

Home Loan Interest Rates for Home Loan Products no longer for sale

Date of Issue: 03 March 2026

People's
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Banking for life

STANDARD VARIABLE

Standard Variable Home Loan Product is not available for new business from 17 June 2025.

| Repayment Type | Principal & Interest | | Interest Only | |
|------------------------|------------------------|------------------|--------------------------------------|------------------|
| Reference Rate Name | Standard Variable Rate | | Standard Variable Interest Only Rate | |
| Reference Rate | 8.26% p.a. | | 8.81% p.a. | |
| | Annual Percentage Rate | Comparison Rate* | Annual Percentage Rate | Comparison Rate* |
| Standard Variable Loan | 8.26% p.a. | 8.32% p.a. | 8.81% p.a. | 8.38% p.a. |
| Bridging Loan | | | 8.81% p.a. | 8.38% p.a. |

HOME LOAN PACKAGE¹ - VARIABLE - not available for new business from 17 June 2025.

with Construction option available

| Repayment Type | Principal & Interest | | | |
|--------------------------------|------------------------|--|--------------------------------------|------------------|
| Reference Rate Name | Standard Variable Rate | | | |
| Reference Rate | 8.26% p.a. | | | |
| Loan to Value Ratio (LVR) Tier | Standard Variable Rate | Discount to the Standard Variable Rate | Standard Variable Rate with Discount | Comparison Rate* |
| ≤70.00% | 8.26% p.a. | 2.77% p.a. | 5.49% p.a. | 5.87% p.a. |
| 70.01% - 80.00% | 8.26% p.a. | 2.67% p.a. | 5.59% p.a. | 5.97% p.a. |
| >80.00% | 8.26% p.a. | 2.27% p.a. | 5.99% p.a. | 6.36% p.a. |

HOME LOAN PACKAGE¹ - FIXED - not available for new business from 17 June 2025.

with Construction option - 1 & 2 year terms only.

| Repayment Type | Principal & Interest | | | | | |
|--|------------------------|--------------------------|------------------|------------------------|--------------------------|------------------|
| Loan to Value Ratio (LVR) Tier | LVR ≤80.00% | | | LVR >80.00% | | |
| Fixed Term | Annual Percentage Rate | Revert Rate ² | Comparison Rate* | Annual Percentage Rate | Revert Rate ² | Comparison Rate* |
| 1 Year Packaged Fixed | 5.79% p.a. | 5.59% p.a. | 5.99% p.a. | 6.19% p.a. | 5.59% p.a. | 6.03% p.a. |
| 2 Year Packaged Fixed | 5.84% p.a. | 5.59% p.a. | 6.02% p.a. | 6.24% p.a. | 5.59% p.a. | 6.09% p.a. |
| 3 Year Packaged Fixed | 5.89% p.a. | 5.59% p.a. | 6.05% p.a. | 6.29% p.a. | 5.59% p.a. | 6.16% p.a. |
| 3 Year Packaged Fixed - First Home Buyer | 5.79% p.a. | 5.59% p.a. | 6.02% p.a. | 6.19% p.a. | 5.59% p.a. | 6.14% p.a. |
| 4 Year Packaged Fixed | 5.99% p.a. | 5.59% p.a. | 6.11% p.a. | 6.39% p.a. | 5.59% p.a. | 6.26% p.a. |
| 5 Year Packaged Fixed | 5.99% p.a. | 5.59% p.a. | 6.14% p.a. | 6.39% p.a. | 5.59% p.a. | 6.32% p.a. |

OTHER LOANS - LINE OF CREDIT - not available for new business from 1 July 2020

| Product Name | Line of Credit | | Line of Credit Package | |
|---------------------|-------------------------------|--------------------------|-------------------------------|--------------------------|
| Reference Rate Name | Line of Credit Reference Rate | | Line of Credit Reference Rate | |
| Reference Rate | 9.35% p.a. | | 9.35% p.a. | |
| | Annual Percentage Rate | Revert Rate ³ | Annual Percentage Rate | Revert Rate ⁴ |
| | 9.35% p.a. | 8.26% p.a. | 8.90% p.a. | 5.59% p.a. |

Important to know

Rates subject to change. Terms, conditions, fees, charges, lending and qualifying criteria apply and are available upon application.

¹ Rate current from 3 March 2026 and is subject to change at any time. Borrower must qualify for a Home Loan Package, where a minimum of home loans totaling \$100,000 in eligible package products is required. Current Annual Fee of \$395 applies.

² After the fixed period, the loan reverts to the Variable Home Loan Package Principal and Interest rate at the time, which is currently 5.59% p.a. (2.67% pa discount to the Standard Variable rate).

³ After the 10-year interest only period, the loan reverts to the Standard Variable Principal and Interest rate at the time, which is currently 8.26% p.a.

⁴ After the 10-year interest only period, the loan reverts to the Variable Home Loan Package Principal and Interest rate at the time, which is currently 5.59% p.a. (2.67% pa discount to the Standard Variable rate).

* Comparison rates are based on a loan of \$150,000 with monthly repayments over a term of 25 years. **WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in different comparison rates.

People's Choice Credit Union is a trading name of Heritage and People's Choice Ltd ABN 11 087 651 125, AFSL and ACL 244310.

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STANDARD VARIABLE

Standard Variable Investment Loan Product is not available for new business from 17 June 2025.

| Repayment Type | Principal & Interest | | Interest Only | |
|-----------------------------------|-----------------------------------|------------------|---|------------------|
| Reference Rate Name | Standard Variable Investment Rate | | Standard Variable Investment Interest Only Rate | |
| Reference Rate | 8.91% p.a. | | 9.21% p.a. | |
| | Annual percentage rate | Comparison Rate* | Annual percentage rate | Comparison Rate* |
| Standard Variable Investment Loan | 8.91% p.a. | 8.97% p.a. | 9.21% p.a. | 9.11% p.a. |

INVESTMENT LOAN PACKAGE¹ - VARIABLE - not available for new business from 17 June 2025.

with 'Construction option available

| Repayment Type | Principal & Interest | | | | Interest Only | | | |
|--------------------------------|-----------------------------------|---|---|------------------|---|---|---|------------------|
| Reference Rate Name | Standard Variable Investment Rate | | | | Standard Variable Investment Interest Only Rate | | | |
| Reference Rate | 8.91% p.a. | | | | 9.21% p.a. | | | |
| Loan to Value Ratio (LVR) Tier | Standard Variable Investment Rate | Discount to the Standard Variable Investment Rate | Standard Variable Investment Rate with Discount | Comparison Rate* | Standard Variable Investment Rate | Discount to the Standard Variable Investment Rate | Standard Variable Investment Rate with Discount | Comparison Rate* |
| ≤70.00% | 8.91% p.a. | 3.27% p.a. | 5.64% p.a. | 6.02% p.a. | 9.21% p.a. | 3.27% p.a. | 5.94% p.a. | 6.11% p.a. |
| 70.01% - 80.00% | 8.91% p.a. | 3.17% p.a. | 5.74% p.a. | 6.12% p.a. | 9.21% p.a. | 3.17% p.a. | 6.04% p.a. | 6.21% p.a. |
| >80.00% | 8.91% p.a. | 2.77% p.a. | 6.14% p.a. | 6.51% p.a. | N/A | N/A | N/A | N/A |

INVESTMENT LOAN PACKAGE¹ - FIXED - not available for new business from 17 June 2025.

with Construction option - 1 & 2 year terms only.

| Repayment Type | Principal & Interest | | | | | |
|--------------------------------|------------------------|--------------------------|------------------|------------------------|--------------------------|------------------|
| Loan to Value Ratio (LVR) Tier | LVR ≤80.00% | | | LVR >80.00% | | |
| Fixed Term | Annual percentage rate | Revert Rate ² | Comparison Rate* | Annual percentage rate | Revert Rate ² | Comparison Rate* |
| 1 Year Packaged Fixed | 5.99% p.a. | 5.74% p.a. | 6.14% p.a. | 6.39% p.a. | 5.74% p.a. | 6.18% p.a. |
| 2 Year Packaged Fixed | 6.04% p.a. | 5.74% p.a. | 6.17% p.a. | 6.44% p.a. | 5.74% p.a. | 6.25% p.a. |
| 3 Year Packaged Fixed | 6.09% p.a. | 5.74% p.a. | 6.21% p.a. | 6.49% p.a. | 5.74% p.a. | 6.33% p.a. |
| 4 Year Packaged Fixed | 6.19% p.a. | 5.74% p.a. | 6.28% p.a. | 6.59% p.a. | 5.74% p.a. | 6.42% p.a. |
| 5 Year Packaged Fixed | 6.19% p.a. | 5.74% p.a. | 6.31% p.a. | 6.59% p.a. | 5.74% p.a. | 6.49% p.a. |

| Repayment Type | Interest Only | | | | | |
|--------------------------------|------------------------|--------------------------|------------------|------------------------|--------------------------|------------------|
| Loan to Value Ratio (LVR) Tier | LVR ≤80.00% | | | LVR >80.00% | | |
| Fixed Term | Annual percentage rate | Revert Rate ² | Comparison Rate* | Annual percentage rate | Revert Rate ² | Comparison Rate* |
| 1 Year Packaged Fixed | 6.19% p.a. | 5.74% p.a. | 6.15% p.a. | 6.59% p.a. | 5.74% p.a. | 6.20% p.a. |
| 2 Year Packaged Fixed | 6.24% p.a. | 5.74% p.a. | 6.20% p.a. | 6.64% p.a. | 5.74% p.a. | 6.28% p.a. |
| 3 Year Packaged Fixed | 6.29% p.a. | 5.74% p.a. | 6.25% p.a. | 6.69% p.a. | 5.74% p.a. | 6.36% p.a. |
| 4 Year Packaged Fixed | 6.39% p.a. | 5.74% p.a. | 6.32% p.a. | 6.79% p.a. | 5.74% p.a. | 6.47% p.a. |
| 5 Year Packaged Fixed | 6.39% p.a. | 5.74% p.a. | 6.36% p.a. | 6.79% p.a. | 5.74% p.a. | 6.54% p.a. |

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² After the fixed period, the loan reverts to the Variable Investment Loan Package Principal and Interest rate at the time, which is currently 5.74%p.a. (3.17%pa discount off Standard Variable Investment rate).

* Comparison rates are based on a loan of \$150,000 with monthly repayments over a term of 25 years. **WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in different comparison rates.

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