



Loans at  
a glance



Check eligibility  
before you apply



## Discover if a RIC loan is right for you

RIC specialises in low-interest loans with a focus on assisting eligible farm businesses, farm-related businesses and producers to manage through, recover and prepare when faced with significant financial impacts from unforeseen events outside of their control such as drought, natural disaster, biosecurity risks, market closures and cumulative events, marine harmful algal blooms and marine heatwaves.

<b>Farm Investment Loan</b>	
Recover from severe business impact and prepare for future financial disruptions.	
<b>\$2m</b> Max amount	<b>5.18%</b> Variable rate
<b>10</b> Year term	<b>5</b> Years interest only

<b>Agristarter Loan</b>	
Accelerate plans to help secure a first farm business or support succession arrangements.	
<b>\$2m</b> Max amount	<b>5.18%</b> Variable rate
<b>10</b> Year term	<b>5</b> Years interest only

<b>Marine Recovery Loan</b>	
Manage through and recover from the South Australian algal bloom.	
<b>\$250k</b> Max amount	<b>5.18%</b> Variable rate
<b>10</b> Year term	<b>5</b> Years interest only

<b>Drought Loan</b>	
Help to manage through, recover from, and prepare for drought.	
<b>\$2m</b> Max amount	<b>5.18%</b> Variable rate
<b>10</b> Year term	<b>5</b> Years interest only

<b>AgBiz Drought Loan</b>	
Enable farm-related small businesses to manage through, and recover from drought.	
<b>\$500k</b> Max amount	<b>5.18%</b> Variable rate
<b>10</b> Year term	<b>5</b> Years interest only

<b>Drought Hardship Loan</b>	
To help manage through and recover from prolonged and severe drought.	
<b>\$250k</b> Max amount	<b>5.18%</b> Variable rate
<b>5</b> Year term	<b>No</b> Payments in first 2 years**

\* Interest rate effective from 1 February 2026. Interest rates reviewed every 6 months.

\*\* Interest will accrue in the first 2 years to be paid within the 5-year loan term.