

# Notice to Members

People's Choice Credit Union wish to advise members of the following Lending Product interest rate decreases effective Tuesday, 17 May 2016:

Basic Variable .....	4.76%p.a.
Basic Variable Investment.....	5.07%p.a.
Standard Variable .....	5.34%p.a.
Standard Variable Investment.....	5.65%p.a.
Standard Variable Reference Rate.....	5.34%p.a.
Standard Variable Investment Reference Rate .....	5.65%p.a.
Line of Credit^ .....	5.50%p.a.
Premier Discount Variable Rate* .....	4.62%p.a.
Premier Discount Variable Rate 2* .....	4.67%p.a.
Home Equity Loan* .....	6.16%p.a.
Business Variable (residential security)*~ .....	6.09%p.a.
Business Variable (residential security)# .....	5.34%p.a.
Business Variable (commercial security) .....	6.84%p.a.
Business Line of Credit (under \$100k)* .....	6.25%p.a.
Business Line of Credit (residential security)*~ .....	6.25%p.a.
Business Line of Credit (residential security)# .....	5.50%p.a.
Business Line of Credit (commercial security) .....	7.00%p.a.
Variable Home Loan* .....	5.34%p.a.
Integrus Variable Home Loan* .....	5.34%p.a.
Integrus SMP Var Perpetual* .....	5.34%p.a.
Integrus Basic Home Loan (DF)* .....	5.34%p.a.
Integrus Drip Feed* .....	5.34%p.a.
Integrus Home Loan Plus (DF)* .....	5.34%p.a.
Integrus LOC Reg (DF)* .....	5.40%p.a.
Integrus Var Drip Feed Permanent* .....	5.34%p.a.

^Rate is not applicable to Line of Credit Products originated by Austral Credit Union (other than Integrus LOC reg) instead, the applicable rate for these products will decrease 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. Loans funded prior to 1 July 2012 will instead have the applicable rate for these products decrease by 0.15%p.a.

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

**people's  
choice**  
CREDIT UNION

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 (244310).