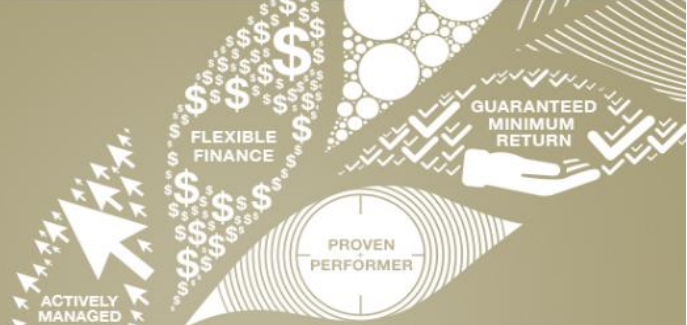


Start your season right with Season Starter.



2017/18 AWB Season Starter Payment & Finance Options and Guaranteed Payment Dates

The flexibility of choosing your own payment & finance option

AWB Season Starter gives you the flexibility of choosing the best combination of cash-flow and proceeds to meet your needs

		Jun 17	Jul 17	Aug 17	Sep 17	Harvest 17	Jan 18	Feb 18	Mar 18	Apr 18	May 18	Jun 18	Jul 18	
Scheduled Payment		Cumulative %					Harvest Payment	1st Dist.					Final Dist.	Final Dist.
Distribution	Cash Flow							40% - 50%				100%		
	Proceeds							100%						
Deferred Distribution	Cash Flow												100%	
	Proceeds							0%					100%	
Harvest Loan	Cash Flow					85%*						100%		
	Proceeds							100%						
	Repayment							40% - 50%				100%		
Flexi Loan	Cash Flow					85%*credit limit available							100%	
	Proceeds							0%					100%	
	Repayment							0%					100%	
Production Advance**	Cash Flow		\$100 / Tonne											
	Proceeds		\$100 / Tonne											
	Repayment										\$100 / Tonne			

* 85% of EPR published at contracting.

** Access to the Production Advance program of up to \$100 per tonne, subject to approval, terms and conditions, eligibility criteria and available until 30 November 2017.

Note: Unless otherwise indicated, cash flow percentages reflect cumulative percentage of EPR. Costs are deducted from payments, however timing and percentage deducted per payment is dependent on payment choice. Please use 'AWB Estimated Silo Returns Calculator' for further detail. Harvest payments and credit limits are available seven business days from delivery.

The security of Guaranteed Payment Dates

Three guaranteed payment dates throughout the year make it easier to manage cash flow.

Month	Distribution	Deferred Distribution
February	Wednesday 28 February 2018	
June	Friday 29 June 2018	
July		Friday 13 July 2018

Our guarantee is for the date of the payment only. To the extent that a payment is not made by the guaranteed time, AWB offers to pay farmers interest at the rate of 18% per annum for each day that the payment is delayed. Payment amounts are estimates only and not guarantees as we do not want to limit pricing opportunities.