

AWB Harvest Pool. A smart tool for the modern farmer.










With access to 150 years of experience and a strong record of performance. Choose a partner you can trust.

Looking for an alternative to selling your wheat at harvest? The Harvest Pool takes a longer-term view, with the objective of capturing market opportunities and providing a better return for your wheat over time.

You also get to choose from a range of innovative payment solutions that are designed to match pool payments with your cashflow needs. It's your choice as to whether that is cash at harvest, spread over the term of the pool, or deferred until the middle of 2018. You've worked hard all season, so take some stress out of your wheat sales and put AWB to work for you.

Benefits at a glance

-  Participate in local and global market opportunities until October 2018
-  Access cash flow at harvest, spread over time or defer your pool proceeds
-  Low interest seasonal finance – with a 3.5% interest rate (variable)
-  Individual port-zone returns to reflect your local price
-  A market-leading underwritten level of 80%
-  Be rewarded for quality through Golden Rewards
-  Guaranteed payment dates
-  Over 150 years of experience

IMPORTANT INFORMATION: Terms and conditions, fees and charges, acceptable wheat grades and locations apply. For more information please refer to the 2017/18 AWB Harvest Pool terms and conditions located at www.awb.com.au.

The AWB Harvest Pool is an initiative of AWB Harvest Finance Pools Pty Ltd atf 2017/18 AWB Pools Trust (ABN 14 391 417 252) ('AWB', 'we', 'us' or 'our'). This document contains information of a general background or summary nature about the operation of aspects of the Harvest Pool. It does not purport to be comprehensive or complete. It does not constitute financial product or investment advice, a risk management strategy or a recommendation. Participation in Harvest Pool is subject to fees and charges, eligibility criteria, program limits and applicable terms and conditions. If you would like further details please contact 1800 447 246 or visit www.awb.com.au. The statements contained in this document are accurate as at the date of publication unless otherwise stated and remain subject to change without notice. AWB is not under any obligation to correct or update any such information. © The AWB name and logo are registered trademarks of Cargill Australia Limited ACN 004 684 173. All rights reserved.

awb.com.au/harvest



The smarter way to
safeguard your crops.

Enjoy flexible payment options

The AWB Harvest Pool gives you the flexibility of choosing a payment option that best suits your cashflow needs.

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

*80% of the Nominated Estimated Pool Return (NEPR) less deductions, supplier liabilities, financing costs and applicable quality premiums/discounts paid within five business days of delivery.

**80% of the NEPR less deductions, supplier liabilities, estimated interest and applicable quality premiums/discounts paid within five business days of delivery.

***80% of the NEPR less site deductions, supplier liabilities, estimated interest and applicable quality premiums/discounts provided as a credit limit and available to draw five business days from delivery.

Note: Unless otherwise indicated, percentages are estimates only. For distribution and deferred distribution payments (and loan repayments) percentages are a cumulative percentage of the estimated pool return, deductions, supplier liabilities and quality premiums/discounts which are applied to each payment. Please use the AWB Pool Returns Calculator to view further details on pool payments or view the 2017/18 AWB Harvest Pool terms and conditions.

A further look into the options available to you

Distribution	Provides steady cash flow post-harvest, timed to meet requirements as the following season progresses with the final payment just before next harvest. Spreads your pool payments across four guaranteed payment dates in March, May, July and October.
Deferred Distribution	First pool payment made in July, with the final payment just before next harvest. Spreads your pool payments across two guaranteed payment dates in July and October.
Advance Payment	Provides cash flow upfront at harvest, paid within 5 business days of delivery, followed by one simple payment of remaining cashflow before harvest of the following year.
Harvest Loan	Designed to give you harvest cash flow within 5 business days of delivery via a low interest loan. Loan repayments are automatic from future pool payments which are spread across the following season through to October.
Flexi Loan	Designed to offer you the flexibility to draw on your loan and repay at any time for any available amount, from within 5 business day of delivery.

IMPORTANT INFORMATION: There may be tax consequences for you in connection with the products issued by AWB. This may include tax being payable on any payments made to you. The tax treatment and the year in which payments may be included in your income may vary depending on your specific circumstances. The information presented in relation to the products does not constitute tax advice to you. You should seek professional financial and tax advice that takes into account your particular circumstances.

Guaranteed pool distribution dates

AWB guarantees the date of pool distribution payments to provide you with certainty on the timing of future cash flow.

Month	Distribution	Deferred Distribution
March	Friday 30 March 2018	
May	Friday 25 May 2018	
July	Friday 27 July 2018	Friday 20 July 2018
October	Pool Finalisation: Friday 26 October 2018	

Our guarantee is for the date of the payment only. To the extent that a payment is not made by the guaranteed date, AWB offers to pay farmers interest at the rate of 18% per annum for each day that the payment is delayed.

Trust the experts with AWB's Harvest Pool.

Call your local AWB Representative today.

1800 447 246

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