



Science For A Better Life

2017 | Innovation Plus Grower Fungicide Application Finance Program

Powered by John Deere Financial and/or Rabo AgriFinance



PROGRAM OBJECTIVE

With the Bayer Finance Program, growers will be able to finance the application cost of certain innovation crop products, allowing them to make proactive decisions resulting in the highest potential yield and crop quality.

QUALIFYING PRODUCTS	ACTIVITY	INCENTIVE
Eligible Products: Absolute Maxx Fungicide Prosaro SC Fungicide Stratego YLD Fungicide	Growers must participate in the 2017 Innovation Plus Grower Finance Program with purchases of an eligible product from authorized Bayer and John Deere Financial and/or Rabo AgriFinance retailers** to be eligible for BCS subsidized financing.	Grower can qualify for financing of application cost up to \$10/acre.

Program Period

The 2017 market year is September 1, 2016 – August 31, 2017.

Qualifying Growers

Growers who participate and qualify in the 2017 Innovation Plus Grower Finance Program.

Qualifying Purchase

Absolute Maxx and/or Prosaro SC and/or Stratego YLD.

Program Elements

Growers who participate in the 2017 Innovation Plus Grower Finance Program with purchases of an eligible product from authorized Bayer and John Deere Financial or Rabo AgriFinance retailers** qualify for financing of application cost up to \$10/acre.

Grower's account is due in full on his December 2017 John Deere Financial and/or Rabo AgriFinance statement due date.

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.

Participating Products

PARTICIPATING PRODUCTS	RATE/ACRE
Absolute Maxx	5.5 oz
Prosaro SC	6.5 oz
Stratego YLD	4.0 oz

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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