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Overview

Innovation Plus Program

2019 Innovation Plus™ Finance Offers

Grower Finance Program

Earn your payoff in yields and get great financing on your Bayer purchases! Growers who make a \$10,000¹ initial purchase of two or more qualifying Bayer crop protection products according to the requirements below can qualify for **0% interest^{2!}**

Purchase two or more qualifying Bayer crop protection products at a minimum of \$5,000 for the first two products with a total purchase of \$10,000¹

Purchase from an authorized Bayer and John Deere Financial and/or Rabo AgriFinance Retailer³



¹Based on grower invoiced price.

²Principal 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. 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.

³Promotional transactions are subject to John Deere Financial and/or Rabo AgriFinance approval and retailer participation.

PROGRAM PERIOD - SEPTEMBER 1, 2018 TO AUGUST 31, 2019

PROGRAM DETAILS

- // Qualifying products must be purchased.
- // Grower's account is due in full on his/her December 2019 John Deere Financial and/or Rabo AgriFinance statement due date.
- // Bayer reserves the right to modify or withdraw this program or any portion thereof without prior notice.

Grower Fungicide Application Finance Program

Get financing for your **qualifying fungicide application cost up to \$10/acre** when you participate in the Innovation Plus Grower Fungicide Application Finance Program! Eligible products include Delaro®, Stratego® YLD, Provaro®, Proline® and Absolute® Maxx fungicide purchased from an authorized Bayer and John Deere Financial and/or Rabo AgriFinance retailer⁴

Participate and qualify in the 2019 Innovation Plus Grower Finance Program

Purchase Delaro, Stratego YLD, Provaro, Proline and/or Absolute Maxx fungicide

Purchase from an authorized Bayer and John Deere Financial and/or Rabo AgriFinance retailer⁴



⁴Promotional transactions are subject to John Deere Financial and/or Rabo AgriFinance approval and retailer participation.

PROGRAM PERIOD - SEPTEMBER 1, 2018 TO AUGUST 31, 2019

PROGRAM DETAILS

- // Qualifying products must be purchased.
- // Grower's account is due in full on his/her December 2019 John Deere Financial 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. If the customer fails to pay the balance on the due date reflected on the John Deere Financial and/or Rabo AgriFinance statement, the applicable interest rate to the account will apply to this purchase.
- // Bayer reserves the right to modify or withdraw this program or any portion thereof without prior notice.

Always read and follow label instructions.

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