

Personal Loan, Credit Card & Overdraft Interest Rates

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People's
Choice

Banking for life

PERSONAL LOANS

Personal Loan Rates		
	Rate	Comparison Rate
Discounted Personal Loan (Green Car Loan) \$20k+		
Green car* (electric, hybrid or hydrogen cars) up to 7 years old ^{1,3}	5.69% p.a.	6.04% p.a. ⁴
Discounted Personal Loan (Car Loan) \$20k+		
Car, caravan or motorcycle up to 10 years old ^{2,3}	6.49% p.a.	6.84% p.a. ⁴
Unsecured Personal Loan		
Any worthwhile purpose	8.99% p.a.	10.73% p.a. ⁵

* A 'green' car is defined as either pure electric (EVs), plug-in hybrid electric (PHEVs), fuel cell electric vehicles (FCEVs), regenerative electric (non-plug-in) (HEVs) or hydrogen.

¹ The Discounted Personal Loan (Green Car Loan) may be used to purchase or refinance a green car, up to 7 years old from year of manufacture and must be used as security for the Green Car Loan.

² The Discounted Personal Loan (Car Loan) may be used to purchase or refinance a car, caravan or motorcycle up to 10 years old from year of manufacture and must be used as security for the Car Loan.

³ The Discounted Personal Loan product is fixed for 5 years then reverts to our standard variable rate (currently 11.55%p.a.) for remaining term and will be confirmed in your loan offer document.

⁴ Discounted Personal Loan comparison rates are based on a secured loan of \$30,000 with monthly repayments over a term of 5 years.

⁵ Unsecured Personal Loan comparison rates are based on an unsecured loan of \$10,000 with monthly repayments over a term of 3 years.

CREDIT CARD / OVERDRAFT

Credit Card / Overdraft		
	Introductory Rate	Rate
Credit Card		
Visa Credit Card	2.99% p.a. ⁶	12.95% p.a.
Overdraft		
Personal Overdraft	N/A	15.20% p.a.
Products No Longer available for New Business		
Visa Credit Card - Standard rate	2.99% p.a. ⁶	15.75% p.a.
Classic Visa Credit Card	N/A	15.75% p.a.

⁶ 2.99% Introductory Rate applies for the first 6 months when the Credit Card is funded from 1 March 2017.

Important to know

Terms, conditions, fees, charges, lending and qualifying criteria apply and are available upon application. Rates are subject to change at any time without notice.

WARNING: Comparison rates are 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, a trading name of Heritage and People's Choice Ltd, ABN 11 087 651 125, AFSL and ACL (244310).