

# 2022 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 0% APR <sup>1,2</sup>	Sept. 1, 2021 – Aug. 31, 2022	Due in full Nov. 2022

## 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 0% APR<sup>1,2</sup> 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<sup>®</sup> 500 SC  
ABSOLUTE<sup>®</sup> MAXX  
ADAMENT<sup>™</sup> 50 WG  
ALIETTE<sup>®</sup> 80WDG  
DELARO<sup>®</sup>  
DELARO<sup>®</sup> COMPLETE  
FLINT<sup>®</sup> EXTRA  
LUNA EXPERIENCE<sup>®</sup>  
LUNA SENSATION<sup>®</sup>  
LUNA TRANQUILITY<sup>®</sup>  
MINUET<sup>™</sup>  
PREVICUR<sup>®</sup> FLEX  
PROLINE<sup>®</sup>  
PROPULSE<sup>®</sup>  
PROSARO<sup>®</sup>  
PROVOST<sup>®</sup> SILVER  
SCALA<sup>®</sup> BRAND SC  
SERENADE<sup>®</sup> ASO  
SERENADE<sup>®</sup> OPTI  
STRATEGO<sup>®</sup>  
STRATEGO<sup>®</sup> YLD

### HARVEST AIDS

FINISH<sup>®</sup> PRO  
GINSTAR<sup>®</sup> EC

### HERBICIDES

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

### HERBICIDES *continued*

RT 3<sup>®</sup>  
SCOPARIA<sup>™</sup>  
TRIPLEFLEX<sup>®</sup> II  
VARRO<sup>®</sup>  
WARRANT<sup>®</sup>  
WARRANT<sup>®</sup> ULTRA  
WOLVERINE<sup>®</sup> ADVANCED  
XTENDIMAX<sup>®</sup> HERBICIDE  
WITH VAPORGRIP<sup>®</sup>  
TECHNOLOGY

### INSECTICIDES

ADMIRE<sup>®</sup> PRO  
BAYTHROID<sup>®</sup> XL  
LEVERAGE<sup>®</sup> 360  
MOVENTO<sup>®</sup> 240SC  
MOVENTO<sup>®</sup> HL  
MOVENTO<sup>®</sup> MPC  
OBERON<sup>®</sup> 2SC  
OBERON<sup>®</sup> 4SC  
SIVANTO<sup>®</sup> PRIME  
ULTOR<sup>®</sup> 150SC

### NEMATICIDES

VELUM<sup>®</sup>  
VELUM<sup>®</sup> ONE  
VELUM<sup>®</sup> PRIME

### PGR Products

STANCE<sup>®</sup>

### SEEDGROWTH Products

ACCELERON<sup>®</sup> E-007 SAT  
ACCELERON<sup>®</sup> SEED  
APPLIED SOLUTIONS  
STANDARD  
AERIS<sup>®</sup>  
ALLEGIANCE<sup>®</sup> FL  
EMESTO<sup>®</sup> SILVER  
EVERGOL<sup>®</sup> ENERGY  
EVERGOL<sup>®</sup> XTEND C  
FLUENCY AGENT  
GAUCHO<sup>®</sup> 600 FLOWABLE  
SEED TREATMENT  
GAUCHO<sup>®</sup> XT FLOWABLE  
SEED TREATMENT  
PERIDIAM<sup>®</sup> 1010  
RAXIL<sup>®</sup> PRO MD  
RAXIL<sup>®</sup> PRO SHIELD  
THIRAM<sup>®</sup> 42-S  
TRILEX<sup>®</sup> 2000  
TRILEX<sup>®</sup> ADVANCED

## PROGRAM TERMS

Market Year 2022 is defined as 9/1/2021 - 8/31/2022.

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

1 Offer valid on qualifying purchases made between September 01, 2021 to August 31, 2022. 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 0% APR from the date of purchase, which may be prior to delivery, until November 2022, when the entire transaction amount is 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 2022 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 purchases 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](http://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 in Florida. Aeris®, Balance® Flex, Baythroid® XL, Corvus®, Degree Xtra®, Harness® Xtra, Huskie® Complete, Leverage® 360, Scoparia™ and XtendiMax® are restricted use pesticides. 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. 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. Absolute®, Acceleron®, Adament™, Admire®, Aeris®, Aliette®, Alion®, Allegiance®, Autumn™, Axiom®, Balance®, Baythroid®, Capreno®, Corvus®, Degree Xtra®, Delaro®, DiFlexx®, Ernesto®, 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®, Peridiam®, Previcur®, Proline®, Propulse®, Prostar®, Provost®, Raxil®, Rimfire®, Roundup PowerMAX®, Roundup Ready®, Roundup Technology®, Roundup®, RT 3®, Scala®, Scoparia™, Serenade®, Sivanto®, Stance®, Stratego®, Thiram®, Trilex®, TripleFLEX®, Ultor® insecticide, VaporGrip®, Varro®, Velum®, Warrant®, Wolverine® and XtendiMax® are trademarks of Bayer Group. For additional product information call toll-free 1-866-99-BAYER (1-866-992-2937) or visit our website at [www.BayerCropScience.us](http://www.BayerCropScience.us). Bayer CropScience LP, 800 North Lindbergh Boulevard, St. Louis, MO 63167. ©2021 Bayer Group. All rights reserved.