

2026 Bayer Crop Protection Grower Finance Program

Increase your purchasing power.

Whatever your needs, Bayer is here to help. Bayer offers the products and expertise that provide you additional purchasing power by offering payment terms that fit the needs of your operation. Lock in your purchases of Bayer participating brands early for our best low-interest rate offer.

Participating Brands	Minimum Initial Purchase	Program Period	Interest Rate (APR)	Grower Customer Due Date
Eligible Bayer Crop Protection Products*	\$2,500	Sept. 1, 2025 - Jan. 16, 2026	Fixed 0% APR^{1,3}	Due in full Nov. 2026
		Jan. 17, 2026 - Aug. 31, 2026	Fixed 2.9% APR^{2,3}	

Program Requirements

With the minimum financed purchase of \$2,500 in eligible Bayer Crop Protection Products*, grower customer will qualify for Fixed 0% APR financing on eligible Bayer Crop Protection Products until January 16th, 2026. After January 16th, 2026, grower customer will qualify for a Fixed 2.9% APR* financing on eligible Bayer Crop Protection Products.

Eligible Bayer Crop Protection Products*

FUNGICIDES

ABSOLUTE® MAXX
ADAMENT™ 50 WG
ALIETTE® 80WDG
DELARO® 325 SC
DELARO® COMPLETE
FLINT® EXTRA
LUNA EXPERIENCE®
LUNA® FLEX
LUNA® PRO
LUNA SENSATION®
LUNA TRANQUILITY®
MINUET™
PREVICUR® FLEX
PROLINE®
PROPULSE®
PROSARO®
PROSARO® PRO 400 SC
PROVOST® SILVER
SCALA® BRAND SC
SERENADE® ASO
SERENADE® OPTI
STRATEGO® YLD

HARVEST AIDS

FINISH® PRO
GINSTAR® EC

HERBICIDES

ALION®
AUTUMN™ SUPER
AXIOM® 68DF
BALANCE® FLEXX
CAPRENO®
CORVUS®
DEGREE® XTRA
DIFLEXX®
DIFLEXX® DUO
HARNESS®
HARNESS® MAX
HARNESS® XTRA 5.6L
HARNESS®XTRA
HUSKIE®
HUSKIE® COMPLETE
HUSKIE® FX
LAUDIS®
NORTON® SC
OLYMPUS® 70DF
OSPREY® 4.5WG
OSPREY® XTRA
RIMFIRE® MAX
SCOPARIA™
TRIPLEFLEX® II
TRIVOLT™
VARRO®
VIOS™ FX
WARRANT®
WARRANT® ULTRA
WOLVERINE® ADVANCED

INSECTICIDES

ADMIRE® PRO
BAYTHROID® XL
LEVERAGE® 360
MOVENTO® 240SC
MOVENTO® HL
MOVENTO® MPC
OBERON® 2SC
OBERON® 4SC
SIVANTO® PRIME
ULTOR® 150SC

SEEDGROWTH Products

ACCELERON® E-007 SAT
ACCELERON® SEED APPLIED
SOLUTIONS BASIC
ACCELERON® SEED APPLIED
SOLUTIONS STANDARD
AERIS®
BUTEO™ START
EMESTO® SILVER
EVERGOL® ENERGY
EVERGOL® XTEND C
GAUCHO® 600 FLOWABLE
SEED TREATMENT
RAXIL® PRO MD
RAXIL® PRO SHIELD
TRILEX® 2000

NEMATICIDES

VELUM®
VELUM® ONE
VELUM® PRIME
VELUM® RISE

PGR Products

STANCE®

PROGRAM TERMS

Market Year 2026 is defined as 9/1/2025 - 8/31/2026.

Growers will qualify for one of these two financing options:

- 1 John Deere Financial Customer Terms: Offer valid on qualifying purchases made 01 September 2025 to 16 January 2026. Offer limited to Multi-Use Account Agricultural customers with an available Special Terms limit. Subject to the Multi-Use Account credit agreement and approval. Fixed 0.0% interest from the date of purchase, which may be prior to delivery, until November 2026, when the entire transaction amount is due in full. Regular Multi-Use Account rates will apply after that date. Offer is subject to change without prior notice. Changes to offer will not impact previously posted transactions. Offer may be limited to qualifying products. \$2,500 minimum purchase required. Subject to merchant participation, see your local merchant for complete details. Multi-Use Accounts are a service of John Deere Financial, f.s.b.
- 2 John Deere Financial Customer Terms: Offer valid on qualifying purchases made 17 January 2026 to 31 August 2026. Offer limited to Multi-Use Account Agricultural customers with an available Special Terms limit. Subject to the Multi-Use Account credit agreement and approval. Fixed 2.9% interest from the date of purchase, which may be prior to delivery, until November 2026, when the entire transaction amount and accrued interest are due in full. Regular Multi-Use Account rates will apply after that date. Offer is subject to change without prior notice. Changes to offer will not impact previously posted transactions. Offer may be limited to qualifying products. \$2,500 minimum purchase required. Subject to merchant participation, see your local merchant for complete details. Multi-Use Accounts are a service of John Deere Financial, f.s.b.
- 3 Rabo CUSTOMER FINANCE TERMS: 0% interest rate available on qualified purchases made between September 1, 2025 and January 16, 2026 or 2.9% interest rate available on qualified purchases made between January 17, 2026 and August 31, 2026. Purchases must be made and submitted through Rabo's Dealer Online system. Interest will be assessed on these transactions from the date of purchase, which may be prior to delivery or receipt of merchandise. Customer Payment Terms: Due in full by November 25, 2026. See Rabo AgriFinance account agreement for full terms and conditions. Subject to Rabo AgriFinance Credit approval, terms and conditions. Agricultural products are offered by Rabo AgriFinance LLC and Cooperative Rabobank U.A., New York Branch. Rabo AgriFinance LLC is an Equal Opportunity Provider. Loans made or arranged pursuant to a California Financing Law License #603F585.

A grower customer can participate in Prepay, John Deere Financing, and Rabo AgriFinance programs BUT NOT ON THE SAME CROP PROTECTION PRODUCT / DOLLAR.

Promotional transactions are subject to John Deere Financial and/or Rabo AgriFinance approval and retailer participation.

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.

If a grower purchases Bayer products from a source other than Bayer (or Bayer authorized retailer) Bayer retains the option to prohibit participation of the grower under the terms of the program. Only products purchased from Bayer or another authorized entity and sold to growers are eligible for the program.

Fraudulent reporting of sales information or documentation will be grounds for withholding or invalidating all program participation. Bayer reserves the right using Bayer auditors or an independent auditing firm to verify all claims for eligibility under the program, in a matter of discrepancy, reserves the right of final decision.

ALWAYS READ AND FOLLOW PESTICIDE LABEL DIRECTIONS.

Adament™ 50 WG Fungicide is only registered in California. Movento® MPC Insecticide is only registered for use in Florida, Georgia and Alabama. Aeris®, Balance® Flexx, Baythroid® XL, Corvus®, Degree Xtra®, Harness® Xtra 5.6L Herbicide, Harness® Xtra Herbicide, Huskie® Complete, Leverage® 360, Scoparia™ and TriVolt™ are restricted use pesticides. Not all products are registered for use in all states and may be subject to use restrictions. The distribution, sale, or use of an unregistered pesticide is a violation of federal and/or state law and is strictly prohibited. Check with your local dealer or representative for the product registration status in your state. Absolute®, Accelaron®, Adament™, Admire®, Aeris®, Aliette®, Alion®, Autumn™, Axiom®, Bayer, Bayer Cross, BUTEO® start, Capreno®, Corvus®, Degree Xtra®, Delaro®, DiFlexx®, Emesto®, Evergol®, EverGol®, Finish®, Flint®, Gaucho®, Ginstar®, Huskie®, Laudis®, Luna Experience®, Luna Sensation®, Luna Tranquility®, Luna® Flex, Luna® Pro Fungicide, Minuet™, Movento®, Movento® HL, Nortron®, Oberon®, Olympus®, Osprey®, Previcur®, Proline®, Propulse®, Prosaro®, Provost®, Raxil®, Rimfire®, Scala®, Scoparia™, Serenade®, Sivanto®, Stance®, Stratego®, Trilex®, TripleFLEX®, TriVolt™, Ultor® insecticide, Varro®, Velum®, Vios™ FX Herbicide and Wolverine® are trademarks of Bayer Group. All other trademarks are the property of their respective owners. For additional product information call toll-free 1-866-99-BAYER (1-866-992-2937) or visit our website at www.BayerCropScience.us. Bayer CropScience LP, 800 North Lindbergh Boulevard, St. Louis, MO 63167. ©2025 Bayer Group. All rights reserved.

