

Notice to Members

People's Choice Credit Union wish to advise members of the following interest rate decreases effective Tuesday, 24 February 2015.

LENDING PRODUCT RATE CHANGES

Basic Variable	5.04%p.a.
Standard Variable	5.62%p.a.
Standard Variable Reference Rate.....	5.62%p.a.
Line of Credit^	5.72%p.a.
Premier Discount Variable Rate*	4.90%p.a.
Premier Discount Variable Rate 2*	4.95%p.a.
Home Equity loan*	6.44%p.a.
Business Variable (residential security)~	6.37%p.a.
Business Variable (residential security)#	5.62%p.a.
Business Variable (commercial security)	7.12%p.a.
Business Line of Credit (under \$100k)*	6.47%p.a.
Business Line of Credit (residential security)~	6.47%p.a.
Business Line of Credit (residential security)#	5.72%p.a.
Business Line of Credit (commercial security)	7.22%p.a.
Variable Home Loan*	5.62%p.a.
Integris Variable Home Loan*	5.62%p.a.
Integris SMP Var Perpetual*	5.62%p.a.
Integris Basic Home Loan (DF)*	5.62%p.a.
Integris Drip Feed*	5.62%p.a.
Integris Home Loan Plus (DF)*	5.62%p.a.
Integris Interest Only Loan (DF)*	5.62%p.a.
Integris LOC Reg (DF)*	5.72%p.a.
Integris Var Drip Feed Permanent*	5.62%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 be reduced by 0.25%pa.

*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 reduce by 0.25%pa.

#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).

