

Notice to Customers

Lending Product Reference Rate Changes

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

Standard Variable Home Loan Rate.....	5.62%p.a.
Standard Variable Investment Home Loan Rate.....	5.62%p.a.
My New Home Variable Loan Rate*	5.62%p.a.
TIO Territory Trimmer Variable Rate*	5.22%p.a.
Territory Edge Reference Rate*	4.90%p.a.
Home Equity Reference Rate*	6.77%p.a.
Territory Home Equity Reference Rate.....	5.72%p.a.
Business Residential Rate	7.61%p.a.
Business Commercial Rate	7.86%p.a.

Deposit Product Reference Rate Changes

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

Essentials eSaver (\$17)

\$1,000 & above.....	2.65%p.a.
\$0 - \$999	0.00%p.a.

Everyday Online (\$1)*

\$5,000 & above.....	2.40%p.a.
\$500 - \$4,999.....	0.40%p.a.
\$0 - \$499	0.00%p.a.

Premium Saver*

\$100,000 +	1.00%p.a.
\$50,000 - \$99,999.....	0.75%p.a.
\$20,000 - \$49,999.....	0.65%p.a.
\$5,000 - \$19,999.....	0.50%p.a.
\$0 - \$4,999	0.00%p.a.

Build Up Saver (\$7)*

\$20,000 & above.....	2.25%p.a.
\$10,000 - \$19,999	2.00%p.a.
\$5,000 - \$9,999	1.25%p.a.
\$0-\$4,999	0.75%p.a.

*Products are no longer open for new business.

People's Choice Credit Union, a trading name of Australian Central Credit Union Limited ABN 11 087 651 125, Australian Financial Services Licence (244310) and Australian Credit Licence (244310). Pursuant to the *Territory Insurance Office (Sale) Act 2014* (NT), People's Choice is the successor in law to the Territory Insurance Office in respect of its banking business. People's Choice is authorised to use the TIO mark under licence from Allianz Australia Insurance Limited.

