



Bayer CropScience



National

- Cotton
- Corn
- Cereals
- Sugarbeets
- Peanuts
- Potatoes
- Horticulture
- Rice
- Tree, Nut & Vine
- Other



2013 Innovation Plus Grower Finance Program- Row Crops

Powered by **John Deere Financial**

PROGRAM INTENT

Because of the Bayer CropScience Finance Program growers will be able to purchase innovative crop protection products earlier, allowing them to make proactive crop production decisions which will result in the highest potential yield and grain quality.

QUALIFYING PRODUCTS	ACTIVITY	INCENTIVE
<p><u>Required Products:</u> Stratego YLD, Stratego, Prosaro, Movento</p> <p><u>Participating products:</u> Absolute, Admire Pro, Autumn Super, Balance Flexx, Baythroid XL, Belt, Capreno, Corvus, Gem 500SC, HBK Soybean Seed, Huskie, Huskie Complete, Laudis, Leverage, Liberty, Oberon 4, Osprey, Olympus, Previcur Flex, Proline, Reason, Rimfire Max, Scala, Wolverine</p> <p>Offer not available in Arizona, California, Florida, Hawaii.</p>	<p>Growers purchase a minimum of \$10,000*, total, of Stratego YLD, Stratego, Prosaro or Movento</p> <p style="text-align: center;">AND</p> <p>Absolute, Admire Pro, Autumn Super, Balance Flexx, Baythroid XL, Belt, Capreno, Corvus, Gem 500SC, HBK Soybean Seed, Huskie, Huskie Complete, Laudis, Leverage, Liberty, Oberon 4, Osprey, Olympus, Previcur Flex, Proline, Reason, Rimfire Max, Scala or Wolverine</p> <p>Grower must buy a minimum of 2 products, one of which must be Stratego YLD, Stratego, Prosaro or Movento. The minimum purchase volume of each product is \$1,000.</p>	<p>Growers who make a \$10,000* initial purchase of 2 or more listed BCS products, one of which must be Stratego YLD, Stratego, Prosaro, or Movento from authorized BCS and ***John Deere Financial retailers can qualify for</p> <ul style="list-style-type: none"> • 0% financing season long when they buy by March 31, 2013 • **0% financing for up to 180 Days for purchases by July 31, 2013 <p>The minimum purchase volume of each product is \$1,000.</p> <p>**Grower's account is due in full on his December 2013 John Deere Financial statement due date.</p>

PROGRAM PERIOD

9/1/2012 – 8/31/2013

QUALIFYING GROWERS

Growers who purchase a minimum of \$10,000 of BCS products according to requirements for Qualifying Purchases (below).

QUALIFYING PURCHASE

\$10,000*, total, of Stratego YLD, Stratego, Prosaro or Movento **and** Absolute, Admire Pro, Autumn Super, Balance Flexx, Baythroid XL, Belt, Capreno, Corvus, Gem 500SC, HBK Soybean Seed, Huskie, Huskie Complete, Laudis, Leverage, Liberty, Oberon 4, Osprey, Olympus, Previcur Flex, Proline, Reason, Rimfire Max, Scala, Wolverine

Grower must buy a minimum of 2 products. The minimum purchase volume of each product is \$1,000.

PROGRAM ELEMENTS

Growers who make a \$10,000* initial purchase of 2 or more listed BCS products, one of which must be Stratego YLD, Stratego, Prosaro or Movento, from authorized BCS and ***John Deere Financial retailers can qualify for

- 0% financing season long when they buy by March 31, 2013
- **0% financing for up to 180 Days for purchases by July 31, 2013

The minimum purchase volume of each product is \$1,000.

**Grower's account is due in full on his December 2013 John Deere Financial statement due date.

*Based on grower invoiced price

**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 statement, the ANNUAL PERCENTAGE RATE (APR) applicable to the Account will apply to this purchase.

***Promotional transactions are subject to John Deere Financial approval and retailer participation.

PROGRAM CONDITIONS

BAYER CROPSCIENCE RESERVES THE RIGHT TO MODIFY OR WITHDRAW THIS PROGRAM OR ANY PORTION THEREOF WITHOUT PRIOR NOTICE.

Grower programs are an important part of the marketing strategy for Bayer CropScience. If a Grower purchases BCS products from a source other than Bayer CropScience (or Bayer CropScience authorized retailer) BCS retains the option to deny payment to the Grower under the terms of the Grower Program. Only Products purchased from Bayer CropScience or another Bayer CropScience authorized entity and sold to growers are eligible for Grower Program Payment.

All federal, state, or local taxes on payments received under this program are the sole responsibility of the payment recipient, and not of Bayer CropScience, 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 CropScience reserves the right using Bayer CropScience 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 CropScience reserves the right to debit future payments due or otherwise seek reimbursement if errors are discovered after payments have been issued.