

People's Choice Credit Union Notice to Members

**People's
Choice**

Banking for life

People's Choice Credit Union wish to advise members of the following interest rate increases effective - Tuesday, 17 February 2026.

LENDING PRODUCT RATE CHANGES

Standard Variable*	8.26%p.a.
Standard Variable Reference Rate	8.26%p.a.
Standard Variable Interest Only*	8.81%p.a.
Standard Variable Interest Only Reference Rate	8.81%p.a.
Standard Variable Investment*	8.91%p.a.
Standard Variable Investment Reference Rate	8.91%p.a.
Standard Variable Investment Interest Only*	9.21%p.a.
Standard Variable Investment Interest Only Reference Rate	9.21%p.a.
Basic Variable	7.68%p.a.
Basic Variable Interest Only*	8.23%p.a.
Basic Variable Investment	8.33%p.a.
Basic Variable Investment Interest Only	8.74%p.a.
Premier Discount Variable Rate*	7.54%p.a.
Premier Discount Variable Rate 2*	7.59%p.a.
Home Equity loan*	9.08%p.a.
Business Variable (residential security)#	7.26%p.a.
Business Variable (commercial security)	8.76%p.a.
Variable Home Loan*	8.26%p.a.
Integrus Variable Home Loan*	8.26%p.a.
Integrus SMP Var Perpetual*	8.26%p.a.
Integrus Basic Home Loan (DF)*	8.26%p.a.
Integrus Drip Feed*	8.26%p.a.
Integrus Home Loan Plus (DF)*	8.26%p.a.
Integrus Var Drip Feed Permanent*	8.26%p.a.
Line of Credit^	9.35%p.a.
Line of Credit Reference Rate	9.35%p.a.
Business Line of Credit (residential security)#	8.35%p.a.
Business Line of Credit (commercial security)	9.85%p.a.
Integrus LOC Reg (DF)*	9.35%p.a.

No changes will be made to the following rates:

Business Variable (residential security)*~	3.51%p.a.
Business Variable (residential security)+	4.26%p.a.
Business Variable (commercial security)+	5.01%p.a.
Business Line of Credit (under \$100k)*	5.35%p.a.
Business Line of Credit (residential security)*~	5.35%p.a.
Business Line of Credit (residential security)+	4.60%p.a.
Business Line of Credit (commercial security)+	6.10%p.a.

*Products are not available for new business.

~Rates are applicable to Business Variable and Business Line of Credit (residentially secured) products funded prior to 18 September 2014.

#Rates are only applicable to Business Variable and Business Line of Credit (residentially secured) products funded from 16 November 2016 Lending Terms & Conditions.

+Rates are only applicable to Business Variable and Business Line of Credit (residentially secured) products funded from 19 September 2014 to 15 November 2016.

^Rate is not applicable to Line of Credit Products originated by Austral Credit Union (other than Integrus LOC reg) instead, the applicable rate for these products will increase by 0.25%p.a.