



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**

* Any changes to interest rates will be effective on 1 February and 1 August each year.

**RIC does not charge application fees or ongoing loan management fees. Borrowers may need to pay third-party costs associated with establishing, varying or managing their loan.

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



1800 875 675



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