



Loans at a glance



# RIC Farm Loans

\* Interest rates effective from 1 February 2025.  
Interest rates reviewed every 6 months.



## Agristarter Loan

Support to accelerate business plan for new farmers or assists with succession planning

**\$2m**  
Max amount

**4.99%**  
Variable rate

**10**  
Year term

**5**  
Years interest only



## Farm Investment Loan

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

**\$2m**  
Max amount

**4.99%**  
Variable rate

**10**  
Year term

**5**  
Years interest only



## Drought Loan

For drought preparedness management and recovery activities.

**\$2m**  
Max amount

**4.99%**  
Variable rate

**10**  
Year term

**5**  
Years interest only



## AgBiz Drought Loan

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

**\$2m**  
Max amount

**4.99%**  
Variable rate

**10**  
Year term

**5**  
Years interest only



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