

# Investment Loan Interest Rates

Date of Issue: 13 November 2025

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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.                     | 2.79% p.a.                                     | 5.29% p.a.                                   | 5.30% p.a.       | 8.49% p.a.                                   | 2.90% p.a.                                                   | 5.59% p.a.                                                 | 5.42% p.a.       |
| 70.01% - 80.00%                | 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.       |
| >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 <sup>1</sup> | Comparison Rate* | Annual Percentage Rate | Revert Rate <sup>1</sup> | Comparison Rate* |
| 1 Year Fixed                   | 5.39% p.a.             | 5.39% p.a.               | 5.40% p.a.       | 5.79% p.a.             | 5.39% p.a.               | 5.44% p.a.       |
| 2 Year Fixed                   | 5.34% p.a.             | 5.39% p.a.               | 5.40% p.a.       | 5.74% p.a.             | 5.39% p.a.               | 5.48% p.a.       |
| 3 Year Fixed                   | 5.39% p.a.             | 5.39% p.a.               | 5.41% p.a.       | 5.79% p.a.             | 5.39% p.a.               | 5.52% p.a.       |
| 4 Year Fixed                   | 5.59% p.a.             | 5.39% p.a.               | 5.49% p.a.       | 5.99% p.a.             | 5.39% p.a.               | 5.63% p.a.       |
| 5 Year Fixed                   | 5.59% p.a.             | 5.39% p.a.               | 5.51% p.a.       | 5.99% p.a.             | 5.39% p.a.               | 5.68% 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 <sup>1</sup> | Comparison Rate* | Annual Percentage Rate         | Revert Rate <sup>1</sup> | Comparison Rate* |
| 1 Year Fixed                   | 5.59% p.a.             | 5.39% p.a.               | 5.42% p.a.       | Not available for new business |                          |                  |
| 2 Year Fixed                   | 5.54% p.a.             | 5.39% p.a.               | 5.44% p.a.       |                                |                          |                  |
| 3 Year Fixed                   | 5.59% p.a.             | 5.39% p.a.               | 5.47% p.a.       |                                |                          |                  |
| 4 Year Fixed                   | 5.79% p.a.             | 5.39% p.a.               | 5.56% p.a.       |                                |                          |                  |
| 5 Year Fixed                   | 5.79% p.a.             | 5.39% p.a.               | 5.59% p.a.       |                                |                          |                  |

<sup>1</sup> After the fixed period, the loan reverts to the Basic Variable Investment Loan Principal & Interest rate at the time, which is currently 5.39% p.a. (2.69% 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.