

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

Date of Issue: 13 November 2025

**People's
Choice**

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	8.01% p.a.		8.56% p.a.	
	Annual Percentage Rate	Comparison Rate*	Annual Percentage Rate	Comparison Rate*
Standard Variable Loan	8.01% p.a.	8.07% p.a.	8.56% p.a.	8.13% p.a.
Bridging Loan			8.56% p.a.	8.13% 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	8.01% 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%	8.01% p.a.	2.87% p.a.	5.14% p.a.	5.53% p.a.
70.01% - 80.00%	8.01% p.a.	2.77% p.a.	5.24% p.a.	5.62% p.a.
>80.00%	8.01% p.a.	2.27% p.a.	5.74% p.a.	6.12% 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	5.19% p.a.	5.24% p.a.	5.62% p.a.	5.59% p.a.	5.24% p.a.	5.66% p.a.
2 Year Packaged Fixed	5.14% p.a.	5.24% p.a.	5.61% p.a.	5.54% p.a.	5.24% p.a.	5.68% p.a.
3 Year Packaged Fixed	5.19% p.a.	5.24% p.a.	5.61% p.a.	5.59% p.a.	5.24% p.a.	5.72% p.a.
3 Year Packaged Fixed - First Home Buyer	5.09% p.a.	5.24% p.a.	5.58% p.a.	5.49% p.a.	5.24% p.a.	5.69% p.a.
4 Year Packaged Fixed	5.39% p.a.	5.24% p.a.	5.68% p.a.	5.79% p.a.	5.24% p.a.	5.82% p.a.
5 Year Packaged Fixed	5.39% p.a.	5.24% p.a.	5.69% p.a.	5.79% p.a.	5.24% p.a.	5.86% 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	9.10% p.a.		9.10% p.a.	
	Annual Percentage Rate	Revert Rate ³	Annual Percentage Rate	Revert Rate ⁴
	9.10% p.a.	8.01% p.a.	8.65% p.a.	5.24% 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 2 October 2025 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 5.24%p.a. (2.77%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 8.01%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 5.24%p.a. (2.77%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.

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

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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	8.66% p.a.		8.96% p.a.	
	Annual percentage rate	Comparison Rate*	Annual percentage rate	Comparison Rate*
Standard Variable Investment Loan	8.66% p.a.	8.72% p.a.	8.96% p.a.	8.86% 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	8.66% p.a.				8.96% 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%	8.66% p.a.	3.37% p.a.	5.29% p.a.	5.67% p.a.	8.96% p.a.	3.37% p.a.	5.59% p.a.	5.77% p.a.
70.01% - 80.00%	8.66% p.a.	3.27% p.a.	5.39% p.a.	5.77% p.a.	8.96% p.a.	3.27% p.a.	5.69% p.a.	5.86% p.a.
>80.00%	8.66% p.a.	2.77% p.a.	5.89% p.a.	6.26% 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	5.39% p.a.	5.39% p.a.	5.77% p.a.	5.79% p.a.	5.39% p.a.	5.81% p.a.
2 Year Packaged Fixed	5.34% p.a.	5.39% p.a.	5.76% p.a.	5.74% p.a.	5.39% p.a.	5.84% p.a.
3 Year Packaged Fixed	5.39% p.a.	5.39% p.a.	5.77% p.a.	5.79% p.a.	5.39% p.a.	5.88% p.a.
4 Year Packaged Fixed	5.59% p.a.	5.39% p.a.	5.84% p.a.	5.99% p.a.	5.39% p.a.	5.99% p.a.
5 Year Packaged Fixed	5.59% p.a.	5.39% p.a.	5.86% p.a.	5.99% p.a.	5.39% p.a.	6.03% 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	5.59% p.a.	5.39% p.a.	5.78% p.a.	5.99% p.a.	5.39% p.a.	5.82% p.a.
2 Year Packaged Fixed	5.54% p.a.	5.39% p.a.	5.79% p.a.	5.94% p.a.	5.39% p.a.	5.86% p.a.
3 Year Packaged Fixed	5.59% p.a.	5.39% p.a.	5.81% p.a.	5.99% p.a.	5.39% p.a.	5.92% p.a.
4 Year Packaged Fixed	5.79% p.a.	5.39% p.a.	5.89% p.a.	6.19% p.a.	5.39% p.a.	6.03% p.a.
5 Year Packaged Fixed	5.79% p.a.	5.39% p.a.	5.91% p.a.	6.19% p.a.	5.39% p.a.	6.08% p.a.

Important to know

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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 5.39% p.a. (3.27% p.a. 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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