



# GROW NOW PAY LATER

Collect your fertiliser now and pay after harvest.



## What is Grow now, Pay later?

Grow now, Pay later is a line of credit for your fertiliser. It's secured against your future crop and repaid with grain, oilseed or pulse sales.



## How do I repay my loan?

You choose the method and timing; forward sell, cash sell or delivered. Sell through preferred buyers or use an Agfarm marketing program. Repayment is due by 15 January.



## How does it work?

1

Plan your fertiliser requirements with your Area Manager.

2

Apply for Grow Now, Pay Later.

3

Purchase your fertiliser on Grow now, Pay Later.

4

Sell your grain to repay your loan. No one buyer or tonnage commitment.



To apply today, contact your local Area Manager or call 1800 808 728. Find out more at: [csbp-fertilisers.com.au/grownow](https://www.csbp-fertilisers.com.au/grownow)

**CSBP.** Discover more.