

Investment Loan Interest Rates

Date of Issue: 13 January 2026

**People's
Choice**

Banking for life

BASIC VARIABLE INVESTMENT - Minimum new borrowing is \$20,000

Construction option available upon request.

Repayment Type	Principal & Interest				Interest Only			
Reference Rate Name	Basic Variable Investment Rate				Basic Variable Investment Interest Only Rate			
Reference Rate	8.08% p.a.				8.49% p.a.			
Loan to Value Ratio (LVR) Tier	Basic Variable Investment Rate	Discount to the Basic Variable Investment Rate	Basic Variable Investment Rate with Discount	Comparison Rate*	Basic Variable Investment Interest Only Rate	Discount to the Basic Variable Investment Interest Only Rate	Basic Variable Investment Interest Only Rate with Discount	Comparison Rate*
≤70.00%	8.08% p.a.	2.69% p.a.	5.39% p.a.	5.40% p.a.	8.49% p.a.	2.80% p.a.	5.69% p.a.	5.52% p.a.
70.01% - 80.00%	8.08% p.a.	2.59% p.a.	5.49% p.a.	5.50% p.a.	8.49% p.a.	2.70% p.a.	5.79% p.a.	5.62% p.a.
>80.00%	8.08% p.a.	2.19% p.a.	5.89% p.a.	5.90% p.a.	N/A	N/A	N/A	N/A

FIXED INVESTMENT - Minimum new borrowing is \$20,000

Repayment Type	Principal & Interest					
Loan to Value Ratio (LVR) Tier	LVR ≤80.00%			LVR >80.00%		
Fixed Term	Annual Percentage Rate	Revert Rate ¹	Comparison Rate*	Annual Percentage Rate	Revert Rate ¹	Comparison Rate*
1 Year Fixed	5.49% p.a.	5.49% p.a.	5.50% p.a.	5.89% p.a.	5.49% p.a.	5.54% p.a.
2 Year Fixed	5.54% p.a.	5.49% p.a.	5.52% p.a.	5.94% p.a.	5.49% p.a.	5.59% p.a.
3 Year Fixed	5.59% p.a.	5.49% p.a.	5.54% p.a.	5.99% p.a.	5.49% p.a.	5.65% p.a.
4 Year Fixed	5.79% p.a.	5.49% p.a.	5.63% p.a.	6.19% p.a.	5.49% p.a.	5.77% p.a.
5 Year Fixed	5.79% p.a.	5.49% p.a.	5.65% p.a.	6.19% p.a.	5.49% p.a.	5.83% 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 ¹	Comparison Rate*	Annual Percentage Rate	Revert Rate ¹	Comparison Rate*
1 Year Fixed	5.69% p.a.	5.49% p.a.	5.52% p.a.	Not available for new business		
2 Year Fixed	5.74% p.a.	5.49% p.a.	5.55% p.a.			
3 Year Fixed	5.79% p.a.	5.49% p.a.	5.59% p.a.			
4 Year Fixed	5.99% p.a.	5.49% p.a.	5.69% p.a.			
5 Year Fixed	5.99% p.a.	5.49% p.a.	5.73% p.a.			

¹ After the fixed period, the loan reverts to the Basic Variable Investment Loan Principal & Interest rate at the time, which is currently 5.49%p.a. (2.59%p.a. discount to the Basic Variable Investment Rate).

STANDARD VARIABLE INVESTMENT REFERENCE RATE

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

Reference Rate is applicable to existing Package Loans.

Repayment Type	Principal & Interest		Interest Only	
Reference Rate Name	Standard Variable Investment Rate		Standard Variable Investment Interest Only Rate	
	Annual Percentage Rate	Comparison Rate*	Annual Percentage Rate	Comparison Rate*
Reference Rate	8.66% p.a.	8.72% p.a.	8.96% p.a.	8.86% p.a.

Important to know

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

* 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.