

John Deere Financial Multi-Use Account

Canada



JOHN DEERE
FINANCIAL

Program Summary



Fall and Winter Programs for all product groups

November 1, 2011 – April 30, 2012

Program Options*	Min. Purchase	Program Investment**	Credit Plan
90 Days NP/NI	\$300	0.75%	11162
150 Days NP/NI	\$300	1.75%	11163
NP/NI Waiver until July 1, 2012	\$1,000	2.25%	11164
NP/NI Waiver until Oct. 1, 2012	\$1,000	4.50%	11165
NP/NI Waiver until Jan. 1, 2013	\$1,000	6.00%	11166

Attractive financing and payment options influence your customers' overall buying decisions and behavior. Offering John Deere Financial multi-use account No-Payment/No-Interest* financing can help increase parts and service sales and:

- Pull the sale forward, getting the customer to commit earlier
- Provide up sell opportunity by increasing the order size of the purchase
- Differentiate your dealership from competitors in your trade area
- Close the sale by addressing cash flow and meeting the need of your customers
- Strengthen relationships while building loyalty
- Increase profitability by eliminating costly cash discounts

John Deere agricultural product groups—Descriptive Billing Codes

Select the Descriptive Billing Code (DBC) that represents the majority of the transaction on the invoice. A DBC is required on all transactions and is audited to ensure accuracy, as these programs are sponsored by John Deere. **For all equipment inspections you run through your shop, use the corresponding John Deere Inspection DBC.**

Product Groups	DBC
TRACTOR	724
COMBINE	725
SEEDING	726
HAY	727
TILLAGE	728
OIL, COOLANTS, LUBRICANTS	748
SPRAYING	735
FORAGE HARVESTER	736
ALL-MAKES PARTS/SERVICE	737
ENGINE	738
JOHN DEERE REMAN™	739
HOME AND WORKSHOP	749
PARTS ONSITE™	755
POWERGARD™ PROTECTION	782
NEW JOHN DEERE ATTACHMENTS	791
NEW TURF/UTILITY PARTS & SERVICE	517

John Deere Inspections	DBC
JD INSPECTION – TRACTOR	783
JD INSPECTION – COMBINE	784
JD INSPECTION – SEEDING	785
JD INSPECTION – HAY	786
JD INSPECTION – SPRAYING	787
JD INSPECTION – SPFH	789

EXCLUSIVELY FOR JOHN DEERE DEALERS

* All programs subject to John Deere Financial approval and John Deere dealer participation. Unless otherwise specified, programs are for purchases on agricultural, commercial and consumer multi-use accounts only. Minimum finance amount may be required. See your Territory Finance Manager for details. Programs subject to change, without notice, at any time.

** The program investment is in addition to your rolling-12 discount.

John Deere Financial multi-use account is a service of John Deere Financial, f.s.b.

Ending October 31, 2011

TAKE ADVANTAGE OF THE FOLLOWING OFFERS WHILE THEY LAST

There's just a limited time to take advantage of the following offers before they end on October 31, 2011. After that, just the offers on the front will be available.

John Deere attachment programs

March 1, 2011 – October 31, 2011

Beginning Nov. 1, 2011, John Deere attachments will be included in the Parts & Service finance options.

Program Options*	Min. Purchase	Program Investment**	Credit Plan
60 Days NP/NI	\$100	1.00 %	11128
90 Days NP/NI	\$100	1.50%	11129
180 Days NP/NI	\$250	4.25%	11130



Put more Green on your Machine! Grow revenue by increasing sales of John Deere attachments. Multi-use finance options for attachments:

- Can help you lock in customer commitment
- Are simple and easy to process through your existing business system
- Does not require a down payment or installment contract

Descriptive Billing Code #791 MUST be used when processing the transaction. *Only Complete good Attachments with a single attachment number are eligible (does not include base/option code equipment).*

Parts and service programs for John Deere Turf & Utility equipment

March 1, 2011 – October 28, 2011

Beginning Nov. 1, 2011, Turf and Utility will be included in the Parts & Service finance options.

60 DAYS NO PAYMENTS/NO INTEREST*

- 10% repayment following waiver period for Personal & Commercial
- 0% Down Payment
- 1.0% Dealer Participation Fee

CPN
02275

90 DAYS NO PAYMENTS/NO INTEREST*

- 10% repayment following waiver period for Personal & Commercial
- 0% Down Payment
- 1.5% Dealer Participation Fee

CPN
02276

180 DAYS NO PAYMENTS/NO INTEREST*

- 10% repayment following waiver period for Personal & Commercial
- 0% Down Payment
- 2.5% Dealer Participation Fee

CPN
02277

Eligible DBCs

PARTS & SERVICE – L&G	517
PARTS & SERVICE – COMMERCIAL	120
PARTS & SERVICE – GOLF	129
SUNBELT PARTS	264
JD PARTS ONSITE	755
JD PARTS & SERVICE	764
MAINTENANCE	575



- Sponsored programs are available until October 28, 2011.
- Target Commercial customers—stock up now; pay over time.
- Use finance to develop a Parts OnSite™ strategy.
- Promote financing with your service specials.
- The standard transaction fee of 1.25% applies to all AgLine Turf & Utility sales, except where noted.

If you have any questions about the John Deere Financial multi-use NP/NI finance options, please do not hesitate to contact your John Deere Territory Finance Manager, Territory Manager, Sales Support Aftermarket Manager or call John Deere Financial Merchant Services at 1-800-255-5127.