



# Grain Brokers

AUSTRALIA

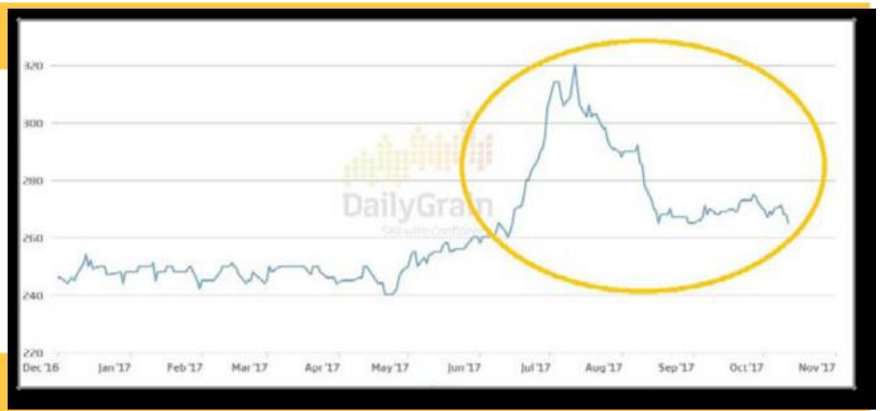


## GRAIN ADVANCE

OFFERS UPFRONT CASH FLOW TO CAPITALISE ON FUTURE PRICING OPPORTUNITIES – FLEXIBILITY OF PRICING GRAIN

### OVERVIEW

- Growers are provided with a 75% advance on their grain, based on the best price available on the day
- The grower then has up to 180 days to lock in the grain price payment



### HOW IT WORKS

- Growers retain the flexibility to sell the grain when they choose during that period, allowing them to capture price increase opportunities.
- Grain is transferred via loadnet to Winspear Grain Services (WGS), where it is held until the contract is completed or expired.
- Once the tonnes have been received, WGS advances 75% of the agreed price for that commodity and grade less costs - CBH freight, end point royalties (EPR), finance and management fee.

### RISKS

- Final payment exposed to price movements.
- Stop loss trigger.

### PAYMENT TERMS

- Advance 7 DEOW
- Final Payment: 21 DEOW from final pricing contract, expiry date or stop loss trigger.

### FEES

- Management Fee \$5.00 MT
- Carry Fee \$2.00 MT per month

### ADDITIONAL INFORMATION

- All FIS Commodities (min 100mt)
- Product automatically expires after 180 days and final price payment determined at that time.
- Growers must transfer grain to Winspear Grain Services before the advance can be processed and paid. This is via a grower-to-grower transfer within CBH Loadnet portal. Tonnes will be sold from WGS (grower loadnet account) to the buyer as grower tonnes. If the track market is available, tonnes can also be nominated to WA Grain Merchants (Merchant loadnet account).

**To take advantage of this important risk management tool, contact your GBA broker.**

**NO GROWER TOO SMALL.  
NO GROWER TOO BIG.**

DISCLAIMER The Information in this product sheet is of general nature and does not take into account the particular needs or individual circumstances of customers. The customer must check with their accountant or financial advisor on whether this product is right for them and their tax setup. GBA is not a tax agent or provide personal financial advice and therefore does not give warranty, whether express or implied, as to the accuracy, reliability or otherwise of the information contained herein, and to the maximum extent permissible by law, accepts no liability in contract, tort (including negligence) or otherwise for any loss or damages suffered as a result of reliance on such information.

Terms and Conditions: Per our Cash Contract Terms & Conditions (Please call the office)