

Act like you own the place.

How to become a
Farmlands shareholder.



**As a
Farmlands
shareholder,
you'll never
be just
another
customer.**



**You'll be an owner and a partner
in our business.**

**We'll work closely with you to ensure
that the benefits of being a Farmlands
shareholder are real and relevant.**

What does being a shareholder really mean?

Because Farmlands is a New Zealand owned co-operative, when you become a shareholder you literally own a piece of the business, and get the benefits of ownership.

These benefits have remained the same since we were founded in 1962: saving you money on your everyday purchasing (both at Farmlands stores and Card Partner retailers); and giving you a return on your investment (we distribute our annual profit to shareholders as a loyalty rebate).

As the North Island's only 100% customer-owned rural supplier, everything we do has your best interests at heart.

The more you spend, the more you get back.

You'll save when you shop at Farmlands thanks to exclusive shareholder discounts off the already competitive retail prices. You'll also enjoy discounts that we've negotiated on your behalf at most of the 3,000+ local and national retailers that accept the Farmlands Card as a method of payment. Our Card Partners include many of the places you shop at every day including petrol stations, supermarkets and builders merchants.

In addition, you get even more back with an annual loyalty rebate. At the end of each financial year our directors decide how much of any profit made should be reinvested into the business. Every dollar not reinvested is paid out to shareholders based on how much they've spent with us through the year. So, as a Farmlands shareholder, it pays to put as much of your everyday spending as possible on your Farmlands account.



One-stop Farmlands stores.

Over 9,000 quality products with exclusive shareholder-only savings, expert product knowledge and friendly service make your local Farmlands store your one-stop rural retailer. Farmlands has you covered for:

- Animal health
- Animal management
- Animal nutrition
- Apparel
- Chemicals
- Dairy
- Feed conservation
- Fencing
- Fertiliser
- Hardware
- Homeware
- Horticulture
- Pet supplies
- Shearing
- Seed
- Water management

PLUS

If we don't have something our shareholders want, we can usually source it at competitive shareholder pricing.



Everyday savings with your Farmlands Card.

Every Farmlands shareholder gets a Farmlands Card. For simplicity, all purchases on your Card at Farmlands stores and Card Partner retailers are charged directly to your monthly Farmlands account. It's unique combination of benefits include:

Wide acceptance

Use as payment at 3,000+ local and national retailers that you shop at most often, including Farmlands stores, petrol stations, supermarkets and builders merchants.

- Travel & Accommodation
- Farm Machinery
- Homeware & Giftware
- Clothing
- Automotive & Parts
- Building Supplies
- Sports & Leisure
- Farm Services
- Food & Liquor
- Books & Stationery
- Cleaning
- Garden & Nursery
- Decorating
- Dining
- Health & Beauty
- Plumbing & Irrigation
- Tyres
- Concrete & Shingle
- Glass & Aluminium
- Electrical

Card Partner services that save you money

You can also use your Farmlands Card to pay for and receive special deals on **electricity, insurance** (health and comprehensive), **fuel, telecommunications** and **fertiliser** (bagged and bulk). These are charged directly to your Farmlands account.

Exclusive deals

We've negotiated on your behalf exclusive shareholder pricing discounts with most Card Partner retailers - just ask.

Loyalty rebate

Most card purchases count towards your annual Farmlands loyalty rebate (see final question on p17).

One bill

One personalised and itemised (by product or category type) statement of all your purchases - both at Farmlands and Card Partner retailers.

Separate your business and personal spending

For easier accounting have a separate account for your personal expenditure and that of a family member.

No interest

Providing your account is paid on time by the 20th of the month following.

Choice of payment methods

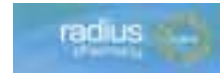
How you pay is up to you: direct debit; cash, Eftpos or cheque at any Farmlands store; cheque posted to Farmlands Head Office; internet or telephone banking; MasterCard or Visa at any Farmlands store or at: www.farmlands.co.nz

Best of both worlds

The option to pay your account by credit card means you can continue to take advantage of bank loyalty schemes. However payment by credit card will not entitle you to receive loyalty rebates for the month paid (or part paid) by credit card.



Your Farmlands Card is accepted here.



In the know.

At Farmlands, we know farming. Like you, we live and breathe it. We put a huge amount of time and resource into making certain we know what's happening in your farming sector, and into keeping our product knowledge right up-to-date.

As a result, our shareholders enjoy a level of advice and expertise they've come to value and expect, with their local Farmlands team becoming an integral part of their business success.

AND

Through our horticultural crop production specialist, Skeltons, we provide conventional and organic growers with innovative solutions and services.



Want to become a shareholder now?

Just call into your local Farmlands store and complete an application form. Alternatively, contact 0800 FARMFONE (0800 327 656) and you will be connected to your nearest branch, or email us at enquiries@farmlands.co.nz and we'll put one in the post.

You can pay for your shares in one \$550 lump sum refundable investment.

Remember, you'll be a shareholder not a member. Shareholding is a once only investment. You don't pay each year like you would in a club membership.

If you decide that you no longer wish to be a Farmlands shareholder – you'll get your \$550 back. You can't lose, so do it now!

Some commonly asked questions.

So, who's behind Farmlands?

There's us - Farmlands Head Office and the Teams who work in the stores - and the shareholders. That's it.

Who are the shareholders?

Shareholders are Farmlands customers who've invested in Farmlands shares.

Why would anyone become a shareholder?

Every day shareholders pay less than the general public for every purchase. Take a look in store and you'll generally see two prices - a 'retail price' and a lower 'shareholder price'. Also, when we make a profit at the end of the year, we aim to pay a loyalty rebate back to our shareholders.

How do you get to be a shareholder?

Buy 550 \$1 shares. A Farmlands shareholding is a refundable investment of just \$550.

Is there an annual membership fee?

No. Once you've bought your shares, that's that - you're a shareholder for as long as you want (there is an annual card account fee of \$15 with a maximum charge of \$30 per account).

But I've heard from one of your competitors that you charge an annual fee.

Well they would say that, wouldn't they! There are no annual membership fees, guaranteed.

Can you sell your shares?

Yes. If you decide you don't want to be a Farmlands shareholder anymore, you can return your shares and you'll get a 100% refund.

Is there a discount when purchasing goods instore?

Yes, shareholders get a discount at the time of purchase on just about everything. Visit any Farmlands store and compare our 'shareholder price' to our 'retail price'. Our prices are very competitive with other retailers. Selling shareholders the supplies they need at a competitive price is the main reason the co-operative was set up.

How is the loyalty rebate worked out?

It's our way of sharing profits with Farmlands shareholders. Each year we look at how much profit Farmlands has made, decide how much profit needs to go back into growing the business and then decide what loyalty rebate will be paid to shareholders based on their annual spend.

Is the loyalty rebate guaranteed payment?

No, because it depends on how much profit we make in a year, and how much of that profit is needed to reinvest in the business. That said, from 1994-2009 we have paid shareholders a loyalty rebate 15 years out of 16 - that's over \$28m.



Drop into your local branch today.

Dannevirke

High Street
Phone 06 374 8593
dannevirke@farmlands.co.nz

Dargaville

1 River Road
Phone 09 439 7693
dargaville@farmlands.co.nz

Feilding

44 Manchester Street
Phone 06 323 0500
feilding@farmlands.co.nz

Gisborne

390 Childers Road
Phone 06 868 8804
gisborne@farmlands.co.nz

Greytown

219 Main Street
Phone 06 304 8045
greytown@farmlands.co.nz

Hamilton

Cnr Norton Road & Tahi Street
Phone 07 847 8057
hamilton@farmlands.co.nz

Hastings

Cnr Maraekakaho Road
& Southampton Street
Phone 06 873 8180
hastings@farmlands.co.nz

Hautapu

64 Hautapu Road
Phone 07 827 4206
hautapu@farmlands.co.nz

Hawera

101 Glover Road
Phone 06 278 9031
hawera@farmlands.co.nz

Kaitaia

31 North Park Drive
Phone 09 408 4031
kaitaia@farmlands.co.nz

Levin

537 Queen Street East
Phone 06 367 2103
levin@farmlands.co.nz

Marton

Cnr Pukepapa Road &
Russell Street
Phone 06 327 7149
marton@farmlands.co.nz

Masterton

Chapel Street, Kuripuni
Phone 06 377 1017
masterton@farmlands.co.nz

Matamata

44 Broadway
Phone 07 881 9120
matamata@farmlands.co.nz

Morrinsville

34 Lorne Street
Phone 07 889 8079
morrinsville@farmlands.co.nz

Napier

200 Prebensen Drive
Phone 06 833 5690
napier@farmlands.co.nz

New Plymouth

1121 Devon Road, Bell Block
Phone 06 755 1427
newplymouth@farmlands.co.nz

Opotiki

Cnr King Street & Potts Avenue
Phone 07 315 3008
opotiki@farmlands.co.nz

Otaki

Cnr Mill Road & Dunstan Street
Phone 06 364 9079
otaki@farmlands.co.nz

Paeoroa

Belmont Road
Phone 07 862 6693
paeoroa@farmlands.co.nz

Pahiatua

Cnr Queen & Main Streets
Phone 06 376 7922
pahiatua@farmlands.co.nz

Palmerston North

505 Tremaine Avenue
Phone 06 357 4786
palmerstonnorth@farmlands.co.nz

Pukekohe

86a Harris Street
Phone 09 238 8853
pukekohe@farmlands.co.nz

Rotorua

Marguerita Street
Phone 07 348 9076
rotorua@farmlands.co.nz

Stratford

295 Broadway
Phone 06 765 0020
stratford@farmlands.co.nz

Tauranga

135 13th Avenue
Phone 07 578 4049
tauranga@farmlands.co.nz

Taumarunui

Katarina Street
Phone 07 896 0052
taumarunui@farmlands.co.nz

Taupo

101 Tauhara Road
Phone 07 378 2503
taupo@farmlands.co.nz

Te Awamutu

Churchill Street
Phone 07 872 0230
teawamutu@farmlands.co.nz

Te Kuiti

30 Waitete Road
Phone 07 878 3591
tekuiti@farmlands.co.nz

Te Puke

Boucher Avenue
Phone 07 573 7216
tepuke@farmlands.co.nz

Te Puna

15b Minden Road, RD6
Phone 07 552 5072
tepuna@farmlands.co.nz

Tokoroa

70 Logan Street
Phone 07 886 7557
tokoroa@farmlands.co.nz

Waipukurau

Cnr Takapau Road &
James Street
Phone 06 858 8336
waipukurau@farmlands.co.nz

Wairoa

Bridge Street
Phone 06 838 7209
wairoa@farmlands.co.nz

Wanganui

Cnr Heads Road & Liffiton Street
Phone 06 349 1240
wanganui@farmlands.co.nz

Whakatane

35 Commerce Street
Phone 07 306 0187
whakatane@farmlands.co.nz

Whangarei

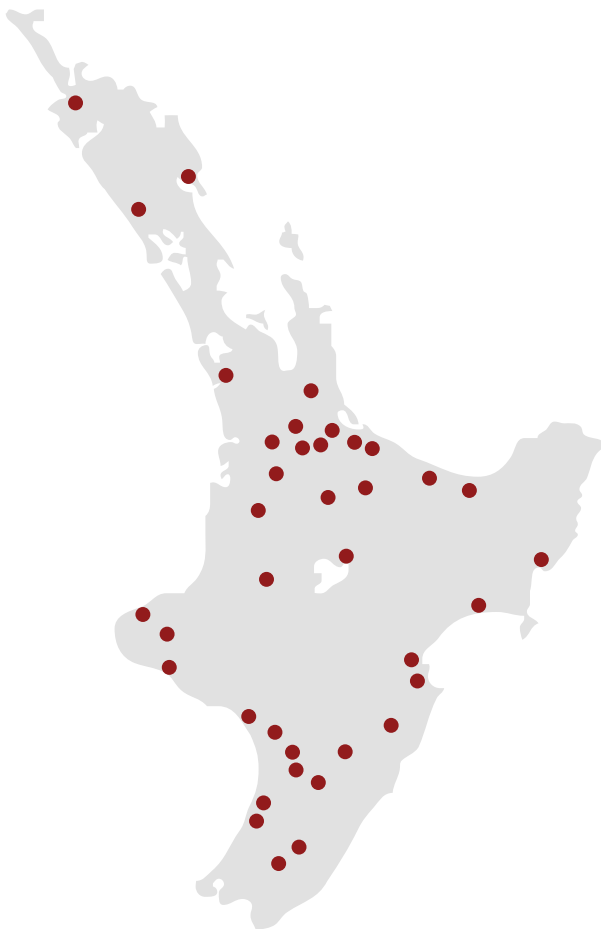
10 Southend Avenue
Phone 09 438 8824
whangarei@farmlands.co.nz



Skeltons, Hastings

233 Ruahapia Road
Phone 06 876 8029
skeltons@farmlands.co.nz





Head Office

1010 Southampton Street
Private Bag 9004, Hastings
Phone (06) 873 1090
Fax (06) 873 8190
Freephone 0800 FARMLANDS
(0800 327 652)
enquiries@farmlands.co.nz
www.farmlands.co.nz

