

# FIXED 0% INTEREST

## FINANCING (FARMFLEX)



## 2023 PROGRAMS

### OBJECTIVE

The Fixed 0% Interest Financing Program (FARMFLEX) offers farmers a 0% financing interest rate on DEKALB®, Asgrow®, and Deltapine® brand seed purchases.

### PROGRAM ELIGIBILITY / REQUIREMENTS:

ELIGIBLE PRODUCTS	ONLINE FARMER APPLICATION DUE DATE	INTEREST RATE (APR)	MINIMUM FINANCE/ PURCHASE AMOUNT	FARMER PAYMENT DUE DATE
DEKALB, Asgrow and Deltapine Seed including Corn, Cotton, Sorghum, Soybeans, Spring Canola, and Acceleron® portfolio.  (Excludes all other Crops and Crop Protection products)	May 31, 2023	Fixed 0% <sup>1</sup>	\$2,500	November 25, 2023

<sup>1</sup> Offer valid on purchases made between September 1, 2022 and July 31, 2023. Subject to the completion of the Fixed 0% Interest Financing Application and Agreement, and approval.

### OFFER CONDITIONS:

- A seed dealer must be a Bayer Branded Seed Dealer to participate in the Fixed 0% Interest Financing Program (FARMFLEX)
- A farmer’s current balance sheet will be required for new credit requests greater than \$50,000
- Farmers with satisfactory financial status and 2022 pay history are eligible for a credit line up to \$100,000 without providing financial statements
- A farmer’s current balance sheet, income statement and latest tax return will be required for credit requests greater than \$250,000
- Collateral from the farmer may be required based on the applicant’s credit
- You can start submitting 2023 Seed 0% Interest Financing Program (FARMFLEX) applications effective September 1, 2022 through the online application at [www.dekalbasgrowdeltapine.com](http://www.dekalbasgrowdeltapine.com).
- Grower payment due date within eligible areas of West Texas, Oklahoma, New Mexico, and Kansas is February 15, 2024, for Deltapine® brand cotton seed.



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## OFFER CONDITIONS CONT'D:

- Upstream and Downstream Seed Treatment is eligible to be included if the seed is treated with Acceleron® seed treatment or any of the Acceleron® portfolio of products.
- Bayer reserves the right not to pay any commission, incentive, rebate, refund, discount or other promotional payment on units of eligible products under this program where the sale is executed via an online electronic point of sale system unless approved by Bayer in writing

## ENROLLMENT:

- The amount of farmer's purchases that the dealer may assign to Bayer is limited to the farmer's credit limit approved in relation to the dealer
- Application for new participant is available at [www.dekalbasgrowdeltapine.com](http://www.dekalbasgrowdeltapine.com)
- Farmers with pre-approved status are not required to submit an application

## PURCHASE REPORTING

- The required delivery receipt information must be submitted via MyCROP by July 31, 2023 to obtain program credit. The delivery receipt system will open by February 15, 2023
- Farmer must have an active Technology/Stewardship Agreement
- Farmer must have an active "approved" credit line with Fixed 0% Interest Financing Program (FARMFLEX)
- Signed delivery receipts form must contain farmer name and address, farmer account number, products and quantity, pricing detail, farmer signature, dealer name and account number, and must be retained for a period of 3 years and made available to Bayer upon request
- Dealer will receive a credit on account for the approved customer's eligible seed purchased amount

## DELINQUENT ACCOUNTS

- Dealer accounts will be credited for 100% of the net amount of the seed transaction as stated on the signed delivery receipt. In the event payment is not received in full at 60 days past due date, a one-time chargeback of 8% of the outstanding balance will be applied to the dealer's account and payment will be due within 90 days. Shipments to your account may be held if payment for the charge back is not made on a timely basis

## AVAILABLE REPORTS TO DEALERS

- A status report of farmers, status of application, credit approval status, and applicable credit line will be online for dealers at MyCROP. Status reports are available via e-mail, by request to [Farmflex.credit@bayer.com](mailto:Farmflex.credit@bayer.com)
- Please refer to the FAQ online at MyCROP for additional information on the Fixed 0% Interest Financing Program (FARMFLEX) offer on website [www.JDFMerchantService.com](http://www.JDFMerchantService.com)

**CALL 800-335-2676, OPTION 2 WITH QUESTIONS REGARDING THE FIXED 0% INTEREST FINANCING PROGRAM (FARMFLEX).**

Bayer reserves the right not to pay any commission, incentive, rebate, refund, discount or other promotional payment on units of eligible products under this program where the sale is executed via an online electronic point of sale system unless approved by Bayer in writing. **CONFIDENTIAL – FOR BAYER EMPLOYEE AND DEALER USE ONLY. DO NOT DISTRIBUTE.** ALWAYS READ AND FOLLOW PESTICIDE LABEL DIRECTIONS. LibertyLink® and the Water Droplet Design® is a trademark of BASF Corporation. Respect the Refuge and Corn Design® is a registered trademark of National Corn Growers Association. Asgrow and the A Design®, Bayer, Bayer Cross, DEKALB and Design®, DEKALB® and Deltapine® are registered trademarks of Bayer Group. All other trademarks are the property of their respective owners. ©2022 Bayer Group. All rights reserved.

