



Australian Government



Strengthening Australian farmers

Low-interest loans to

- Refinance and manage debt
- Improve cash flow
- Recover and rebuild
- Plan and prepare
- Establish new farm businesses

Get to know us
ric.gov.au

T&Cs, eligibility and credit criteria apply



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Get RIC Ready Top tips

- ☐ **Understand eligibility criteria before applying:** RIC loans are not for everyone
- ☐ **Don't self-assess:** call us if you're unsure, we know farming, finance and regional Australia
- ☐ **Talk to your trusted adviser:** RFCS, accountant, financial planner
- ☐ **Contact your bank:** you must have commercial debt to apply for a RIC loan, discuss RIC loans as an option
- ☐ **Include the right documents when you apply:** Statement of Position, 3 years' financial statements, Business Cash Flow Budget, and refer to the document checklist on the website
- ☐ **Remember this is a loan:** security is required, you have to meet loan repayments with variable interest rates
- ☐ **Contact us early:** once you have a RIC loan, you must inform us if want to make any changes such as, loan payment cycle, security and contact details. The earlier you contact us the better!



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