

DOW CHEMICAL CO /DE/
Form 424B3
November 14, 2002

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

Pricing Supplement No. 13 dated November 12, 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 |
|--------------|------------------|---------------|------------------|------------------|-------------|------------------|---------------|-----------------|-------------------|-----------------|------------------------|
| 26054LBL6 | \$ 17,749,000.00 | 100.000% | .625% | \$ 17,638,068.75 | 3.850% | SEMI-ANNUAL | 11/15/2005 | 05/15/2003 | \$19.25 | 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

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|--------------|------------------|--------------------------|------------------|------------------|-------------|------------------|---------------|-----------------|-------------------|-----------------|------------------------|
| 26054LBM4 | \$ 10,538,000.00 | 100.000% | 1.000% | \$ 10,432,620.00 | 4.650% | SEMI-ANNUAL | 11/15/2007 | 05/15/2003 | \$23.25 | 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

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|--------------|------------------|--------------------------|------------------|------------------|-------------|------------------|---------------|-----------------|-------------------|-----------------|------------------------|
| 26054LBN2 | \$ 11,989,000.00 | 100.000% | 1.200% | \$ 11,845,132.00 | 5.450% | SEMI-ANNUAL | 11/15/2009 | 05/15/2003 | \$27.25 | 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

The Dow Chemical Company

Trade Date: Tuesday, November 12, 2002 @12:00 PM ET
Settle Date: Friday, November 15, 2002
Minimum Denomination/Increments: \$1,000/\$1,000
All trades settle flat and clear SDFS: DTC Book Entry only
DTC number: 0262 via BNY Clearing Services, LLC

The Dow Chemical Company
The Dow Chemical Company Internotes

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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