



Australian Government



Get RIC Ready

Top tips

- ☐ **Understand eligibility criteria before applying:** RIC loans are not for everyone
- ☐ **Don't self-assess:** call us if you're unsure, we know farming, finance and regional Australia
- ☐ **Talk to your trusted adviser:** RFCS, accountant, financial planner
- ☐ **Contact your bank:** you must have commercial debt to apply for a RIC loan, discuss RIC loans as an option
- ☐ **Include the right documents when you apply:** Statement of Position, 3 years' financial statements, Business Cash Flow Budget, and refer to the document checklist on the website
- ☐ **Remember this is a loan:** security is required, you have to meet loan repayments with variable interest rates
- ☐ **Contact us early:** once you have a RIC loan, you must inform us if want to make any changes such as, loan payment cycle, security and contact details. The earlier you contact us the better!

Visit the website, or call us if you need help or have any questions

1800 875 675

www.ric.gov.au