

Notice to Members

People's Choice Credit Union wish to advise members of the following Lending Product interest rate decreases effective Friday, 19 August 2016:

Basic Variable	4.63%p.a.
Basic Variable Investment.....	4.94%p.a.
Standard Variable	5.21%p.a.
Standard Variable Investment.....	5.52%p.a.
Standard Variable Reference Rate.....	5.21%p.a.
Standard Variable Investment Reference Rate	5.52%p.a.
Line of Credit^	5.37%p.a.
Line of Credit Reference Rate	5.37%p.a.
Premier Discount Variable Rate*.....	4.49%p.a.
Premier Discount Variable Rate 2*	4.54%p.a.
Home Equity Loan*	6.03%p.a.
Business Variable (residential security)*~	5.96%p.a.
Business Variable (residential security)#	5.21%p.a.
Business Variable (commercial security)	6.71%p.a.
Business Line of Credit (under \$100k)*	6.12%p.a.
Business Line of Credit (residential security)*~	6.12%p.a.
Business Line of Credit (residential security)#	5.37%p.a.
Business Line of Credit (commercial security)	6.87%p.a.
Variable Home Loan*	5.21%p.a.
Integris Variable Home Loan*	5.21%p.a.
Integris SMP Var Perpetual*	5.21%p.a.
Integris Basic Home Loan (DF)*	5.21%p.a.
Integris Drip Feed*	5.21%p.a.
Integris Home Loan Plus (DF)*	5.21%p.a.
Integris LOC Reg (DF)*	5.37%p.a.
Integris Var Drip Feed Permanent*	5.21%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 decrease by 0.13%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 0.13%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, 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).

**people's
choice**
CREDIT UNION