

Notice to Members

People's Choice Credit Union wish to advise members of the following Lending Product interest rate increases effective Tuesday, 10 January 2017:

Basic Variable Investment.....	5.02%p.a.
Standard Variable Investment.....	5.60%p.a.
Standard Variable Investment Reference Rate	5.60%p.a.
Line of Credit^	5.52%p.a.
Line of Credit Reference Rate	5.52%p.a.
Business Line of Credit (under \$100k)*	6.27%p.a.
Business Line of Credit (residential security)*~	6.27%p.a.
Business Line of Credit (residential security)#	5.52%p.a.
Business Line of Credit (commercial security).....	7.02%p.a.
Integris LOC Reg (DF)*	5.52%p.a.

^Rate is not applicable to Line of Credit Products originated by Austral Credit Union (other than Integris LOC reg) instead, the applicable rate for these products will increase by 0.15%p.a.

*Products are not available for new business

~Rates are applicable to Business Variable (residentially secured) and Business Line of Credit products funded between 1 July 2012 and 18 September 2014. Business Line of Credits funded prior to 1 July 2012 will instead have the applicable rate for these products increase by 0.15%p.a.

#Rates are only applicable to Business Line of Credit (residentially secured) products funded from 19 September 2014.

People's Choice Credit Union, a trading name of Australian Central Credit Union Ltd ABN 11 087 651 125, acts under its own Australian Financial Services Licence (AFSL 244310) and Australian Credit Licence (ACL 244310).

