



Farm Investment Loan



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Recover from severe business impact and prepare for future financial disruptions.

Loan benefits

- ✓ Recover and rebuild after unforeseen significant financial disruption from drought, natural disasters, biosecurity risks, market closures and cumulative events
- ✓ Plan and prepare for potential future impacts with risk mitigation activities
- ✓ Diversify, access new and emerging markets interstate and overseas
- ✓ Refinance and restructure existing commercial debt, and manage debt to improve cash flow
- ✓ Pay operating expenses and invest in new infrastructure, machinery, land to enhance productivity

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.