



Drought Loan



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Prepare for, manage through, and recover from drought.

Loan benefits

- ✓ Prepare for drought through measures such as, water-efficiency techniques and infrastructure, practice adaptation and accumulating feed reserves
- ✓ Fund drought management activities such as paying operating expenses, destocking and livestock management, water cartage and storage for production
- ✓ Recover and rebuild including planting and/or restocking (when seasonal conditions allow)
- ✓ Refinance and restructure existing commercial debt, and manage debt to improve cash flow

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.