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DOW CHEMICAL CO /DE/
Form 424B3
November 06, 2002

Filed Under Rule 424(b)(3), Registration Statement No. 333-59964

Pricing Supplement No. 12 dated November 4, 2002 (To: Prospectus Dated May 15, 2001 and Prospectus Supplement Dated June 21, 2002)

CUSIP Number	Principal Amount	Selling Price	Gross Concession	Net Proceeds	Coupon Rate	Coupon Frequency	Maturity Date	1st Coupon Date	1st Coupon Amount	Survivor Option	sProduct Ranking
26054LBG7	\$ 11,194,000.00	100.000%	.625%	\$ 11,124,037.50	3.900%	SEMI-ANNUAL	11/15/2005	05/15/2003	\$20.37	YES	Senior Unsecured Notes

Redemption Information: Non-Callable.

Joint Lead Managers and Lead Agents: Banc of America Securities LLC, INCAPITAL, LLC **Agents:** Charles Schwab & Co. Inc., Merrill Lynch & Co., Morgan Stanley, Prudential Securities, Salomon Smith Barney, UBS PaineWebber, Wachovia Securities

CUSIP Number	Principal Amount	Selling Price (% of Par)	Gross Concession	Net Proceeds	Coupon Rate	Coupon Frequency	Maturity Date	1st Coupon Date	1st Coupon Amount	Survivor Option	sProduct Ranking
26054LBH5	\$ 10,949,000.00	100.000%	1.000%	\$ 10,839,510.00	4.900%	SEMI-ANNUAL	11/15/2007	05/15/2003	\$25.59	YES	Senior Unsecured Notes

Redemption Information: Non-Callable.

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CUSIP Number	Principal Amount	Selling Price (% of Par)	Gross Concession	Net Proceeds	Coupon Rate	Coupon Frequency	Maturity Date	1st Coupon Date	1st Coupon Amount	Survivor Option	sProduct Ranking
26054LBJ1	\$ 9,422,000.00	100.000%	1.200%	\$ 9,308,936.00	5.600%	SEMI-ANNUAL	11/15/2009	05/15/2003	\$29.24	YES	Senior Unsecured Notes

Redemption Information: Non-Callable.

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26054LBK8	\$ 14,744,000.00	100.000%	1.500%	\$ 14,522,840.00	6.150%	SEMI-ANNUAL	11/15/2012	05/15/2003	\$32.12	YES	Senior Unsecured Notes

Redemption Information: Non-Callable.

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The Dow Chemical Company

Trade Date: Monday, November 4, 2002
@ 12:00 PM ET
Settle Date: Thursday, November 7, 2002
Minimum Denomination/Increments:
\$1,000/\$1,000

The Dow Chemical Company
The Dow Chemical Company
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All trades settle flat and clear SDFS: DTC
Book Entry only
DTC number: 0262 via BNY Clearing
Services, LLC

If the maturity date or an interest payment date for any note is not a Business Day (as term is defined in Prospectus), principal, premium, if any, and interest for that note is paid on the next Business Day, and no interest will accrue from, and after, the maturity date or interest payment date.

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