

Business Lending Interest Rates

Date of Issue: 03 March 2026

People's
Choice

Banking for life

Business Loans – Residentially and Commercially Secured

Business Loans	Secured by Residential Property up to \$1,000,000 [^]	Secured by Commercial Property up to \$1,000,000 [^]
Variable	7.26% p.a.	8.76% p.a.
1 Year Fixed	5.99% p.a.	6.99% p.a.
2 Year Fixed	6.04% p.a.	7.04% p.a.
3 Year Fixed	6.09% p.a.	7.09% p.a.
4 Year Fixed	6.19% p.a.	7.19% p.a.
5 Year Fixed	6.19% p.a.	7.19% p.a.
Business Line of Credit		
Business Line Of Credit	8.35% p.a.	9.85% p.a.

[^] All loans greater than \$1,000,000 will be priced on application

Business Vehicle Loans

Lending for Sole Trader, Partnerships and Company Borrowers	
Special Offer – Limited Time Only	
Business Vehicle Loan \$20k+ Car Loan ¹	6.49% p.a.
Secured Business Vehicle Loans	
Business Vehicle Loan \$20k+	7.99% p.a.

¹ Interest rate current as at 08/02/2024 on the Business Vehicle Loan product and is subject to change. The Car Loan may be used to purchase or refinance a car up to 5 years old from year of manufacture and must be used as security for the loan.

Business Overdraft

Unsecured	
Business Overdraft	From 15.45% p.a.

How to contact us

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In person at any of our branches

Web: peopleschoice.com.au

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.

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