



## Harvest Pool Underwriting Election Form

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This application is to be read in conjunction with the Harvest Pool Product and the CBH Grain Pty Ltd contract entered into by the Supplier. Words shown in italics are defined in the Terms and Conditions relevant to that Product (each a "Contract") and available at [www.cbh.com.au](http://www.cbh.com.au)

1.0 DELIVERER INFORMATION		
GROWER ACCOUNT NUMBER:	ACCOUNT NAME:	
POSTAL ADDRESS:	TOWN/SUBURB:	POSTCODE:
PHONE NUMBER:	EMAIL:	

### UNDERWRITING

- CBH Grain Pty Ltd will underwrite the percentage specified in the table below of the Nominated Estimated Pool Return (NEPR) as shown on CBH's website [www.cbh.com.au](http://www.cbh.com.au). If the Supplier elects to have underwriting applied, they are covered if the *Final Equity* falls below the underwritten percentage of the NEPR.
- Underwriting fee is \$1.90/tonne.
- *Commodity Finance Option - Underwriting Fee* is taken out of the loan's available credit limit and deducted in full from the first distribution payment.
- *Advance Payment Option - Underwriting Fee* is deducted in full from initial harvest payment.
- This form must be completed and returned to CBH Group prior to nominating loads to the relevant payment option.
- CBH Grain Pty Ltd requires Underwriting Election Forms to be completed before nomination to the Pool.

2.0 ACTION REQUIRED <i>Mark the check box beside each paytype that underwriting is to be applied.</i>	
I/We request underwriting to be applied to the following pool and payment methods (please tick relevant boxes below). By selecting these options the <i>Supplier</i> agrees to accept the risk that Consideration payable to the Supplier under the Contract may be less than the payments actually made to the <i>Supplier</i> and acknowledges that CBH Grain Pty Ltd will have full recourse against the Supplier to the extent payments exceed the underwritten portion.	
<b>WHEAT</b> - Fee: \$1.90/tonne Harvest Pool 85% of NEPR underwritten <input type="checkbox"/>	<input type="checkbox"/> ADVANCE PAYMENT OPTION <input type="checkbox"/> HARVEST LOAN <input type="checkbox"/> FLEXI LOAN
<b>BARLEY</b> - Fee: \$1.90/tonne Harvest Pool 85% of NEPR underwritten <input type="checkbox"/>	<input type="checkbox"/> ADVANCE PAYMENT OPTION <input type="checkbox"/> HARVEST LOAN <input type="checkbox"/> FLEXI LOAN
<b>CANOLA</b> - Fee: \$1.90/tonne Harvest Pool 80% of NEPR underwritten <input type="checkbox"/>	<input type="checkbox"/> ADVANCE PAYMENT OPTION <input type="checkbox"/> HARVEST LOAN <input type="checkbox"/> FLEXI LOAN
<b>LUPINS</b> - Fee: \$1.90/tonne Harvest Pool 80% of NEPR underwritten <input type="checkbox"/>	<input type="checkbox"/> ADVANCE PAYMENT OPTION <input type="checkbox"/> HARVEST LOAN <input type="checkbox"/> FLEXI LOAN
<b>OATS</b> - Fee: \$1.90/tonne Harvest Pool 80% of NEPR underwritten <input type="checkbox"/>	<input type="checkbox"/> ADVANCE PAYMENT OPTION <input type="checkbox"/> HARVEST LOAN <input type="checkbox"/> FLEXI LOAN

### ACKNOWLEDGEMENTS AND CONFIRMATIONS

By signing this Underwriting Election form I/We:

- a) acknowledge to have received, read and understood the Contract and agree to be bound by the terms and conditions set out in the Contract;
- b) declare that the information given above is true and correct and I/we have read and understood all the terms & conditions set out in the Contract and Underwriting Election Form;
- c) acknowledge that the underwriting terms will take effect in relation to each product that I/We have with CBH Grain Pty Ltd when written confirmation has been sent to me/us by CBH Grain Pty Ltd.

3.0 SUPPLIER AUTHORISATION		
SUPPLIER SIGNATURE:	SUPPLIER NAME:	DATE: