



## 2020 NK Empower Financing: All Regions

**Program:** This Empower™ Financing program is a one-year program (the “Program”) that gives Retailers opportunities to further build its business by using competitive interest rates through reputable financial service providers such as John Deere Financial and Rabo AgriFinance.



Program	Financing Partner	Interest Rate	Program Period	Minimum	Products	Grower Payment Terms
Empower Financing– Offer	John Deere Financial and/or Rabo AgriFinance	0% Interest until February 21, 2020; 1.9% Interest after February 21, 2020	September 1, 2019 – August 31, 2020	\$3,500 (Initial Purchase)	NK Seed (Corn & Soybean)	Due in full December, 2020



### Advantages of NK Seeds Empower Financing Program:

- ✓ Growers can take advantage of 0% financing through John Deere Financial or Rabo AgriFinance while the Retailer still receives the full early pay discount. There is no “clawing back” money from the Retailer when a grower finances through this Program.
- ✓ Allows Retailers to benefit from additional working capital.
- ✓ Empower Financing is designed to help Retailer sell NK seed and gain early commitment with Growers.
- ✓ Retailers can expect payment shortly after the Grower is enrolled by the finance agency\*.
- ✓ For more details on qualifications and process see next page.

*\*Subject to credit approval by John Deere Financial or Rabo AgriFinance, see below terms and conditions.*



### John Deere Financial Offer

- Grower must have a John Deere Financial Agricultural Preferred account with an approved Special Terms credit limit.
- Promotional transactions are subject to John Deere Financial credit approval.
- Principal balance and finance charges associated with Empower Financing Program transactions are due in full December 2020.
- If the Grower fails to pay the balance on the due date reflected on the statement, the Annual Percentage Rate (APR) applicable to the account will apply. The Grower is liable for paying any associated finance charges for past due balances.

### How a Grower Can Apply or Increase their Credit Limit

- If a Grower does not have a John Deere Financial account or if they need a credit limit increase, they can apply online by going to [JohnDeereFinancial.com/Advantage](http://JohnDeereFinancial.com/Advantage) and clicking on 'Apply or Upgrade NOW'.

### How to Become a Multi-Use Account Merchant

- Visit [JohnDeereFinancial.com/RegisterYourBusiness](http://JohnDeereFinancial.com/RegisterYourBusiness) to submit the necessary paperwork.
- For information on completing the application, contact Merchant Credit at 1-800-526-4975.
- For questions or assistance, visit [JDFMerchantService.com](http://JDFMerchantService.com) for more information or contact Merchant Service at 1-800-255-5127.

<sup>1</sup> Offer valid on qualifying purchases made between September 1, 2019 to August 31, 2020. 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 until February 21, 2020 followed by 1.9% APR from the date of purchase, which may be prior to delivery, until December 2020, when the entire transaction amount and accrued interest is due in full. Regular Multi-Use Account rates will apply after that date. Offer may be limited to qualifying products. \$3,500 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

### Rabo AgriFinance Offer

#### Growers

- Grower must have an approved QuickLink Credit line of credit with Rabo AgriFinance.
- How to Apply: Grower can apply online at [Grower.Raboag.com](http://Grower.Raboag.com) for quick, accurate and convenient processing.
- Applications can also be obtained through Syngenta representative or Rabo Customer Service.

- Grower Website: [Grower.Raboag.com](http://Grower.Raboag.com) Email: [QuickLink@Raboag.com](mailto:QuickLink@Raboag.com) Phone: 1-888-395-8505

The grower's line of credit must be approved and the qualifying transaction submitted for payment to Rabo AgriFinance by the program dates, noted above, to receive the corresponding interest rate.



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