

## PRODUCT SHEET



We'll pay you in a hurry before, during and after harvest, with no extra cost.

### WHAT IS FAST PAY?

Fast Pay is just like it sounds – it's a fast payment! We will process and make your payment within two business days\* from the date of grain transfer.

### HOW DOES FAST PAY WORK?

It's simple. When you deliver grain to a participating Emerald Grain receival site, and you sell that grain to Emerald, you'll get paid within two business days from the date of transfer.

### WHO IS ELIGIBLE FOR FAST PAY?

Any grower who delivers grain to a participating Emerald Grain receival site and sells their grain to Emerald Grain will automatically qualify for Fast Pay. To be eligible, a grower must:

- Have written 2016/17 season contracts with Emerald Grain for delivery into a participating Emerald Grain site and fulfil those contracts; or
- Sell to an Emerald Grain spot cash price within a participating Emerald Grain site during the 2016/17 harvest; or
- Transfer their 2016/17 or previous season's grain from the 'Warehouse' option at a participating Emerald Grain site to an Emerald Grain cash price.

### FAST PAY IS AUTOMATIC!

There is no need to sign up to Fast Pay. As long as you meet one of the three eligibility criteria listed on this sheet, you are automatically eligible for Fast Pay and it will be your default payment term whenever you deliver and sell to Emerald Grain. Emerald Grain will automatically make payment to your nominated account within two business days of each grain transfer.

### FAST PAY IS FREE

Shorter payment terms come at no cost to you – we understand it's important you're paid quickly, and we've put the financing and team in place to back it.

### PARTICIPATING EMERALD GRAIN SITES

Ardlethan	Goolgowi	Tocumwal
Coolamon	Nullawil	Werneth
Edenhope	Port Melbourne	Woorinen
Elmore	The Rock	

### PAYMENT DATES PER WEEK

 Grower transfers to Emerald on:	 Emerald makes payment the following:
Monday	Wednesday
Tuesday	Thursday
Wednesday	Friday
Thursday	Monday
Friday	Tuesday
Saturday*	Wednesday
Sunday*	Wednesday

\* Transfers made on a Saturday or Sunday are processed by Emerald Grain on Monday, with payment made on Wednesday.

### DISCLAIMERS

Emerald Grain's ability to process your payment in two business days is conditional on correct delivery against your contract or against the advertised cash price. We may decline to process the payment within two business days at any time for any reason including without limitation:

- Tickets not matching the Contract;
- Wrong delivery against the Contract; and
- Delays in delivery information from third parties

Please be aware that different banks can take varying amounts of time to

process payments into your account. Emerald Grain is not responsible for these third parties and cannot control any time lag between when we make the payment to you, and when it reaches your account.

Emerald Grain will not be liable to you for any loss due to: (a) any failure by you to correctly deliver grain or provide correct information; (b) any failure due to events outside Emerald Grain's reasonable control; (c) any system failure or industrial dispute; (d) any indirect, special or consequential losses.

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**Terms and Conditions:** Per our Cash Contract Terms & Conditions (refer Emerald Grain website)