

REFERENCE CARD

Farm management deposits in plain English

Farm management deposits let primary producers set aside pre-tax income in good years and draw on it in poor ones. These are the main ATO rules for 2025 to 26. Check with your accountant before you deposit.

Who can hold one	A primary producer, at the time the deposit is made. Each deposit is for one person only.
Most you can hold	\$800,000 in total, across all providers, at any one time.
Smallest deposit or repayment	\$1,000.
How long it stays	Generally at least 12 months for the tax concession. Repayments within 12 months keep it only in limited cases, such as severe drought that meets the ATO rainfall criteria, or a natural disaster where you received a Category C recovery grant.
Off-farm income limit	No deduction for the year if your taxable non-primary production income is more than \$100,000.
Tax when withdrawn	Repayments of deposits you claimed a deduction for are generally taxable income in the year they're repaid.
Where	Financial institutions offer them as commercial products. Rates and terms vary.

Source: Australian Taxation Office, Farm management deposits scheme (Primary producers information 2026). Farm CFO doesn't give tax advice: ato.gov.au.

Checked 26 October 2026. General information only. It doesn't take account of your circumstances and isn't tax, legal or credit advice. Farm CFO is a business name of Levelhead Capital Pty Ltd (ABN 15 703 134 918). farmcfo.com.au • 0412 759 847