

Schedule of Interest Rates

Variable Interest Rates as at 28 December 2011

The variable interest rates applicable to our Accounts are currently:

Account	Rate
Pool Advance Account	8.24%
Pre-Harvest Advance Account	9.49%
Cash Management Account (Secured)	11.89%
Cash Management Account (Unsecured)	12.89%

Conditions of Use

In relying on this Schedule of Interest Rates, You acknowledge that this document:

1. is to be read in conjunction with the 'Terms and Conditions for Account Access Facilities' ("**Terms and Conditions**"), which is available on the Financial Services section of Viterra's website at <http://www.viterra.com.au>;
2. forms part of the Contract as defined in the Terms and Conditions; and
3. may be amended by Viterra from time to time in accordance with the Terms and Conditions.

Who can I speak to if I want additional information?

Call Financial Services on 8385 8300 or e-mail financialservices@viterra.com.au.