

PRE-SEASON PAYMENT

If you are looking for cash flow before the crush to help with activities such as planting, you might opt for a Pre-season Payment.

This payment description sheet is subject to change at Wilmar's discretion and should be read in conjunction with the Pricing and Pooling Agreement (PPA) which contains full terms and conditions. Capitalised terms in this description sheet relate to definitions in the PPA. For a broad understanding please see the General Terms & Key Dates description sheet.

KEY FEATURES

Season 2019	
Pre-season Payment Amount	\$5 per tonne cane for any portion of PPA nominated tonnage
Pre-season Payment Nomination Date	Nominations must be made prior to 28 February 2019
Pre-season Payment	Prior to 31 March 2019
Pre-season Payment Interest Rate	Fixed interest rate to be published on GrowerWeb 30 days prior to Pre-season Payment Nomination Date of 28 February 2019
Interest Charge	Interest amount calculated on daily balance and charged monthly

Under this Advances Option you have the ability to receive a payment by 31 March. You will be paid up to a maximum equivalent to \$5/tonne cane for any portion of the PPA Nominated Tonnage nominated to this option

Why choose Pre-season Payment?

- This payment option allows you to access funds prior to the core payment period for a season.
- You will receive a competitive fixed interest rate.
- You will still have flexibility to allocate PPA Sugar to any available Pricing Mechanism.

Nomination process

You can nominate a percentage of your PPA Nominated Tonnage for Pre-season Payment on GrowerWeb. The website will calculate the Pre-season Payment value based on the percentage of PPA Nominated Tonnage at \$5/t of cane.

In order for us to make payment in March prior to the crush, the Pre-season Payment option has an earlier nomination date than other Advances Options. For the 2019 season, the Pre-season Payment Nomination Date will be 28 February 2019.

Payment

We will pay you the amount calculated by GrowerWeb nomination process no later than 31 March 2019. We will let you know the actual payment date on GrowerWeb at least 30 days prior to the Pre-season Payment Nomination Date of 28 February 2019.

Eligible Pricing Mechanisms

You can nominate to receive a Pre-season Payment irrespective of the Pricing Mechanisms you choose.

Interest rate

- You will be charged an interest rate on the Pre-season Payment amount. The interest will accrue monthly on the daily outstanding balance of the Pre-season Payment and interest.
- We will advise via GrowerWeb the interest rate at least 30 days prior to the Pre-season Payment Nomination Date of 28 February 2019.
- The interest rate will be set for the period from when the rate is published prior to the Pre-season Payment Nomination Date until all funds have been recovered.

Repayment

The Pre-season Payment amount, and accrued interest, will be deducted as a first priority from your PPA Cane Payments as you begin delivering cane in the relevant season for which the Pre-season Payment is made. Repayments will continue until such time the Pre-season Payment amount and accrued interest is repaid in full.

The information in this Information Sheet is general information and does not take into account your personal objectives, financial situation or needs. You should seek financial and legal advice before making any decision based on this Information Sheet and ensure that the advice is tailored to your personal circumstances. Wilmar Sugar Australia Trading Pty Ltd ACN 613 299 362 and its related bodies corporate do not warrant the accuracy of any forecasts or estimates referred to in this Information Sheet. This Information Sheet should be read in conjunction with and subject to the current Pricing and Pooling Agreement (PPA) with Wilmar Sugar Australia Trading Pty Ltd to which you are a party. The PPA will prevail to the extent of any inconsistency over the terms in this Information Sheet. To the extent permitted by law, Wilmar Sugar Australia Trading Pty Ltd, for itself and for the benefit of its related bodies corporate, exclude all liability in respect of any implied guarantee or warranty in respect of this Information Sheet and any decision based on it.

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