Loans at a glance

Check eligibility before you apply

Discover if a RIC loan is right for you

RIC is a national low interest loan specialist on behalf of the Australian Government. RIC loans help viable farmers to keep farming when faced with unforeseen significant financial impacts. Through interest rate savings, eligible farm businesses and producers can improve cash flow to manage through, recover and prepare in tough times. RIC loans also help accelerate business plans for first farmers and support succession planning.

Farm Investment Loan

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

$2m Max amount	**5.71%** Variable rate*
10 Year term	**5** Years interest only

AgriStarter Loan

Accelerate plans to help secure a first farm business or support succession arrangements.

$2m Max amount	**5.71%** Variable rate*
10 Year term	**5** Years interest only

Marine Recovery Loan

To manage through and recover from the marine harmful algal bloom in South Australia.

$250k Max amount	**5.71%** Variable rate*
10 Year term	**5** Years interest only

Drought Loan

Help to manage through, recover from, and prepare for drought.

$2m Max amount	**5.71%** Variable rate*
10 Year term	**5** Years interest only

Drought Hardship Loan

To help manage through and recover from prolonged and severe drought.

$250k Max amount	**5.71%** Variable rate*
5 Year term	**No** Payments in first 2 years**

AgBiz Drought Loan

Enable farm-related small businesses to manage through, and recover from drought.

$500k Max amount	**5.71%** Variable rate*
10 Year term	**5** Years interest only

* Any changes to interest rates will be effective on 1 February and 1 August each year.
** Interest will accrue in the first 2 years to be paid within the 5-year loan term.

Australian Government | RIC

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