

Notice to Members

People's Choice Credit Union wish to advise members of the following interest rate increases effective Tuesday, 31 July 2018:

Lending Product Rate Increase

Basic Variable	4.72%p.a.
Standard Variable	5.30%p.a.
Standard Variable Reference Rate.....	5.30%p.a.
Basic Variable Interest Only	5.27%p.a.
Basic Variable Investment Interest Only.....	5.78%p.a.
Standard Variable Interest Only	5.85%p.a.
Standard Variable Investment Interest Only.....	6.36%p.a.
Standard Variable Interest Only Reference Rate.....	5.85%p.a.
Standard Variable Investment Interest Only Reference Rate....	6.36%p.a.
Premier Discount Variable Rate*	4.58%p.a.
Premier Discount Variable Rate 2*	4.63%p.a.
Home Equity Loan*	6.12%p.a.
Business Variable (residential security)*~	6.05%p.a.
Business Variable (residential security)#	5.30%p.a.
Business Variable (commercial security)	6.80%p.a.
Variable Home Loan*	5.30%p.a.
Integris Variable Home Loan*	5.30%p.a.
Integris SMP Var Perpetual*	5.30%p.a.
Integris Basic Home Loan (DF)*	5.30%p.a.
Integris Drip Feed*	5.30%p.a.
Integris Home Loan Plus (DF)*	5.30%p.a.
Integris Var Drip Feed Permanent*	5.30%p.a.
Line of Credit^	6.25%p.a.
Line of Credit Reference Rate	6.25%p.a.
Business Line of Credit (under \$100k)*	7.00%p.a.
Business Line of Credit (residential security)*~	7.00%p.a.
Business Line of Credit (residential security)#	6.25%p.a.
Business Line of Credit (commercial security)	7.75%p.a.
Integris LOC Reg (DF)*	6.25%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 increased by 0.10%p.a. and Business Line of Credit accounts increased by 0.15%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 Integriss LOC reg) instead, the applicable rate for these products will increase by 0.15%p.a.

People's Choice Credit Union, a trading name of Australian Central Credit Union Ltd ABN 11 087651125, acts under its own Australian Financial Services Licence 244310 and Australian Credit Licence 244310.

