



AgriStarter Loan



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There are two types of AgriStarter Loans available to help new farmers to accelerate their business plans.

First Farmer loan benefits

To purchase or develop an existing farm business as a first farmer.



- ✓ Refinance and manage debt to improve cash flow
- ✓ Purchase land, infrastructure and other assets as part of establishing or developing a farm business
- ✓ Develop a farm business that involves share farming or leasing arrangements
- ✓ Invest in new infrastructure, machinery or productivity enhancements

Succession loan benefits

To support succession arrangements.



- ✓ Refinance and manage debt to improve cash flow
- ✓ Pay costs associated with succession planning such as, legal costs or stamp duty
- ✓ Purchase land, infrastructure and other farm business assets as part of taking ownership of an existing farm business
- ✓ Invest in new infrastructure, machinery or productivity enhancements

Loan features

Interest rate 5.18% p.a variable rate*

Amount Borrow up to \$2 million

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.

