

Notice to Members

People's Choice Credit Union wish to advise members of the following interest rate increases effective Tuesday, 23 May 2017:

Lending Product Rate Changes

Basic Variable	4.67%p.a.
Basic Variable Investment.....	5.27%p.a.
Standard Variable	5.25%p.a.
Standard Variable Investment.....	5.85%p.a.
Standard Variable Reference Rate.....	5.25%p.a.
Standard Variable Investment Reference Rate	5.85%p.a.
Basic Variable Interest Only	4.87%p.a.
Basic Variable Investment Interest Only.....	5.38%p.a.
Standard Variable Interest Only	5.45%p.a.
Standard Variable Investment Interest Only.....	5.96%p.a.
Standard Variable Interest Only Reference Rate.....	5.45%p.a.
Standard Variable Investment Interest Only Reference Rate	5.96%p.a.
Premier Discount Variable Rate*	4.53%p.a.
Premier Discount Variable Rate 2*	4.58%p.a.
Home Equity Loan*	6.07%p.a.
Business Variable (residential security)*~	6.00%p.a.
Business Variable (residential security)#	5.25%p.a.
Business Variable (commercial security)	6.75%p.a.
Variable Home Loan*	5.25%p.a.
Integris Variable Home Loan*	5.25%p.a.
Integris SMP Var Perpetual*	5.25%p.a.
Integris Basic Home Loan (DF)*	5.25%p.a.
Integris Drip Feed*	5.25%p.a.
Integris Home Loan Plus (DF)*	5.25%p.a.
Integris Var Drip Feed Permanent*	5.25%p.a.

*Products are not available for new business.

~Rates are applicable to Business Variable (residentially secured) 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 increased by 0.04%p.a.

#Rates are only applicable to Business Variable (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