

Charges on unpaid Finance Charges which may increase your actual cost of borrowing on an annualized basis to an effective rate in excess of the APR/AIR used to calculate the Finance Charges payable on your Multi-Use Account, depending on your payment record. Payment in full of your entire balance on or before the payment due date may decrease your effective cost of borrowing on an annualized basis to a rate below the APR/AIR.

MINIMUM FINANCE CHARGE. A charge of One Dollar (\$1.00) will be made when the result of the application of the periodic rate(s) to the Average Daily Balance would yield a Finance Charge of less than One Dollar (\$1.00) for the month, unless prohibited by law.

MINIMUM REQUIRED PAYMENT. You agree to pay John Deere Financial each month a minimum required payment equal to the sum of:

- Any late payment fee due; **plus**
- Any additional fees due; **plus**
- Any amount past due; **plus**
- For transactions on your Multi-Use Account **either**:
 - the greater of \$25, or 10% of your new balance (less any Conversion Balance {merchant accounts receivable purchased by John Deere Financial} and less any Special Promotion transaction(s) balances on which no payment is due), if such new balance exceeds \$25; **or**
 - your entire new balance (less any Conversion Balance and Special Promotion transaction(s) balances on which no payment is due), if such new balance is less than \$25; **plus**
- The amount of any Special Promotion transaction that is due; **plus**
- For Conversion Balances **either**:
 - the greater of \$25 or 10% of your Conversion Balance, if that balance exceeds \$25; **or**
 - your entire Conversion Balance, if it is less than \$25.

DUE IN FULL PROVISIONS FOR GOVERNMENTAL ACCOUNTS. Notwithstanding the foregoing section, if you are a federal, provincial, regional, municipal or other government agency or department or our records indicate your Multi-Use Account is classified as a *Governmental Account*, the minimum required payment is the entire new balance of your Multi-Use Account and is due **thirty (30) days from the date of the first monthly statement you receive following the transaction.**

SPECIAL PROMOTION TRANSACTIONS. For some transactions, special financing terms, such as extended free periods, incentive interest rates on certain purchases or for limited time periods or other promotions ("**Special Promotions**") may be available, in John Deere Financial's sole discretion. These Special Promotions will be disclosed by the merchant on a Disclosure Statement at the time of purchase. Special Promotion transactions will be separately identified on your monthly statement and will become part of the balance on which your Finance Charge and minimum required payment are calculated at the time provided in the Disclosure Statement. These transactions may include:

NO-PAYMENTS/NO-INTEREST TRANSACTIONS. Subject to the terms disclosed at the time of the transaction, minimum monthly payments will be deferred and Finance Charges will not accrue during any disclosed No-Payments/No-Interest period.

SPECIAL TERMS TRANSACTIONS. Subject to the terms disclosed at the time of the transaction, Finance Charges will accrue from the date of purchase, which may be prior to your receipt of the merchandise, and throughout any Special Terms period. A Special Terms transaction may not require payment on the transaction until the end of the Special Terms period, which will be disclosed to you by the merchant on a Disclosure Statement at the time of purchase. Otherwise, payment will be due as described in this Agreement. Accrued Finance Charges must still be paid by you if the entire Special Terms balance is paid in full by the end of the Special Terms period. A reduced Special Terms finance charge rate may apply to the transaction, which will be disclosed to you by the merchant on a Disclosure Statement at the time of purchase. Otherwise, the Finance Charge will be the APR/AIR applicable to your Multi-Use Account. The entire balance of the Special Terms transaction, plus any accrued Finance Charges, will be due in full by the disclosed due date.

DEFAULT UNDER SPECIAL PROMOTION TRANSACTIONS. If you are in default of your obligations under any Special Promotion transaction, all applicable No-Payments/No-Interest periods end, the APR/AIR applicable to all your Special Promotion transactions will be increased to the APR/AIR described in this Agreement from the date of default and you will be required to make minimum monthly payments of the greater of \$25 or 10% of your Multi-Use Account balance including all of your Special Promotion transactions.

OTHER FEES AND CHARGES.

RETURNED PAYMENT FEE. If you send John Deere Financial a cheque or electronic payment authorization that is dishonoured, upon first presentment, to the extent not limited or prohibited by law, John Deere Financial will add to your Multi-Use Account a fee of Thirty-five Dollars (\$35.00), subject to applicable law.

COLLECTION COSTS. Upon default, if John Deere Financial elects to refer collection of your Multi-Use Account balance to a lawyer, you will be required to pay John Deere Financial the lawyer's fees (on a solicitor and client basis) plus court costs and related fees including any bankruptcy fees and costs, to the extent not limited or prohibited by law.

CREDIT BALANCES. Any credit balance in excess of Five Dollars (\$5.00) on your Multi-Use Account will be refunded within thirty (30) business days from John Deere Financial's receipt of your written request. Otherwise, John Deere Financial will refund to you any credit balance remaining on your Multi-Use Account after six months. You agree that, subject to applicable law, John Deere Financial may retain any credit balance if it is less than Five Dollars (\$5.00) or if John Deere Financial does not know your address and it cannot be traced through the last address or telephone number provided to John Deere Financial.

ACCEPTING PAYMENT. You agree that John Deere Financial can accept late or partial payments, as well as payments marked "paid in full" or with other restrictive endorsements, without losing any of its rights under this Agreement.

PRIVACY. You authorize John Deere Financial and its affiliates to collect, use and disclose your personal information from time to time for the following purposes ("**Purposes**"):

- (a) to assess your creditworthiness;
- (b) to extend credit to you;
- (c) to verify your identity and service and collect any account John Deere Financial may open for you;
- (d) to initiate, maintain and develop John Deere Financial's business relationship with you in connection with offering and servicing of products, services and credit;
- (e) to establish your eligibility for special offers and discounts John Deere Financial may offer;
- (f) to monitor your purchasing history;
- (g) to build credit score cards for John Deere Financial's business;
- (h) to comply with applicable law; and
- (i) for the promotional purposes described below.

John Deere Financial and its affiliates may also use (but will not disclose) your personal information to promote and market additional goods, services and special offers from John Deere Financial, its affiliates and/or suppliers (namely, agricultural, commercial and consumer, and construction and forestry products, insurance providers and other third party suppliers), including by means of direct marketing. John Deere Financial may also disclose non-sensitive personal information about you (e.g. name and mailing address) to suppliers so that they can send you promotional materials directly. If you do not want John Deere Financial or its affiliates to use your personal information to build credit score cards or for promotional purposes in this manner and/or if you do not want John Deere Financial to disclose non-sensitive personal information about you to suppliers for promotional purposes at any time call John Deere Financial at 1-800-321-3766 or write to John Deere Financial, 295 Hunter Road, PO Box 1000, Grimsby, Ontario, L3M 4H5

If you are an individual, you authorize John Deere Financial and its affiliates, in carrying out the Purposes, to disclose and collect your personal information to and from dealers and merchants (such as John Deere dealers and John Deere Financial Multi-Use Account merchants) and the above mentioned suppliers and, in assessing your creditworthiness, extending credit to you and building credit score cards, to disclose and collect your personal information to and from credit reporting agencies, credit bureaus, financial institutions, your creditors, and your employer, and to and from entities that you have identified on your credit application form.

John Deere Financial and its affiliates reserve the right to assign your Agreement, any other agreement you may enter into with John Deere Financial and any account John Deere Financial may open for you to third parties who in turn also have a right of further assignment. You consent to the disclosure of your personal information to such assignees and to the collection, use and disclosure of your personal information by them as required to service and collect any account John Deere Financial may open for you and to give effect to the assignment of your Agreement (s) and your account to them. You are not required to provide social insurance numbers to John Deere Financial but if you do, they will be used to match credit bureau information and to verify your identity.

John Deere Financial and its affiliates may retain your information in their records for so long as it is needed for the Purposes above. Your consent remains valid after termination of John Deere Financial's relationship with you (other than your consent to collection personal information from credit reporting agencies, which terminates at the same time as John Deere Financial's relationship with you) and regardless of whether credit is offered or extended to you by John Deere Financial. To obtain a copy of John Deere Financial's privacy policy you may call or write to the Chief Privacy Officer at John Deere Financial, 295 Hunter Road, PO Box 1000, Grimsby, Ontario, L3M 4H5

CREDIT REPORTS. You consent to John Deere Financial reporting your performance under this Agreement to credit reporting agencies and others who request a credit reference from John Deere Financial. You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill your credit obligations to John Deere Financial. John Deere Financial may ask credit reporting agencies or others you list as a credit reference for consumer reports or information regarding your credit history at any time for all legitimate purposes, including credit decisions and the review and collection of your Multi-Use Account.

CLOSING YOUR ACCOUNT. You may close your Multi-Use Account at any time by notifying John Deere Financial in writing. You agree that John Deere Financial may close or suspend your Multi-Use Account to future purchases at any time without prior notice. You agree that John Deere Financial may close or suspend your Multi-Use Account to future purchases if your Multi-Use Account has no activity for 12 or more months. You agree that, regardless of the closing or suspension of your Multi-Use Account, you remain responsible for paying the amount you owe John Deere Financial according to the terms of this Agreement.

SECURITY INTEREST. You grant John Deere Financial a purchase money security interest in all merchandise purchased through your Multi-Use Account, and its proceeds, including insurance proceeds. John Deere Financial's security interest continues until such merchandise is paid for in full by application of your payments in the manner described in this Agreement. You waive any right you may have to receive a copy of any financing statement, financing change statement, verification statement or, to the extent not limited or prohibited by law, any other document relating to this security interest.

PROPERTY INSURANCE. For so long as John Deere Financial's security interest in the merchandise continues, you must maintain all-risk physical damage insurance on each merchandise item of which \$5,000 or more is financed through your Multi-Use Account. You may obtain such coverage from any insurer of your choice acceptable to John Deere Financial who may lawfully provide the required type of insurance. John Deere Financial has the right, acting reasonably to disapprove the insurer you select. Insurance is not available from or through John Deere Financial. You will name John Deere Financial as a loss payee of the insurance, entitled to at least ten days' advance notice of its cancellation, and at John Deere Financial's request you will provide evidence thereof. You assign and direct the insurer to pay John Deere Financial the proceeds of such insurance. You authorize John Deere Financial to make and settle claims, and to endorse in your name(s) and apply, any instrument for such proceeds to the unpaid purchase price of the item or, at John Deere Financial's option, to its restoration, returning any excess to you.

PAYMENT APPLICATION. You agree that your payments will be applied as John Deere Financial, in its sole discretion, determines in accordance with applicable law and you agree that John Deere Financial has this discretion and may exercise it to suit its own convenience and interests, without notice to you. You also agree that John Deere Financial may change how it applies payments at any time without notice to you. You acknowledge that the exercise of this discretion by John Deere Financial may result in cases in which the application of your payments to your Multi-Use Account creates higher Finance Charges than other payment application methods and that this may include payments being allocated to transactions with lower costs of borrowing before transactions with higher costs of borrowing and/or to transactions with longer promotional periods before transactions with shorter or no promotional periods. You agree that your payments will be credited as of the date of receipt at the address on the payment stub of your monthly statement if received by 11:00 a.m. Central Time Monday through Friday (otherwise next business day), but that if payment is not accompanied by the payment stub or not received at that location, credit may be delayed up to five days.

MERCHANT CHARGEBACKS. John Deere Financial may charge back to a merchant who sold goods or services to you on your Multi-Use Account, any part of your Multi-Use Account balance related to those purchases. In that event, John Deere Financial's rights under this Agreement will be deemed assigned to the merchant to the extent of the chargeback. You agree to such an assignment and further agree to pay the merchant the amount of such chargeback in accordance with the terms of this Agreement.

DEFAULT. You agree that you will be in default if: (a) you fail to make any required payment within 20 days after the payment due date; (b) the value of John Deere Financial's security interest in any collateral is materially impaired; (c) in John Deere Financial's opinion your ability to repay is materially reduced by you exceeding your credit limit, by a change in your employment, by an increase in your obligations, by bankruptcy or insolvency proceedings involving you, by the institution of garnishment, attachment or execution proceedings against you or your property, by your death or incapacity, or (for community property province residents only) by a change in your marital status or domicile; (d) you provided John Deere Financial with false or misleading information relating to your credit application or your Multi-Use Account; or (e) you fail to perform any of your other obligations under the terms of this Agreement as it may be amended or under any other agreement between you and John Deere Financial or you and an affiliate of John Deere Financial.

You agree that upon your default, John Deere Financial may immediately close your Multi-Use Account to future purchases and that, to the extent not prohibited by law, John Deere Financial may demand immediate payment of your entire Multi-Use Account balance, after giving you any notice and opportunity to cure the default required by applicable law. In addition, you agree that John Deere Financial may, both before and after default, set-off amounts owing to you by John Deere Financial and its affiliates against amounts you owe to John Deere Financial under this Agreement or any other agreement between you and John Deere Financial or between you and an affiliate of John Deere Financial. John Deere Financial shall have all of the rights of a secured creditor under applicable law.

DELAY IN ENFORCEMENT. You agree that John Deere Financial can delay enforcing its rights under this Agreement without losing them.

ELECTRONIC DISCLOSURES. You agree that any notices, statements and/or disclosures related to your Multi-Use Account may be delivered to you in printed form or by electronic means if you provided an electronic mail address to John Deere Financial when you applied for your Multi-Use Account or at a later date. Until John Deere Financial receives notice of a new electronic mail address, John Deere Financial may continue to send such notices, statements and/or disclosures to the electronic mail address you most recently provided to John Deere Financial.

GOVERNING LAW. The interpretation of this Agreement will be governed by the laws of the province in which you reside and the laws of Canada applicable therein.

This is the entire Agreement between you and John Deere Financial and no oral changes can be made.

Invalidity of any provision of this Agreement shall not affect the validity and enforceability of the remainder of its terms. This Agreement may not be assigned by you.

CHANGING THIS AGREEMENT. THE TERMS OF THIS AGREEMENT SHOULD BE READ CAREFULLY BECAUSE ONLY THOSE TERMS IN WRITING ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THIS WRITTEN CONTRACT MAY BE LEGALLY ENFORCED. You may change the terms of this Agreement only by a written agreement signed by John Deere Financial. You agree that, subject to applicable law, John Deere Financial may change this Agreement, including the Finance Charge calculation and the APR/AIR, at any time by providing prior notice to you at your last address shown in John Deere Financial's records. This notice may be contained in your monthly statement, or in such other form as John Deere Financial may determine. To the extent that the law permits, the changes will apply to your existing Multi-Use Account balance as well as to future transactions.

John Deere Financial is a trade mark of Deere & Company, used under license by John Deere Financial Inc.

Completing your application.

To ensure that John Deere Financial receives all of the information necessary to process your application, please follow the guidelines below:

Requested Credit Limit*:	Complete the Following Application Pages:	Other Required Information:
Up to \$250,000**	Page 1	None
\$250,001 – \$500,000	Page 1 and Page 2	Most recent year accountant prepared balance sheet with supporting schedules and the most recent year income statement. If a Partnership, Corporation, or ULC, also include the current personal balance sheet with the supporting schedules of the partners, president, owner or managing member.
\$500,001 – \$2,000,000	Page 1 and Page 2	Two most recent years' accountant prepared balance sheets with supporting schedules and the two most recent income statements. If a Partnership, Corporation or ULC, also include the most recent two years of lender-prepared (or equivalent) personal balance sheets with supporting schedules of the partners, president, owner or managing member.
Over \$2,000,000	Page 1 and Page 2	Two most recent years' accountant reviewed or audited financial statements. If the applicant is a Partnership, Corporation, or Unlimited Liability Corporation, include most recent two years' personal tax return of at least one of (i) partner, (ii) the president, (iii) the Primary Owner, (iv) the managing member.

*This is the combination of requested Regular Limit and Special Terms Limit, if applicable. See the terms and conditions for more information about the two types of credit limits.

**John Deere Financial reserves the right to request additional information if needed.

Questions?

Call 1-800-356-9033 for assistance from a John Deere Financial Customer Service Representative.



10 ways John Deere Financial goes to work for your operation.

- Helps you purchase everyday essentials like fuel, parts and service, and larger seasonal supplies like seed, fertilizer and crop protection products.
- Consolidates your Multi-Use Account purchases on one account.
- Offers one-statement/one-payment convenience month after month.
- Saves you money with competitive financing options.
- Improves your cash flow with flexible payment options.
- Rewards you with exclusive, deferred-payment finance opportunities.¹
- Offers 24/7 account access from virtually anywhere with electronic statements on phone, tablet, and desktop.
- Keeps you informed with monthly statements and annual purchase summaries.
- Exceptional Customer Service.
- Makes it easy to apply:
 - Visit MyMultiUseAccount.ca to print an application.
 - Stop by a local merchant to complete an in-store application.
 - Call 1-800-356-9033 to have an application mailed to you.

The Multi-Use Account.

The one thing you need to run a more efficient, more profitable operation.

¹Subject to merchant approval and John Deere Financial participation. Interest on all outstanding balances will accrue immediately at a 19.75% per annum from the date of default until paid in full. See your Multi-Use Account dealer or merchant for details including cost of credit disclosure. Program subject to change, without notice, at any time.

Submitting your application.

After you have completed the application and gathered any additional attachments, please take your information to any local John Deere Financial merchant to apply in person. Or, select from the following options:

Email:

JDFFCANMultiUseCredit@JohnDeere.com

Fax:

1-800-243-6649

Mail:

John Deere Financial Inc.
295 Hunter Road
P. O. Box 1000
Grimsby, Ontario
L3M 4H5

JOHN DEERE
FINANCIAL

Multi-Use Account Credit Application

Agricultural, Commercial and Governmental Use Account



