

2023 Bayer Crop Protection Grower Finance Program

Increase your purchasing power.

Whatever your needs, Bayer is here to help. Bayer offers the products and expertise that provide you additional purchasing power by offering payment terms that fit the needs of your operation.

Minimum Purchase	Interest Rate (APR)	Program Period	Grower Customer Due Date
2 or more eligible Bayer Crop Protection products* with a minimum purchase of \$10,000 in eligible products.	Fixed 1.9% APR ^{1,2}	Sept. 1, 2022 – Aug. 31, 2023	Nov. 2023

Program Requirements

With the purchase of two or more eligible Bayer products totaling \$10,000 or more in financed sales, grower customer will qualify for Fixed 1.9% APR^{1,2} rate financing.

- Promotional transactions are subject to John Deere Financial and/or Rabo AgriFinance approval and retailer participation.
- Eligible products include all Bayer crop protection listed below.

*Eligible Bayer Crop Protection Products

FUNGICIDES

ABSOLUTE[®] MAXX
ADAMENT[™] 50 WG
ALIETTE[®] 80WDG
DELARO[®] 325 SC
DELARO[®] COMPLETE
FLINT[®] EXTRA
LUNA EXPERIENCE[®]
LUNA SENSATION[®]
LUNA TRANQUILITY[®]
MINUET[™]
PREVICUR[®] FLEX
PROLINE[®]
PROPULSE[®]
PROSARO[®]
PROSARO[®] PRO 400 SC
PROVOST[®] SILVER
SCALA[®] BRAND SC
SERENADE[®] ASO
SERENADE[®] OPTI
STRATEGO[®] YLD

HARVEST AIDS

FINISH[®] PRO
GINSTAR[®] EC

HERBICIDES

ALION[®]
AUTUMN[™] SUPER
AXIOM[®] 68DF
BALANCE[®] FLEXX
CAPRENO[®]
CORVUS[®]
DEGREE[®] XTRA
DIFLEXX[®]
DIFLEXX[®] DUO
HARNESS[®]
HARNESS[®] MAX
HARNESS[®] XTRA 5.6L
HARNESS[®]XTRA
HUSKIE[®]
HUSKIE[®] COMPLETE
HUSKIE[®] FX
LAUDIS[®]
LUXXUR[®]
NORTRON[®] SC
OLYMPUS[®] 70DF
OSPREY[®] 4.5WG
OSPREY[®] XTRA
RIMFIRE[®] MAX
ROUNDUP POWERMAX[®]
ROUNDUP POWERMAX[®] II
ROUNDUP POWERMAX[®] 3
ROUNDUP WEATHERMAX[®]
RT 3[®]

HERBICIDES *continued*

SCOPARIA[™]
TRIPLEFLEX[®] II
TRIVOLT[™]
VARRO[®]
WARRANT[®]
WARRANT[®] ULTRA
WOLVERINE[®] ADVANCED
XTENDIMAX[®] HERBICIDE
WITH VAPORGRIP[®]
TECHNOLOGY

INSECTICIDES

ADMIRE[®] PRO
BAYTHROID[®] XL
LEVERAGE[®] 360
MOVENTO[®] 240SC
MOVENTO[®] HL
MOVENTO[®] MPC
OBERON[®] 2SC
OBERON[®] 4SC
SIVANTO[®] PRIME
ULTOR[®] 150SC

NEMATICIDES

VELUM[®]
VELUM[®] ONE
VELUM[®] PRIME
VELUM[®]TOTAL

PGR Products

STANCE[®]

SEEDGROWTH Products

ACCELERON[®] E-007 SAT
ACCELERON[®] SEED
APPLIED SOLUTIONS
BASIC
ACCELERON[®] SEED
APPLIED SOLUTIONS
STANDARD
AERIS[®]
ALLEGIANCE[®] FL
EMESTO[®] SILVER
EVERGOL[®] ENERGY
EVERGOL[®] XTEND C
GAUCHO[®] 600 FLOWABLE
SEED TREATMENT
GAUCHO[®] XT FLOWABLE
SEED TREATMENT
RAXIL[®] PRO MD
RAXIL[®] PRO SHIELD
THIRAM[®] 42-S
TRILEX[®] 2000
TRILEX[®] ADVANCED

Offer is subject to change or termination without prior notice due to unprecedented changes in market conditions. Changes or termination of offer will not impact previously posted transactions.

PROGRAM TERMS

Market Year 2023 is defined as 9/1/2022 - 8/31/2023.

Growers have the following two options to choose from for financing:

1 Offer valid on qualifying purchases made between September 01, 2022 to August 31, 2023. Offer limited to Multi-Use Account Agricultural customers with an available Special Terms limit. Subject to the Multi-Use Account credit agreement and approval. Fixed 1.9% APR from the date of purchase, which may be prior to delivery, until November 2023, when the entire transaction amount and accrued interest are due in full. Regular Multi-Use Account rates will apply after that date. Offer may be limited to qualifying products. \$10,000 minimum purchase required. Subject to merchant participation, see your local merchant for complete details. Multi-Use Accounts are a service of John Deere Financial, f.s.b.

2 Subject to credit approval, terms and conditions. Credit must be approved and transactions submitted by 31 August 2023 in order to qualify for the incentive rate. Subject to credit approval terms and conditions by Rabo AgriFinance.

A grower customer can participate in Prepay, John Deere Financing, and Rabo AgriFinance programs BUT NOT ON THE SAME CROP PROTECTION PRODUCT / DOLLAR.

Bayer reserves the right not to pay any commission, incentive, rebate, refund, discount or other promotional payment on units of eligible products under this program where the sale is executed via an online electronic point of sale system unless approved by Bayer in writing.

If a grower purchases Bayer products from a source other than Bayer (or Bayer authorized retailer) Bayer retains the option to prohibit participation of the grower under the terms of the program. Only products purchased from Bayer or another authorized entity and sold to growers are eligible for the program.

Fraudulent reporting of sales information or documentation will be grounds for withholding or invalidating all program participation. Bayer reserves the right using Bayer auditors or an independent auditing firm to verify all claims for eligibility under the program, an in matter of discrepancy, reserves the right of final decision.

XtendiMax® herbicide with VaporGrip® Technology is part of the Roundup Ready® Xtend Crop System, is a restricted use pesticide and must be used with VaporGrip® Xtra Agent (or an equivalent volatility reduction adjuvant). For approved tank-mix products (including VRAs and DRAs), nozzles and other important label information visit XtendiMaxApplicationRequirements.com.

ALWAYS READ AND FOLLOW PESTICIDE LABEL DIRECTIONS. EACH ACCELERON® SEED APPLIED SOLUTIONS OFFERING is a combination of separate individually registered products. Not all products are registered in all states and may be subject to use restrictions. The distribution, sale, or use of an unregistered pesticide is a violation of federal and/or state law and is strictly prohibited.

Adament™ 50 WG Fungicide is only registered in California. Roundup Technology® includes glyphosate-based herbicide technologies.

Movento® MPC Insecticide is only registered for use in Florida, Georgia and Alabama. Aeris®, Balance® Flexx, Baythroid® XL, Corvus®, Degree Xtra®, Harness® Xtra, Huskie® Complete, Leverage® 360, Scoparia™, TriVoit™ and XtendiMax® are restricted use pesticides. Not all products are registered for use in all states and may be subject to use restrictions. The distribution, sale, or use of an unregistered pesticide is a violation of federal and/or state law and is strictly prohibited. Check with your local dealer or representative for the product registration status in your state. Tank mixtures: The applicable labeling for each product must be in the possession of the user at the time of application. Follow applicable use instructions, including application rates, precautions and restrictions of each product used in the tank mixture. Not all tank mix product formulations have been tested for compatibility or performance other than specifically listed by brand name. Always predetermine the compatibility of tank mixtures by mixing small proportional quantities in advance. Acceleron®, Adament™, Admire®, Aeris®, Alette®, Alion®, Allegiance®, Autumn™, Axiom®, Balance®, Bayer, Bayer Cross, Baythroid®, Capreno®, Corvus®, Degree Xtra®, Delaro®, DiFlexx®, Emesto®, Evergol®, EverGol®, Finish®, Flint®, Gaucho®, Ginstar®, Harness®, Huskie®, Laudis®, Leverage®, Luna Experience®, Luna Sensation®, Luna Tranquility®, Luxxur®, Minuet™, Movento®, Movento® HL, Nortron®, Oberon®, Olympus®, Osprey®, Previcur®, Proline®, Propulse®, Prosoar®, Provost®, Raxil®, Rimfire®, Roundup PowerMAX®, Roundup Ready®, Roundup Technology®, Roundup WeatherMAX®, RT 3 Powered by Roundup Technology and Design®, Scala®, Scoparia™, Serenade®, Sivanto®, Stance®, Stratego®, Trilex®, TripleFLEX®, TriVoit™, Ultor® insecticide, VaporGrip®, Varro®, Velum®, Warrant®, Wolverine® and XtendiMax® are trademarks of Bayer Group. All other trademarks are the property of their respective owners. For additional product information call toll-free 1-866-99-BAYER (1-866-992-2937) or visit our website at www.BayerCropScience.us. Bayer CropScience LP, 800 North Lindbergh Boulevard, St. Louis, MO 63167. ©2022 Bayer Group. All rights reserved.

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