



Accounts Payable Department  
999 Lake Drive  
Issaquah, WA 98027

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This information is best reviewed by your financial team. If you are not the person responsible for cash management, please forward this to your CFO, controller, treasurer, or credit manager.

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Dear Valued Business Partner,

We are committed to providing you with more benefits in 2020.

As part of that commitment, we have launched the Costco Early Payment Program to enable you to receive early invoice payments by offering a small discount (in addition to your current payment terms discounts).

Our goal is to provide your company with a simple, low-cost way to improve cash flow.

The technology and support for this program are provided by our partner C2FO. Payments will still come directly from Costco with no changes to existing terms.

You can activate your account by visiting [costco.c2fo.com](https://costco.c2fo.com). If you have questions, the C2FO support team is ready to help you.

Thank you for your continued partnership with Costco.

**Jon Kinsella**

AVP, Accounts Payable and Operations

**C2FO Support**

[costco@c2fo.com](mailto:costco@c2fo.com) | 855-713-C2FO (2263) | [costco.c2fo.com](https://costco.c2fo.com)



UK Home Office

Hartspring Lane, Watford  
Hertfordshire, WD25 8JS  
United Kingdom

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Dear Valued Supplier,

Costco appreciates the working relationships we have with our preferred suppliers and we are always looking for ways to strengthen those important business partnerships. For this reason, we are pleased to offer you to participate with Costco C2FO programme, and hope you will give it full consideration.

We have partnered with C2FO to facilitate accelerated payment of approved supplier invoices via their secure C2FO marketplace.

With C2FO, you can Name your rate™ for early payment on your approved invoices. For a small discount, you can receive early payment directly from Costco to improve your cash flow at rates that are often less than the cost of borrowing short-term working capital.

The best part about C2FO is that you determine your early payment offer, so you're in control. When your offer is accepted, Costco will initiate early payment within 48 hours of market clearing.

**C2FO is rapidly expanding as suppliers realise its money-saving advantages and simplicity:**

- **LOW COST:** Creates a new working capital option at a rate you choose
- **FLEXIBLE:** Eliminates paperwork and contracts with on-demand access
- **USEFUL:** Lowers days sales outstanding (DSO)
- **SECURE:** Provides secure access to view your approved invoices
- **HELPFUL:** Gives you world-class support M-F, 8am-6pm GMT
- **SIMPLE:** Offers easy account activation and your payment process doesn't change

While we believe the Costco C2FO programme is a great, supplier-friendly option for improving your working capital efficiency, the final decision to use C2FO is yours.

You may activate your C2FO account now or at your convenience. If you have questions, our support team is ready to help you at [costcouk@c2fo.com](mailto:costcouk@c2fo.com) or by calling 020 7123 5145 (UK toll free) or +44 20 7123 5145.

Thank you for your continued partnership with Costco.

Magan Chauhan  
Finance Director & Company Secretary

P.S. There is no cost or obligation when you activate your C2FO account. It simply gives you the opportunity to see how C2FO could improve your company's cash flow and save you money.

C2FO Support Team

[costcouk@c2fo.com](mailto:costcouk@c2fo.com) | 020 7123 5145 (UK toll free) or +44 20 7123 5145 | [costco.c2fo.com](http://costco.c2fo.com)



## Costco Wholesale Australia

ABN 57 104 012 893

17-21 Parramatta Road  
Lidcombe NSW 2141

PO Box 7196  
Silverwater NSW 2128

Telephone: 61 2 9469 7999

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Dear Valued Supplier,

Costco Australia appreciates the working relationships we have with our suppliers and we are always looking for ways to strengthen our important business partnerships. For this reason, I'm asking you to give our Costco Australia C2FO programme your full consideration.

We have partnered with C2FO to facilitate accelerated payment of approved supplier invoices via their secure C2FO marketplace. C2FO has many years of experience helping numerous suppliers fulfill their cash flow needs.

For a small discount, you can receive early payment directly from Costco Australia to improve your cash flow at rates that are often less than the cost of borrowing short-term working capital.

The best part about C2FO is that you determine your early payment offer, so you're in control. When your offer is accepted, Costco Australia will initiate early payment on the next immediate payment run.

C2FO is rapidly expanding as suppliers realize its money-saving advantages and simplicity:

- **LOW COST:** Creates a new working capital option at a rate you choose
- **FLEXIBLE:** Eliminates paperwork and contracts with on demand access
- **USEFUL:** Lowers your days sales outstanding (DSO)
- **SECURE:** Provides secure access to view your approved invoices
- **HELPFUL:** Support available M-F, 8.30am-5.30pm (Australia Standard Sydney/ Melbourne Time)
- **SIMPLE:** Offers easy account activation and your payment process doesn't change

While we believe Costco Australia - C2FO is a friendly option for improving your working capital efficiency, the final decision to use C2FO is yours.

Please activate your C2FO account at your earliest convenience. If you have questions, our support team is ready to help you.

Thank you for your continued partnership with Costco AU.

**Nish Vithlani**  
CFO, AVP - Finance & IT

P.S. There's no cost or obligation when you activate your C2FO account. It simply gives you the opportunity to see how C2FO could improve your company's cash flow and save you money.

### C2FO Support

[costcoau@c2fo.com](mailto:costcoau@c2fo.com) | +61 1800.941.058 | [costco.c2fo.com](http://costco.c2fo.com)