



Science For A Better Life

2018 | Innovation Plus Grower Finance Program

Powered by John Deere Financial and/or Rabo AgriFinance



PROGRAM OBJECTIVE

With the Bayer Finance Program, growers will be able to purchase innovative crop protection and branded seed products earlier, allowing them to make proactive decisions resulting in the highest potential yield and crop quality.

QUALIFYING PRODUCTS	ACTIVITY	INCENTIVE
<p><u>Eligible Products:</u> All Bayer Crop Protection and Bayer Branded Seed Products. Seed products can be financed up to the invoiced price to include the Seed, Traits and Factory-Treated Premium Seed Treatment (if applicable).</p>	<p>Growers who make a \$10,000* initial purchase of Qualifying Bayer products from authorized Bayer and John Deere Financial and/or Rabo AgriFinance retailers** are eligible for Bayer subsidized financing.</p>	<p>If a grower purchases two or more qualifying Bayer products they receive a finance rate of 0%.</p>

Program Period

The 2018 market year is September 1, 2017 – August 31, 2018.

Qualifying Growers

Growers who purchase a minimum of \$10,000 of Bayer products according to requirements (below).

Qualifying Purchase

\$10,000*, total, of Bayer crop protection and branded seed products. Seed products can be financed up to the invoiced price to include the Seed, Traits and Factory-Treated Premium Seed Treatment (if applicable). Grower must purchase at least two products. The minimum purchase volume of each product is \$5,000.

Program Elements

Growers who make a \$10,000* initial purchase of Qualifying Bayer products from authorized Bayer and John Deere Financial and/or Rabo AgriFinance retailers** can qualify for 0% interest rate.

Grower's account is due in full on their December 2018 John Deere Financial and/or Rabo AgriFinance statement due date.

Grower's account with seed purchases in: AL,AZ,CA, FL,GA,KS,NM,OK & W TX is due in full on their January 2019 John Deere Financial and/or Rabo AgriFinance statement.

Principal balance and all other accrued interest and finance charges associated with the special terms finance transaction are due in full on the customer statement due date as described above. If the customer fails to pay the balance on the due date reflected on the John Deere Financial and/or Rabo AgriFinance statement, the interest rate applicable to the account will apply to this purchase.

* Based on grower invoiced price.

**Promotional transactions are subject to John Deere Financial and/or Rabo AgriFinance approval and retailer participation.

Program Conditions

1. BAYER RESERVES THE RIGHT TO MODIFY OR WITHDRAW THIS PROGRAM OR ANY PORTION THEREOF WITHOUT PRIOR NOTICE.
2. GROWER PROGRAMS ARE AN IMPORTANT PART OF THE MARKETING STRATEGY FOR BAYER. IF A GROWER PURCHASES BAYER PRODUCTS FROM A SOURCE OTHER THAN BAYER (OR BAYER AUTHORIZED RETAILER) BAYER RETAINS THE OPTION TO DENY PAYMENT TO THE GROWER UNDER THE TERMS OF THE GROWER PROGRAM. ONLY PRODUCTS PURCHASED FROM BAYER OR ANOTHER BAYER AUTHORIZED ENTITY AND SOLD TO GROWERS ARE ELIGIBLE FOR GROWER PROGRAM PAYMENT. GROWER PROGRAM PAYMENTS WILL NOT BE PAID ON BAYER PRODUCTS REIMBURSED FOR PRODUCT PERFORMANCE.
3. ALL FEDERAL, STATE, OR LOCAL TAXES ON PAYMENTS RECEIVED UNDER THIS PROGRAM ARE THE SOLE RESPONSIBILITY OF THE PAYMENT RECIPIENT, AND NOT OF BAYER, ITS PARENT COMPANY, OR ITS AGENTS. FRAUDULENT REPORTING OF SALES INFORMATION OR DOCUMENTATION WILL BE GROUNDS FOR WITHHOLDING OR INVALIDATING ALL PROGRAM PAYMENTS OR REIMBURSEMENT OF ANY PAYMENTS ALREADY MADE. BAYER RESERVES THE RIGHT USING BAYER AUDITORS OR AN INDEPENDENT AUDITING FIRM TO VERIFY ALL CLAIMS FOR PAYMENTS UNDER THIS PROGRAM, AND IN MATTERS OF DISCREPANCY, RESERVES THE RIGHT OF FINAL DECISION. BAYER RESERVES THE RIGHT TO DEBIT FUTURE PAYMENTS DUE OR OTHERWISE SEEK REIMBURSEMENT IF ERRORS ARE DISCOVERED AFTER PAYMENTS HAVE BEEN ISSUED.



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