

People's Choice Credit Union Notice to Members



People's Choice Credit Union wish to advise Members of the following interest rate amendments:

DEPOSIT PRODUCT RATE CHANGES

Effective 1 September 2025

Dream Fund		
	Base Rate	With Bonus
\$0 – \$100,000.00	0.01%p.a.	4.30%p.a.
\$100,000.01 & above	0.01%p.a.	3.65%p.a.
Young Saver		
	Base Rate	With Bonus
All amounts	0.10%p.a.	4.15%p.a.
Bonus Saver		
	Base Rate	With Bonus
All amounts	0.01%p.a.	3.50%p.a.
Business Online		
		With Bonus
All amounts		0.85%p.a.
Online Saver*		
	Base Rate	With Bonus
All amounts	0.05%p.a.	2.55%p.a.
Essentials eSaver*		
		Rate
\$0 – \$999		2.45%p.a.
\$1,000 & above		2.45%p.a.
Christmas Savings*		
		Rate
All amounts		1.15%p.a.
Dream Saver*		
	Base Rate	With Bonus
\$0 – \$499	0.00%p.a.	0.00%p.a.
\$500 – \$49,999	0.00%p.a.	2.45%p.a.
\$50,000 & above	0.15%p.a.	2.45%p.a.
Premium Saver*		
	Base Rate	With Bonus
\$0 – \$19,999	0.01%p.a.	2.35%p.a.
\$20,000 & above	0.01%p.a.	2.35%p.a.
Club 55 Account*		
		Rate
\$0 – \$9,999		0.05%p.a.
\$10,000 – \$49,999		1.00%p.a.
\$50,000 – \$249,999		1.30%p.a.
\$250,000 & above		1.70%p.a.
Essentials Pension*		
		Rate
\$0 – \$9,999		0.05%p.a.
\$10,000 – \$49,999		1.00%p.a.
\$50,000 – \$249,999		1.30%p.a.
\$250,000 & above		1.70%p.a.

*Products are not available for new business