

How to switch your AWB Harvest Pool contract.

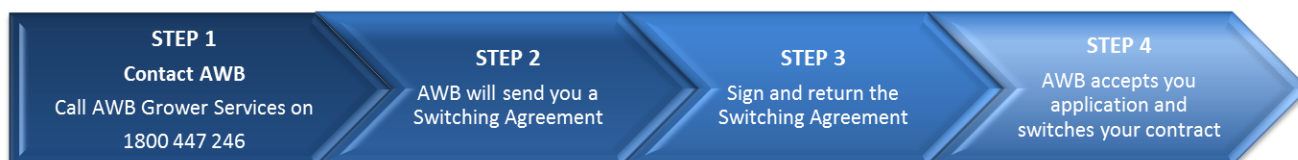
This document explains how to switch your AWB Harvest Pool contract across to a pre harvest Pool offered by AWB.

AWB provides greater flexibility on accessing cashflow prior to harvest. Enter into an AWB Harvest pool contract, sign up to the Production Advance program and prior to harvest AWB will allow an eligible grower to switch into either the Season Starter or Spring Starter pools offered by AWB.



What is the process to switch your Harvest Pool contract:

AWB will do most of the work for you. Simply follow the four steps to switch your AWB Harvest Pool contract.



Important information and switching limitations:

- Switching is only possible when the contracting window for a pre harvest Pool is open for contracting. If you miss switching during the contracting window you cannot switch your Harvest Pool contract into that pool. Contract periods are published on the AWB website, see www.awb.com.au and visit the relevant Pool product page.
- You can only switch your Harvest Pool contract once. Once AWB has processed your request you cannot change your decision.
- If you do not switch your Harvest Pool contract you will continue to hold and be bound by that Harvest Pool contract.
- There may be limitations on the payment options available to you. Please refer over the page for details on Harvest Pool payment options below.
- There are no fees to switch you Harvest Pool contract. However the pool that you switch into may attract different fees and charges to the Harvest Pool (which could be higher or lower). See relevant Pool Terms & Conditions for further details.

Switching your Harvest Pool payment option:

By choosing to switch your Harvest Pool contract you may be required to switch your pool payment option.

- If you hold A Harvest Pool contract with either the Distribution, Deferred Distribution, Harvest Loan or Flexible Loan payment option, the same payment option will apply to the pool contract you have switched into.
- However if the payment option you have selected in the Harvest Pool contract is “Advanced Payment”, when you apply to switch into either the Season Starter Pool or the Spring Starter Pool you will have the choice of selecting either of;
 - The harvest loan payment option; OR
 - The flexible loan payment option.

For a full list of available payment options refer below, the green tick indicates that the Harvest Pool payment option is available in the pool you are switching into and will continue to apply to your Pool contract.

You Hold an AWB Harvest Pool Contract	You switch into the AWB Season Starter Pool	OR You switch into the AWB Spring Starter Pool	Is the payment option possible ?
With payment option:			
Distribution	Distribution	Distribution	✓
Deferred Distribution	Deferred Distribution	Deferred Distribution	✓
Flexible Loan	Flexible Loan	Flexible Loan	✓
Harvest Loan	Harvest Loan	Harvest Loan	✓
Advance payment	and select	and select	Choose either Loan Option
	Flexible Loan	Flexible Loan	
	OR	OR	
	Harvest Loan	Harvest Loan	