



AWB

A trademark of Cargill Australia

**Cash now, price later with
AWB Market Advantage**



Cash Now, Price Later

AWB Market Advantage gives you a 60% advance on your canola at delivery with flexibility to finalise your price later*.

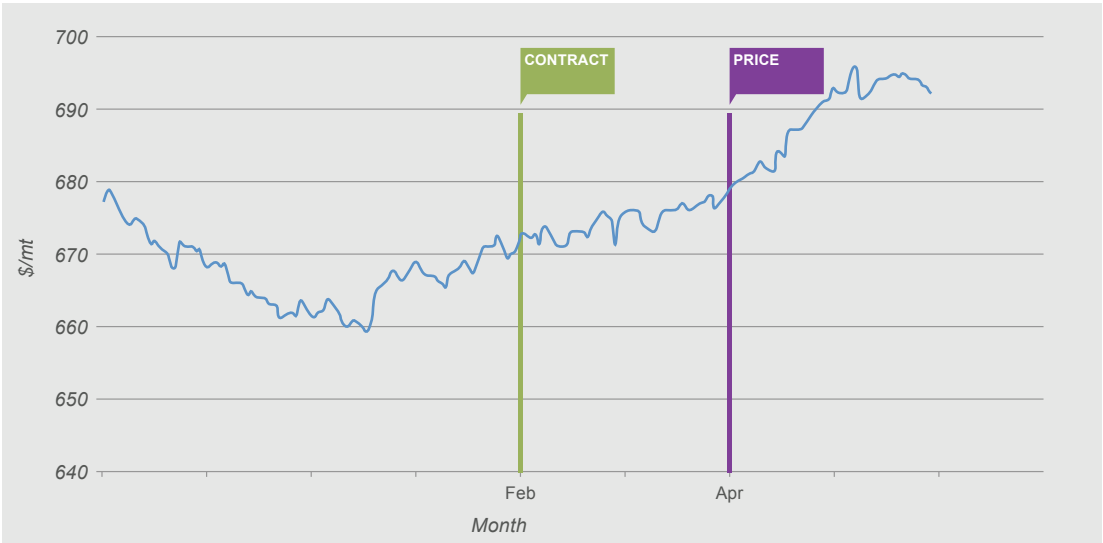
With Market Advantage you can:

- Price when you want to
 - You choose when and what quantity to price.
- Unlock your crops value sooner
 - Why warehouse when you can access an advance and still retain pricing flexibility.
- Access our competitive price promise^
 - AWB will match the average of the top three major trader's bids at your contracted delivery location on that day if AWB's price is lower and your price has not been set.

*Terms and Conditions apply – See www.awb.com.au for details

Market Advantage: How it works

You can plan ahead with Market Advantage knowing you will have cash flow at harvest while maintaining the flexibility to price when you want.



*Figures and amounts used in this example are not representations of past, present or future performance or market conditions. Past performance is not a reliable indicator of future performance.

Contract	Get an Advance at DELIVERY	Establish your PRICE	Final Payment
At contracting you agree an Advance Price with AWB based on the commodity, quality and delivery location.	At delivery you will be advanced 60% of the Advance Price providing cash flow at delivery.	You can set your Established Price in up to three increments of a minimum of 100t providing you pricing flexibility. You have until the 30th of March to finalise your price.	You will receive (or pay) the difference between the advance amount and the final price for your canola.

The assurance of a competitive price promise

AWB aims to provide you with market competitive pricing following your canola delivery with Market Advantage. If your price has not already been set, you can request a new bid if AWB's price at your contracted delivery location is lower than other major traders publicly advertised bid at that location for the same quantity/quality of canola at the time you want to finalise your price*.

AWB will match the average of the top three major traders' bids at your contracted delivery location on that day^

* You must establish a price before the 30th March 2024 (Final Pricing Date). To the extent that you do not establish a final price for your grain before the Final Pricing Date, we will establish the final price for that grain in our sole discretion and that price will be used to calculate the amount you will receive (or pay) in relation to that grain.
^ It is your responsibility to inform AWB of major trader bids and request an alternate quote. Once you have accepted AWB's quote the price is finalised and there will be no changes. Major traders are defined as those traders holding GTA Trading Membership level A1, A2, A3, A4, B1, B2 (www.graintrade.org.au/membership).

FOR MORE INFORMATION ON MARKET ADVANTAGE
CONTACT YOUR AWB REPRESENTATIVE OR CALL AWB ON 1800 447 246

DISCLAIMER: Please refer to the [AWB Market Advantage Special Terms and Conditions](https://www.awb.com.au/terms-and-conditions) for the full terms and conditions governing the product (<https://www.awb.com.au/terms-and-conditions>). Nothing in this document constitutes financial product or investment advice, a risk management strategy, a recommendation or an offer with respect to the AWB Market Advantage product.
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