

Deposit Accounts Interest Rates

Current as at 19 September 2025

Personal Transaction Accounts

Everyday Living Account
Nil credit interest
Everyday Account
Nil credit interest
Basic Everyday Living Account (eligibility requirements) ¹
Nil credit interest
Offset Account (only available on selected variable rate loans)
Interest Rate used to calculate offset benefit is the same rate as the interest rate on the loan linked to the account.

Personal Savings Accounts

Dream Fund			
<i>A digital only savings account that pays bonus interest when you increase your balance</i>			
Interest is calculated daily on the portion of the balance within each balance bracket. When the closing balance of your account on the last day of the month, excluding any interest credited to your account on that day, is greater than the opening balance of your account for that month, we will pay you bonus interest (this means we will calculate interest at a bonus rate in relation to that month).			
Balance Bracket	Base Rate	Bonus Rate	Rate with Bonus
\$0 - \$100,000.00	0.01% p.a.	4.29% p.a.	4.30% p.a.
\$100,000.01 & above	0.01% p.a.	3.64% p.a.	3.65% p.a.
Bonus Saver			
<i>An all access savings account that pays bonus interest when criteria is met</i>			
Bonus interest paid where at least \$50 is deposited into the account and there are no withdrawals in the calendar month. Interest is calculated daily and paid to the account monthly.			
Balance Bracket	Base Rate	Bonus Rate	Rate with Bonus
All balances	0.01% p.a.	3.49% p.a.	3.50% p.a.
Young Saver			
<i>A savings account for members under 18 years</i>			
Bonus interest paid where at least \$5 is deposited into the account and there are no withdrawals in the calendar month. Interest is calculated daily and paid to the account monthly.			
Balance Bracket	Base Rate	Bonus Rate	Rate with Bonus
All balances	0.10% p.a.	4.05% p.a.	4.15% p.a.

¹ Only one account owner is required to meet the qualifying criteria if the account is jointly owned. Refer to the Accounts and Access Facility Terms and Conditions for full eligibility requirements.

Overdrawn Interest

Overdrawn Interest	
If your account becomes overdrawn, you must pay interest on any overdrawn amount at the Overdrawn Interest reference rate which is calculated on the daily closing balance until your Account returns to zero balance or has a positive balance.	
Reference Rate	15.20% p.a.

Rates quoted are current at date of issue and may change without notice. Interest is calculated daily and paid on the last day of the month except where stated. Interest is calculated on the entire balance of each account at the applicable rate. No interest is paid where the balance falls below the lowest tier shown for each account. Full details of the relevant Terms & Conditions are available on application. Fees & Charges apply. Our disclosure documents are available upon request and should be considered when deciding whether to buy or hold the products.

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Term Deposit Interest Rates

Interest at Maturity	AMOUNT INVESTED
	\$5,000 to \$4,999,999
2 months	1.40% p.a.
3 months	3.75% p.a.
4 months	4.05% p.a.
5 months	3.40% p.a.
6 months	3.85% p.a.
7 months	3.65% p.a.
8 months	3.65% p.a.
9 months	3.65% p.a.
10 months	3.65% p.a.
11 months	3.65% p.a.
Monthly Income	
1 year	3.59% p.a.
2 years	3.45% p.a.
3 years	3.45% p.a.
4 years	3.45% p.a.
5 years	3.45% p.a.
Interest Annually	
1 year	3.65% p.a.
2 years	3.50% p.a.
3 years	3.50% p.a.
4 years	3.50% p.a.
5 years	3.50% p.a.

For rates on investment amounts \$5,000,000 and above please contact us.
If you are under 25 years of age then the minimum deposit for rates shown above is \$1,000.

Rates quoted are current at date of issue and may change without notice. Interest is calculated daily and paid at maturity for terms of less than 12 months. For terms of greater than 12 months interest is calculated daily and paid either monthly or annually. Interest can be reinvested or paid to a People's Choice Credit Union Transaction or Savings account. Full details of the relevant Terms & Conditions are available on application. Fees & Charges apply. Our disclosure documents are available upon request and should be considered when deciding whether to buy or hold the products.

How to contact us

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Post: GPO Box 1942, Adelaide SA 5001
In person at any of our branches
Web: peopleschoice.com.au