

# Notice to Members

People's Choice Credit Union wishes to advise members of the following interest rate changes effective Thursday, 27 July 2017:

## Lending Product Rate Changes

Basic Variable .....	4.62%p.a.
Standard Variable .....	5.20%p.a.
Standard Variable Reference Rate .....	5.20%p.a.
Basic Variable Interest Only .....	5.17%p.a.
Basic Variable Investment Interest Only .....	5.68%p.a.
Standard Variable Interest Only .....	5.75%p.a.
Standard Variable Investment Interest Only .....	6.26%p.a.
Standard Variable Interest Only Reference Rate .....	5.75%p.a.
Standard Variable Investment Interest Only Reference Rate .....	6.26%p.a.
Premier Discount Variable Rate* .....	4.48%p.a.
Premier Discount Variable Rate 2* .....	4.53%p.a.
Home Equity loan* .....	6.02%p.a.
Business Variable (residential security)*~ .....	5.95%p.a.
Business Variable (residential security)# .....	5.20%p.a.
Business Variable (commercial security) .....	6.70%p.a.
Variable Home Loan* .....	5.20%p.a.
Integrus Variable Home Loan* .....	5.20%p.a.
Integrus SMP Var Perpetual* .....	5.20%p.a.
Integrus Basic Home Loan (DF)* .....	5.20%p.a.
Integrus Drip Feed* .....	5.20%p.a.
Integrus Home Loan Plus (DF)* .....	5.20%p.a.
Integrus Var Drip Feed Permanent* .....	5.20%p.a.
Line of Credit^ .....	6.10%p.a.
Line of Credit Reference Rate .....	6.10%p.a.
Business Line of Credit (under \$100k)* .....	6.85%p.a.
Business Line of Credit (residential security)*~ .....	6.85%p.a.
Business Line of Credit (residential security)# .....	6.10%p.a.
Business Line of Credit (commercial security) .....	7.60%p.a.
Integrus LOC Reg (DF)* .....	6.10%p.a.

\*Products are not available for new business.

~Rates are applicable to Business Variable and Business Line of Credit (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 Business Variable loan products decreased by 0.05%p.a. and Business Line of Credit accounts increased by 0.30%p.a.

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

^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 increase by 0.30%p.a.

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).

