# OUR LOANS AT A GLANCE

## Why apply
- Improve your cash flow through refinancing
- Pay for operating expenses or capital

## Maximum amount available
$2 million

## Interest rate as of 1 July 2018
3.58% variable interest rate (reviewed six monthly)

## Loan term
10 years—the first five years are interest only. Pay some principal in remaining five years and then refinance remaining debt with a commercial lender at the end of the loan

## Repayment frequency
Tailored to your business

## Ongoing fees/charges
No

## DROUGHT LOANS

### PURPOSE
- Prepare for drought
- Manage or recover from the effects of drought

### ELIGIBILITY CRITERIA
To be eligible for a Drought Loan, your farm business must:
- Be located in an eligible area (map is on our website)
- Have a drought management plan
- Be in financial need of a loan
- Be financially viable in the long term
- Keep at least 50% of your debt with a commercial lender
- Meet the other eligibility criteria in the guidelines

### USE THIS LOAN TO*
- Pay for water infrastructure, grain storage or fencing
- Buy fodder
- Agist livestock
- Pay to restock to replant

*These are just some of the things you can do with a RIC loan. For more uses read the guidelines on our website

## FARM INVESTMENT LOANS

### PURPOSE
- Strengthen your farm business
- Take steps to access markets interstate and/or outside Australia
- Prepare for, manage through or recover from drought

### ELIGIBILITY CRITERIA
To be eligible for a Farm Investment Loan, your farm business must:
- Solely or mainly sell (or intend to solely or mainly sell) products into supply chains that are interstate and/or outside Australia
- Be in financial need of a loan
- Be financially viable in the long term
- Keep at least 50% of your debt with a commercial lender
- Meet the other eligibility criteria in the guidelines

### USE THIS LOAN TO*
- Invest in new infrastructure like silos and sheds
- Upgrade machinery
- Purchase livestock

freecall: 1800 875 675
ric.gov.au

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