

## AGCO Plus+

A revolving line of credit for aftersales purchases at participating AGCO dealers.

AGCO Plus+ is a joint initiative between AGCO Finance and AGCO Aftersales (Parts and Service). It supports all AGCO dealers in offering an attractive revolving line of credit to their Parts & Service customers, to encourage customer loyalty and increase aftersales spend.

Gone are the days of working with customers to create repayment plans or chasing up on payments. Eligible customers can now use their AGCO+ account to pay their invoices. AGCO pay the dealer in full immediately, and the debt stays with AGCO Finance. Once a dealership has signed a contract with AGCO Finance, the integration to Gold can be set up.



### What are the benefits to you as a dealer?



#### Improved cashflow and financial performance

Resulting in time savings within the finance department.



#### Reporting and dashboards

View customer details and their spend.



#### Eliminate the need to chase bad debts

Dealers will be paid in full by AGCO Finance.



#### End customer loyalty rewards for repeat business and increase spend

AGCO will issue loyalty vouchers for the customer to spend with the dealer.



#### Increased customer touch points





Creating a positive customer experience and greater customer retention.

## How do your customers benefit?

- Excellent credit limits
- Fast and simple approval process
- Competitive interest rate after no interest period
- Better management of cash flow allowing the expense to be spread
- 24/7 access to online customer portal
- Loyalty program rewards for purchases and supports future purchasing needs
- Ability to separate AGCO Plus+ credit lines with multiple dealers

## How does it work?

In just a few simple steps, both dealers and customers will be able to reap the benefits of AGCO Plus+.

-  1. Once a customer has been approved for an AGCO Plus+ account by AGCO Finance, the dealer will be notified.
-  2. The dealer will add the customer's account to the AGCO+ list in Gold ready to be used.
-  3. When the customer wants to use their AGCO Plus+ account, checks will automatically be made, and dealers can issue the invoices to AGCO Finance.
-  4. The customer will repay AGCO Finance according to their re-payment terms and the dealer will receive the payment in full and complete their purchase.

## What is AGCO Smart Rewards?



### Dealer Benefit

- Dealers will benefit from increased customer loyalty and increase their sales.



### Customer Benefit

- On qualifying AGCO products, farmers can earn 2% cashback, redeemable on future purchases.
- 0% interest / no payments for up to 60 days.
- Promotional offers up to 180 days no interest / no payments.
- Positive experience with AGCO & Dealer.