

Investment Loan Interest Rates

Date of Issue: 21 August 2020



INVESTMENT BASIC VARIABLE

Investment Basic Variable New Business Offer Investment & Construction Loan								
Minimum New Borrowing \$150,000 ¹								
Loan Value Ratio (LVR)	Principal & Interest				Interest Only			
	Investment Basic Variable Rate	Discount to the Investment Basic Variable Rate	Investment Basic Variable Rate with Discount	Comparison Rate*	Investment Basic Variable Rate	Discount to the Investment Basic Variable Rate	Investment Basic Variable Rate with Discount	Comparison Rate*
<80.00% (including fees)	4.58% p.a.	1.49% p.a. (Limited time only)	3.09% p.a.	3.09% p.a.	4.99% p.a.	1.65% p.a. (Limited time only)	3.34% p.a.	3.34% p.a.
>80.00% (Including LMI and fees)	4.58% p.a.	1.18% p.a. (Limited time only)	3.40% p.a.	3.40% p.a.				
Minimum New Borrowing \$50,000 ²								
<80.00% (including fees)	4.58% p.a.	0.25% p.a. (Limited time only)	4.33% p.a.	4.33% p.a.	4.99% p.a.	0.30% p.a. (Limited time only)	4.69% p.a.	4.69% p.a.

Investment Basic Variable Investment & Construction Loan			
Principal & Interest		Interest Only	
Rate	Comparison Rate*	Rate	Comparison Rate*
4.58% p.a.	4.58% p.a.	4.99% p.a.	4.99% p.a.

INVESTMENT LOANS

Standard Variable Investment Investment, Construction and Low Doc ³			
Principal & Interest		Interest Only	
Rate	Comparison Rate*	Rate	Comparison Rate*
5.16% p.a.	5.21% p.a.	5.46% p.a.	5.51% p.a.

Fixed Rate Investment Home Loans Investment only				
	Principal & Interest		Interest Only	
	Rate	Comparison Rate*	Rate	Comparison Rate*
1 Year Fixed	3.04% p.a.	5.10% p.a.	3.29% p.a.	5.39% p.a.
2 Year Fixed	2.79% p.a.	4.86% p.a.	3.14% p.a.	5.17% p.a.
3 Year Fixed	2.89% p.a.	4.70% p.a.	3.29% p.a.	5.02% p.a.
4 Year Fixed	3.44% p.a.	4.71% p.a.	3.84% p.a.	5.04% p.a.
5 Year Fixed	3.44% p.a.	4.59% p.a.	3.84% p.a.	4.92% p.a.

Terms, conditions, fees, charges, lending and qualifying criteria apply and are available upon application.

¹ Rate current for new applications from 21 August 2020 and is subject to change at any time. Members with an existing Basic Variable loan must increase their borrowings by an amount greater than \$150,000.

² Rate current for new applications from 17 March 2020 and is subject to change at any time. Members with an existing Basic Variable loan must increase their borrowings by an amount greater than \$50,000.

³ Low Doc Home Loans product is not available for new business.

* 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, a trading name of Australian Central Credit Union Ltd, ABN 11 087 651 125, acts under its own Australian Financial Services Licence (244310) and Australian Credit Licence (244310)

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INVESTMENT LOAN PACKAGES

Investment Loan Package New Business Offer								
Investment & Construction Loan								
Investment Variable Package ⁴								
Minimum New Borrowing \$100,000								
	Principal & Interest:				Interest Only:			
Loan Value Ratio (LVR)	Standard Variable Investment Rate	Discount to the Standard Variable Investment Rate	Special Rate with Package Discount	Comparison Rate*	Standard Variable Investment Rate	Discount to the Standard Variable Investment Rate	Special Rate with Package Discount	Comparison Rate*
<80.00% (including fees)	5.16% p.a.	1.92% p.a. (Limited time only)	3.24% p.a.	3.65% p.a.	5.46% p.a.	1.97% p.a. (Limited time only)	3.49% p.a.	3.90% p.a.
<90.00% (Including LMI and fees)	5.16% p.a.	1.67% p.a. (Limited time only)	3.49% p.a.	3.90% p.a.				

Investment Package Rates							
Investment & Construction Loan							
Investment Variable Package							
	Principal & Interest			Interest Only			
\$100,000+	Discount to the Standard Variable Investment Rate	Standard Variable Investment Rate with Package Discount	Comparison Rate*	Discount to the Standard Variable Investment Rate	Standard Variable Investment Rate with Package Discount	Comparison Rate*	
	1.10% p.a.	4.06% p.a.	4.45% p.a.	1.15% p.a.	4.31% p.a.	4.70% p.a.	

Investment Package Rates				
Investment & Construction Loan ⁵				
Investment Fixed Loan Package				
	Principal & Interest		Interest Only	
	Rate	Comparison Rate*	Rate	Comparison Rate*
1 Year Fixed Package	2.69% p.a.	4.33% p.a.	2.94% p.a.	4.57% p.a.
2 Year Fixed Package	2.38% p.a.	4.15% p.a.	2.64% p.a.	4.40% p.a.
3 Year Fixed Package	2.58% p.a.	4.07% p.a.	2.74% p.a.	4.29% p.a.
4 Year Fixed Package	3.14% p.a.	4.15% p.a.	3.34% p.a.	4.37% p.a.
5 Year Fixed Package	3.14% p.a.	4.08% p.a.	3.44% p.a.	4.35% p.a.

Terms, conditions, fees, charges and lending criteria apply and are available upon application

⁴ Rate current from 21 August 2020 and is subject to change at any time. Borrower must qualify for a Home Loan Package. Current Annual Fee of \$395 applies.

⁵ Construction fixed rates only available on 1 year and 2 year fixed rate terms

* 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.

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