



AgBiz Drought Loan



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Enable farm-related small businesses to manage through and recover from drought.

Loan benefits

- ✓ Refinance and restructure existing commercial debt, and manage debt to improve cash flow
- ✓ Access working capital required to help manage essential operating costs such as, fuel and other essential supplies
- ✓ Fund business expenses including rent, rates and current liabilities
- ✓ Continue to pay employees and contractors
- ✓ At least 50% of your total debt stays with a commercial lender

Loan features

Interest rate 5.18% p.a variable rate*

Amount Borrow up to \$500k

Term 10 years with 5 years interest only, then 5 years principal and interest

Repayment cycle options Monthly, quarterly, half yearly

No ongoing loan account management fees

Before you apply

Visit our website for eligibility criteria, educational tools, and loan guidelines
ric.gov.au/apply

Get advice from your financial counsellor, accountant or trusted advisor, and talk to your commercial bank or lender

Get in touch with our Agri Lending Specialists

* Interest rate effective from 1 February 2026. Interest rates reviewed every 6 months.