

Reap more from your harvest with AWB's Harvest Pool.



2016/17 AWB Harvest Pool Payment & Finance Options

The flexibility of choosing your own payment & finance option

AWB Harvest Pool gives you the flexibility of choosing the best combination of cashflow and proceeds to meet your needs.

Scheduled Payment	Cumulative %	Harvest	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
		Harvest Payment			1st Dist.		2nd Dist.		3rd Dist.			Final Dist.
Distribution	Cash Flow				25% - 30%		45% - 50%		75% - 80%			100%
	Proceeds				45% - 50%				50% - 55%			
Deferred Distribution	Cash Flow								75% - 80%			100%
	Proceeds				0%				100%			
Advance Payment	Cash Flow	80%*					10% potential top-up					100%
	Proceeds				Up to 90%				10% - 20%			
Harvest Loan	Cash Flow	80%*					10% potential top-up					100%
	Proceeds				45% - 50%				50% - 55%			
	Repayment				Flexibility to repay and redraw at any time		25% - 30%	45% - 50%	75% - 80%			100%
Flexi Loan	Cash Flow	80%**					10% potential top-up					100%
	Proceeds				0%				100%			
	Repayment				Flexibility to repay and redraw at any time							

Note: Unless otherwise indicated, cashflow percentages reflect a cumulative percentage of the EPR. Costs are deducted from payments, however the timing and percentage deducted per payment is dependent on the payment choice. Please use the AWB Estimated Silo Returns Calculator for further detail.

* 80% of Nominated Estimated Pool Return less site costs paid within five business days from delivery.

** 80% of Nominated Estimated Pool Return less site costs provided as a credit limit and available to draw within five business days from delivery.