CBH Harvest Pool 2024/25

1 September 2025

Oats

Fact Sheet

Western Australia

Pool Objective	Current Interest Rate
To add value through active management from harvest with returns locked in over time to deliver a final return which outperforms average market prices across the life of the pool.	**5.34%**

24/25 NEPRs and EPRs are presented here as FIS values.

Estimated Pool Return KWINANA, NEPRs & Finance Costs (per tonne)

Grade	Current EPR	EPR Change	NEPR	Advance NEPR Rate	Loan NEPR Rate	Advance Estimated Finance	Loan Estimated Finance	Deferred Estimated Finance
OAT1	**$435**	**$0**	**$404.33**	**$323.46**	**$323.46**	**-$9.28**	**-$9.28**	**$2.46**
OAT2	$420	$0	$394.33	$315.46	$315.46	-$9.05	-$9.05	$2.40
OAT3	$355	$0	$334.33	$267.46	$267.46	-$7.67	-$7.67	$2.03
WAN1	$420	$0	$394.33	$315.46	$315.46	-$6.13	-$6.13	$2.40

Important Notes

The Nominated Estimated Pool Return (NEPR) is set at the start of the season, using market rates at that time, in order to establish a rate to pay growers during harvest. The 24/25 NEPRs were based on market rates prevailing on 20th September 2024.

NEPRs should not be used as an indication of final pool return.

Current EPRs will be updated throughout the harvest.
Finance costs are the interest and financing costs associated with CBH Group's funding facility, used to pay growers before payment for sales made in the pool have been received.
New pool grades may be introduced throughout the harvest period where appropriate

Special Conditions

Pool deliveries will only be accepted in Albany and Kwinana port zones.
Albany - Pool deliveries in Albany zone may be subject to an estimate of $20 per tonne discount
WAN1 is only acceptable in Kwinana port zone.

Other Estimated Costs *(per tonne)*

Underwriting *(Optional for Advance or Loan pay-type)* **$1.90**

Levies *(Estimate of statutory levies and end-point royalties)* **$4.00**

CBH Pool Calculator

CBH Pool Calculator
Click here

The online Pool Calculator provides an estimate of timing and percentage of pool payments over the life of the pool.

How to use this Fact Sheet

The Harvest Fact Sheet provides a snapshot of the essential information required to understand what value the pool will provide for your grain. It provides you with EPR changes throughout harvest, current interest rate, what rate we use for pool payments during the harvest period (NEPR) and an estimation of costs to deduct from pool payments.
Refer to the CBH Pool Calculator for full range of payment details and timings.

How to Participate: A contract is not required to participate in the Harvest Pool, you can simply deliver your grain directly into the pool at harvest. You can use a Guaranteed Access Contract to reserve your place in the pool, if interested contact Grower Service Centre for more information.

This Fact Sheet is compiled by CBH Grain Pty Ltd ABN 39 083 394 883 (AFC No. 269 743) and may contain general advice which was prepared without taking account of your objectives, financial situation or needs. You should, before acting on the advice, consider the appropriateness of the advice having regard to your objectives, financial situation and needs.

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