

Smart Harvest Saver

Maximise your
harvest returns
And earn a reward rate of
4.5%

Earn Rewards with your Smart Harvest Saver Account

Earn 4.5% on funds prepaid before February 28 2023

To find out more contact your local Crop Smart Sales Rep!

www.cropsmart.com.au

Crop Smart

Important Information:

In offering this product Crop Smart Pty Limited (Crop Smart), its employees, agents or contractors are not providing any financial, legal, tax or other advice. Crop Smart recommends that all interested parties get their own independent advice on all tax, legal, financial or other matters on the suitability and benefits of this product based on their individual needs.

The "Prepayment Amount" is to be redeemed before June 30 2024. The "Reward Amount" and the "Prepayment Amount" can only be redeemed against purchases from Crop Smart.

Businesses with an aggregated turnover of less than \$50m can receive a tax deduction for goods that are prepaid in the current financial year.

(see www.ato.gov.au for details).

Contact your local Crop Smart Sales Rep for the full Terms and Conditions. Depending on individual circumstances this product may provide tax benefits.

Smart Harvest Saver

Name _____ ("Customer")

ABN / ACN _____ Crop Smart customer ID _____

Address _____

Telephone _____ Facsimile _____ Mobile _____

Email _____

Credit Application with Crop Smart held Yes No ("Credit Application")

Amount of Prepayment \$ _____ (GST inc.) ("Prepayment Amount")

Date of Prepayment / / ("Prepayment Date") Rate 4.5 % per annum ("Reward Amount")

Crop Smart and the Customer agree to vary the Credit Application and the General Terms and Conditions ("Credit Application") on which Crop Smart sells Goods to the Customer to allow the Customer to prepay for the purchase of Goods as follows:

1. The Customer agrees to pay the Prepayment amount to Crop Smart on the following terms :
 - a. The Prepayment Amount must be paid into the Customer's Crop Smart Trading Account on or before the Prepayment Date;
 - b. The Prepayment Amount is not refundable to the Customer in whole or in part;
 - c. The prepayment amount must be used by the Customer to acquire goods and product from Crop Smart before June 30 2024;
 - d. Any Reward Amount must be offset against future purchases from Crop Smart. The Reward amount will not be paid separately to the Customer if goods are not purchased;
 - e. Upon thirty (30) days written notice, Crop Smart may in its absolute discretion, change, alter or remove the Reward Rate;
 - f. Crop Smart has not made any representation to the Customer as to the suitability or appropriateness of this Agreement;
 - g. Crop Smart has not provided the Customer with any legal, financial or taxation advice in relation to this Agreement;
 - h. The Reward Amount is calculated by applying the Rate to the Prepayment Amount ONLY on a simple interest basis.
2. The Customer agrees that Crop Smart may set off any amount owing to it by the Customer against the Prepayment Amount if the Customer:
 - a. Is in default of the Credit Application, this Agreement or any other agreement between Crop Smart and the Customer; or
 - b. Is insolvent as defined in section 95A of the Corporations Act 2001 (Cth).
3. Terms capitalised in this agreement but not defined have the meanings given in the Credit Application.
4. Other than as set out in this agreement the Credit Application remains in full force and effect.
5. Clause 12 if the Credit Application is incorporated into this agreement as if set out in full.

Customer	Title _____	Name _____	
	Signature _____		Date / / _____
Crop Smart	Title _____	Name _____	
	Signature _____		Date / / _____