

FLEXI SAVER KEY PRODUCT FEATURES

Purpose:	<ul style="list-style-type: none"> • Customers can prepay for goods and services and receive a reward based on the value of funds lodged with Nutrien Ag Solutions.
Term:	<ul style="list-style-type: none"> • No set term. • Funds ("Lodgment Amount") can be withdrawn at any time on giving of 2 Business Days written notice and/or added to at any time (the Maximum Lodgment Amount as determined by Nutrien Ag Solutions cannot be exceeded).
What does the customer receive:	<ul style="list-style-type: none"> • The Lodgment Amount is disclosed on a monthly statement provided to the Customer.
Reward Amount:	<ul style="list-style-type: none"> • 3% per annum on the balance of the Lodgment Amount. The Reward Amount will be applied to the Customer's Flexi Saver account and will be transferred to the Customer's trading account on request. • The Reward Amount cannot be transferred to a trading account with a different ABN and/or ACN. • Any Reward Amount must be used to acquire Nutrien Ag Solutions Goods. • The Reward Amount is not interest and cannot be paid out separately to the Customer. • If at any time, the Lodgment Amount is less than the Minimum Amount ("Lodgment Shortfall"), any Reward Amount must be used within 12 months from the date of the Lodgment Shortfall, otherwise the Reward Amount is forfeited. • Nutrien Ag Solutions may in its absolute discretion, change, alter or remove the Reward Rate or these terms and conditions.
Minimum Amount:	<ul style="list-style-type: none"> • \$10,000
Maximum Lodgment Amount:	<ul style="list-style-type: none"> • The lower of \$5,000,000 or the highest total annual spend by the Customer on their Nutrien Ag Solutions trading account in the 3 years prior to Lodgment Date. For new Customers, Nutrien Ag Solutions will review the Credit Application and determine the Maximum Lodgment Amount. • The Maximum Lodgment Amount will be subject to an annual review at Nutrien Ag Solutions' discretion.
Eligible Customers:	<ul style="list-style-type: none"> • All Nutrien Ag Solutions customers
Accessing Funds:	<ul style="list-style-type: none"> • Customers can withdraw funds at any time upon 2 Business Days written notice to Nutrien Ag Solutions
Application:	<ul style="list-style-type: none"> • Nutrien Ag Solutions Credit Application (if not already completed). • Nutrien Ag Solutions 'Flexi Saver' Agreement must be completed and signed.
Statements:	<ul style="list-style-type: none"> • Available online

Important Information

Please note that the 'Flexi Saver' is not a financial product that is regulated under the Corporations Act 2001 (Cth) or a deposit account opened with Nutrien Ag Solutions Limited (Nutrien Ag Solutions). The purpose of the Flexi Saver product is to provide customers with store credit on Nutrien Ag Solutions goods and services. In offering this product, Nutrien Ag Solutions, its employees, agents or contractors are not providing any financial, legal or tax advice. Nutrien Ag Solutions recommends that interested parties obtain their own independent tax and/or financial advice on the suitability and benefits of this product based on their specific circumstances. Contact your local branch manager or Rural Finance Manager for the full Terms and Conditions.