

Low-interest farm business loans

Improve cash flow and gain financial breathing space to manage through, recover and prepare.



Borrow up to 50% of your commercial debt. Refinance or secure new funding at concessional interest rates.*

Loan features

Interest rate variable rate reviewed every 6 months*

Borrow up to \$2 million

Term 10 years with 5 years interest only, then 5 years principal and interest repayments

Repayment options monthly, quarterly, half yearly

No ongoing loan account management fees

* Check ric.gov.au for current interest rate.

Before you apply

Visit our website for to check eligibility criteria, educational tools, and loan guidelines ric.gov.au/before-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



SCAN HERE



Australian Government



Strengthening Australian agriculture

RIC is an Australian Government specialist farm business lender. Our low-interest loans strengthen Australian agriculture and building thriving regional communities.

RIC loans help farm businesses to prepare for, manage through and recover from severe financial disruption caused by impacts such as, drought, natural disasters, biosecurity risks and market issues to ensure they remain sustainable.

Our loans also assist new farmers to establish and grow their own business and support next generation farmers with succession planning.

Visit our website to learn more about our loans and eligibility criteria at **ric.gov.au**

SCAN HERE



1800 875 675



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ric.gov.au

T&Cs, eligibility & credit criteria apply