

Owner Occupied Home Loan Interest Rates

Date of Issue: 21 August 2020



BASIC VARIABLE

Basic Variable New Business Offer Home & Construction Loan								
Minimum New Borrowing \$150,000 ¹								
Loan Value Ratio (LVR)	Principal & Interest				Interest Only			
	Basic Variable Rate	Discount to the Basic Variable Rate	Basic Variable Rate with Discount	Comparison Rate*	Basic Variable Rate	Discount to the Basic Variable Rate	Basic Variable Rate with Discount	Comparison Rate*
<80.00% (including fees)	3.93% p.a.	1.24% p.a. (Limited time only)	2.69% p.a.	2.69% p.a.	4.48% p.a.	1.39% p.a. (Limited time only)	3.09% p.a.	3.09% p.a.
>80.00% (Including LMI and fees)	3.93% p.a.	0.93% p.a. (Limited time only)	3.00% p.a.	3.00% p.a.	4.48% p.a.	1.08% p.a. (Limited time only)	3.40% p.a.	3.40% p.a.
Minimum New Borrowing \$50,000 ²								
<80.00% (Including fees)	3.93% p.a.	0.25% p.a. (Limited time only)	3.68% p.a.	3.68% p.a.	4.48% p.a.	0.25% p.a. (Limited time only)	4.23% p.a.	4.23% p.a.

Basic Variable Home & Construction Loan			
Principal & Interest		Interest Only	
Rate	Comparison Rate*	Rate	Comparison Rate*
3.93% p.a.	3.93% p.a.	4.48% p.a.	4.48% p.a.

HOME LOANS

Standard Variable Including Home, Construction, Bridging and Low Doc ³ Home Loans			
Principal & Interest		Interest Only	
Rate	Comparison Rate*	Rate	Comparison Rate*
4.51% p.a.	4.56% p.a.	5.06% p.a.	5.11% p.a.

Fixed Rate Home Loans Home only				
	Principal & Interest		Interest Only	
	Rate	Comparison Rate*	Rate	Comparison Rate*
1 Year Fixed	2.54% p.a.	4.47% p.a.	3.49% p.a.	5.05% p.a.
2 Year Fixed	2.44% p.a.	4.28% p.a.	3.49% p.a.	4.91% p.a.
3 Year Fixed	2.44% p.a.	4.11% p.a.	3.59% p.a.	4.81% p.a.
4 Year Fixed	3.04% p.a.	4.16% p.a.	3.99% p.a.	4.83% p.a.
5 Year Fixed	3.04% p.a.	4.06% p.a.	3.99% p.a.	4.76% 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 that increases their Basic Variable loan to 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 that increases their Basic Variable loan to 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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HOME LOAN PACKAGES

Home Loan Package New Business Offer Home & Construction Loan								
Variable Package ⁴ Minimum New Borrowing \$100,000								
Loan Value Ratio (LVR)	Principal & Interest				Interest Only			
	Standard Variable Rate	Discount to the Standard Variable Rate	Special Rate with Package Discount	Comparison Rate*	Standard Variable Rate	Discount to the Standard Variable Rate	Special Rate with Package Discount	Comparison Rate*
<80.00% (including fees)	4.51% p.a.	1.67% p.a. (Limited time only)	2.84% p.a.	3.26% p.a.	5.06% p.a.	1.82% p.a. (Limited time only)	3.24% p.a.	3.65% p.a.
<90.00% (Including LMI and fees)	4.51% p.a.	1.42% p.a. (Limited time only)	3.09% p.a.	3.50% p.a.				

Home Loan Package Rates Home & Construction Loan						
Variable Package						
\$100,000+	Principal & Interest			Interest Only		
	Discount to the Standard Variable Rate	Standard Variable Rate with Package Discount	Comparison Rate*	Discount to the Standard Variable Rate	Standard Variable Rate with Package Discount	Comparison Rate*
		0.85% p.a.	3.66% p.a.	4.06% p.a.	1.00% p.a.	4.06% p.a.

First Home Buyer Home & Construction Loan				
Fixed Package – First Home Loan ⁵				
	Principal & Interest		Interest Only	
	Rate	Comparison Rate*	Rate	Comparison Rate*
1 Year Fixed Package	1.99% p.a.	3.91% p.a.	3.19% p.a.	4.37% p.a.

Home Loan Package Rates Home & Construction Loan ⁶				
Fixed Loan Package				
	Principal & Interest		Interest Only	
	Rate	Comparison Rate*	Rate	Comparison Rate*
1 Year Fixed Package	2.09% p.a.	3.92% p.a.	3.29% p.a.	4.38% p.a.
2 Year Fixed Package	2.19% p.a.	3.80% p.a.	3.29% p.a.	4.31% p.a.
3 Year Fixed Package	2.29% p.a.	3.72% p.a.	3.49% p.a.	4.30% p.a.
4 Year Fixed Package	2.84% p.a.	3.79% p.a.	3.79% p.a.	4.36% p.a.
5 Year Fixed Package	2.84% p.a.	3.74% p.a.	3.79% p.a.	4.34% p.a.

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

⁴ Rate current for new applications 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 Borrower must qualify for a Home Loan Package. Current Annual Fee of \$395 applies. Rate offer is available for new applications and is subject to change at any time. Rate available for first home buyers only (each borrower on the loan must have never previously owned a residential property, either separately or jointly with another person), and is available for owner occupation only.

⁶ 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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