awb.com.au](http://www.awb.com.au), growers have the capability to request loan drawdowns online
- No application fees or security required
- 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. Through AWB Loan Online, growers have the online capability to request drawdowns against available credit funds to their nominated bank account, at any time. For more information contact the AWB Grower Service Centre or your local AWB Grain Marketer.

## TREATMENT OF GST

Drawdowns made under the AWB Loan are not subject to GST. Growers may however incur a GST liability in respect of AWB Pool Distributions. We suggest you make adequate provisions to meet GST obligations as they occur.

### Calculation Example:<sup>†</sup>

NEPR \$310/mt @ 70%	= \$217.00
+ Quality Payment \$5 @ 70%	= \$3.50
– Estimated site to sea \$38 @ 100%	= \$38.00
– Estimated finance charges \$16 @ 100%	= \$16.00
<b>AWB Loan Amount *</b>	<b>= \$166.50</b>
<b>Estimated Remaining Equity</b>	<b>= \$94.50</b>

\*Either paid to your account or available for drawdown.

<sup>†</sup>Based on WA site to sea estimated average costs.

[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. 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**

