










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.

 <p>Farm Investment Loan Recover from severe business impact and prepare for future financial disruptions.</p>	 <p>AgriStarter Loan Accelerate plans to help secure a first farm business or support succession arrangements.</p>	 <p>Marine Recovery Loan To manage through and recover from the marine harmful algal bloom in South Australia.</p>												
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 <p>Drought Loan Help to manage through, recover from, and prepare for drought.</p>	 <p>Drought Hardship Loan To help manage through and recover from prolonged and severe drought.</p>	 <p>AgBiz Drought Loan Enable farm-related small businesses to manage through, and recover from drought.</p>												
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* 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.