

Definition of terms appearing in the Pool Returns Calculator.

- **Estimated return:** Returns are quoted on a port equivalent basis (FIS in WA) and are net of all product management, pool establishment, operating, storage, handling and marketing costs and where applicable may include a port differential. Published returns do not include freight between upcountry sites and port locations.
- **Quality Payments (Golden Rewards):** AWB may pay quality adjustments for protein, screening and moisture on bin grades APW and better, delivered into the Harvest Pool. Quality payment matrices are published on the Harvest Pool web page.
- **Freight:** Applicable only in the Harvest pool, represents a cost associated with moving grain from an upcountry storage site to a port location. Freight estimates may take into account multiple freight modes (road and rail) and multiple freight operators.
- **Estimated finance costs:** apply under some payment options. Under the Advance payment option – finance costs represents an estimate of the amount that you must pay to us. Under a Loan payment option, the finance cost represents an estimate of the amount of interest that you may incur if you draw down your full credit limit at harvest. This estimate is not charged to you. This interest the applies to your loan account is calculated with reference to your actual loan balance and not this estimated finance cost.
- **Underwriting Fees:**
 - In the Season and Spring Starter programs, underwriting fees represents the combination of the facility fee and an estimate of interest charges that will apply to a loan balance.
 - In the Harvest Pool, an underwriting fee applies when you select the Advanced Payment or the Harvest Loan option. Underwriting protects you against certain market risks that are out of your direct control, including fluctuating domestic and global wheat prices, fluctuation in the Australian dollar, overruns in supply chain costs, quality claims of execution related costs. The fee is published separately for the loan payment option and is included in the 'Estimated finance costs' under the Advance payment option.
- **Capped cost:** Applicable only to the Season and Spring Starter programs. AWB caps certain costs associated with the program and growers will never pay more than the cap. Capped Costs may include some site handling costs and the cost of transporting grain to a port terminal where applicable.