

# GrainCorp Pools

## Questions to ask your Pool Provider

There are some significant differences between pooling products and Pool Providers.

GrainCorp encourages all growers thinking about using pools to ask the following questions.

- What **experience** does the Pool manager have? What experience do they have in selling grain in the international market?
- What are the **selling strategies** of the Pool? When will the grain be sold and where?
- What are the **hedging strategies** of the Pool? Is there a minimum and maximum limit to how much will be hedged?
- How much currency risk will be hedged given the large part currency plays in Australian prices?
- Who is providing the **finance** for the Pool? How secure is the Pool finance?
- Does the Pool Provider clearly **disclose** all estimated costs and charges for their Pool products?
- Is information about costs and charges readily available and is it **transparent** and easy to understand?
- Will the Pool manager make any **profits** from Pool finance?
- Can you keep **up to date** with Pool estimates and the estimated dates for pool payments?
- Will the Pool manager provide **regular updates** of how the Pool is performing? How will those updates be communicated and how frequently will they be provided?
- What payment **options** are provided by the Pool manager?
- Can a payment program be **customised** to suit your individual financial situation?

For more information about GrainCorp Pools visit [www.graincorp.com.au](http://www.graincorp.com.au)

Contact our Pools Team on [pools@graincorp.com.au](mailto:pools@graincorp.com.au)

Call on 1800 809 482 or Fax 02 9325 9178.