

Transactions and Savings

**People's
Choice**

Banking for life

**We're here to help you
manage your money and
achieve your financial goals.**



Everything you need to know about managing your money, from day-to-day transactions to saving and budgeting.

We believe your account should be easy to access and easy to operate. That's why we offer accounts designed to make banking and saving simple.

Transaction accounts

Your everyday transaction accounts should work with you, not against you. People's Choice offers you a transaction account that offers the convenience of easy access and flexibility without the pain of excessive fees.

Everyday Living Account

The Everyday Living Account gives you access to transactional banking with easy digital access and unlimited transactions on a range of transaction types with no monthly fee.

This account offers you:

- Unlimited BPAY®, Direct Debits, EFTPOS, ATM transactions and Visa Debit card 'credit' purchases (rediCard for members under 16)
- Access via Bank@Post™
- 24/7 access via Internet Banking, Mobile Banking and Phone Banking
- Digital wallet access
- eStatements – convenient access to all your statements 24/7 via Internet Banking or Mobile Banking
- Contactless transactions, including through Digital Wallets and payWave
- Fast Payments

Everyday Account

The Everyday Account gives you easy access to your money with the benefit of unlimited selected transactions with no monthly fee.

This account offers you:

- Unlimited Branch withdrawals, BPAY®, Direct Debits, EFTPOS, ATM transactions and Visa Debit card 'credit' purchases
- 24/7 access via Internet Banking, Mobile Banking and Phone Banking

- Digital wallet access
- An optional overdraft facility
- eStatements – convenient access to all your statements 24/7 via Internet Banking or Mobile Banking
- Contactless transactions, including through Digital Wallets and payWave
- Fast Payments

Loan Offset Account

If a Standard Variable Rate Home Loan or Variable Rate Home Loan Package is the best fit for you, you may want to consider the extra benefits of an Offset Account.

Offering the convenience of a regular transaction account, your Offset Account operates side by side with your loan to help reduce the amount of interest you pay, that can help you pay off your loan faster.

This account offers you:

- Unlimited Branch withdrawals, BPAY®, Direct Debits, EFTPOS, ATM transactions and Visa Debit card 'credit' purchases for a set monthly fee charged to your loan
- 24/7 access via Internet Banking, Mobile Banking and Phone Banking
- eStatements – convenient access to all your statements 24/7 via Internet Banking or Mobile Banking
- Ability to maximise interest offset by performing the majority of your transactions on a Credit Card account with up to 62 interest free days
- Contactless transactions, including through Digital Wallets and payWave
- Fast Payments



Savings accounts

It's amazing just how effective regular saving can be. We're here to offer you a savings account that will help you save your hard earned money and achieve your goals sooner. Because when you're hitting your goals, we're hitting ours too.

Dream Fund

Our Dream Fund is a special purpose savings account that pays bonus interest each month that the account balance grows, regardless of the number of transactions performed.

It provides easy digital access and the freedom to transact using a range of transaction types. You also have the flexibility to set up multiple accounts to cater for different savings goals.

This account offers you:

- Unlimited free BPAY®, Fast Payments, deposits and internal & external transfers (set up via Internet Banking, Mobile Banking and Phone Banking)*
- Bonus interest is paid each month that the account balance grows regardless of the number of transactions
- Easy access to your account via Internet Banking, the Mobile Banking App and Phone Banking
- Cash deposits using People's Choice ATMs or Bank®Post™ (no in branch cash assisted deposits or withdrawals)
- Competitive interest rates
- eStatements – convenient access to all your statements 24/7 via Internet Banking or the Mobile Banking App

*When the closing balance of your account on the last day of the month, excluding any interest credited to your account on that day, is greater than the opening balance of your account for that month, we will pay you bonus interest (this means we will calculate interest at a bonus rate in relation to that month).

Bonus Saver Account

Sometimes you may need a little extra incentive to help you save for a special event. Our Bonus Saver Account is a special purpose savings account that offers you bonus interest to help you reach your goals.

This account offers you:

- Unlimited free BPAY®, Fast Payments, deposits and internal & external transfers (set up via Internet Banking, Mobile Banking and Phone Banking)*
- Bonus interest when a deposit of at least \$50 and no withdrawals are made during the month
- The ability to view accounts via Internet Banking, Mobile Banking and Phone Banking
- Competitive interest rates
- Bi-annual statements (statements will be issued monthly if you have a qualifying account with a monthly statement cycle)

*Bonus interest will not apply when any debit or withdrawal is made during a month.

Young Saver Account

Designed specifically for children to help secure your children's financial future and teach them the value of saving.

This special purpose account will help to ease the financial pressure in the years ahead, by saving for their future now.

This account offers you:

- Unlimited free BPAY®, Fast Payments, deposits and internal & external transfers (set up via Internet Banking, Mobile Banking and Phone Banking)*
- Bonus interest when a deposit of at least \$5 and no withdrawals are made during the month
- The ability to view accounts via Internet Banking, Mobile Banking and Phone Banking
- Competitive interest rates
- Bi-annual statements (statements will be issued monthly if you have a qualifying account with a monthly statement cycle)

*Bonus interest will not apply when any debit or withdrawal is made during a month.

Find out our current interest rates online at peopleschoice.com.au/rates



Term investments

If you've got funds to invest, People's Choice offers you a wide choice of options that can help you achieve your short, medium, or long-term financial goals. You're able to invest a modest amount then watch it grow and help you to reach financial freedom.

This account offers you:

- A range of investment terms from 2 months to 5 years
- Fixed rates for the full term of the investment with interest paid at maturity
- For investments of one year or more, interest can be paid annually or monthly
- The option to either reinvest interest earned or have it credited to your transaction or savings account
- Bi-annual statements (statements will be issued monthly for terms of less than six months)

Ready to take control?

People's Choice can help you to achieve your savings and investment goals, because when you're banking at your best, we are too. Visit peopleschoice.com.au, drop in to your local branch or call 13 11 82.

We'll help you work out what options work best for you, so you can take control of your finances and make sure your money's working harder – and smarter – for you.

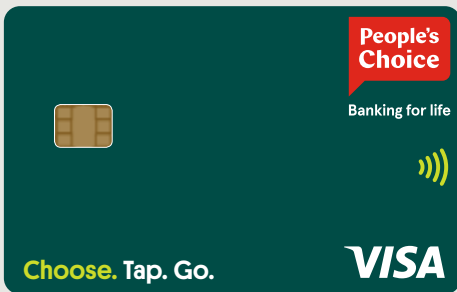
Cards

At People's Choice, we want to make your life easier. That's why our Visa cards offer you convenience, flexibility and security.

Whether you're buying goods online, making everyday purchases or cash withdrawals, our cards are the ideal solution.

People's Choice Visa cards are welcome at more than 16 million retail establishments worldwide, and all our cards can be used at around 24,000 ATMs across the country and any Australia Post branch offering Bank®Post™ access.

All our Visa card holders have access to regular competitions and a range of exclusive entertainment offers, including pre-sale tickets for some of the biggest concerts and live events by signing up at visaentertainment.com.au



Digital wallet

Free yourself from your wallet! Whether you have an Android phone or iPhone, we have payment options for you that are fast, convenient, secure and easy to use. Digital Wallet options are available for our Visa cards in Apple Pay, Samsung Pay and Google Pay. Our rediCards are also accepted in Apple Pay and Google Pay where your card has the contactless feature.

Tap. Pay. Done. It's that easy.



SAMSUNG Pay



People's Choice is one of Australia's largest credit unions.

We offer:

- Home loans
- Personal loans
- Savings and investments
- Credit and debit cards
- Transaction accounts
- Insurance
- Business banking
- Internet and phone banking
- Smartphone apps
- Contactless payments
- Foreign currency
- Fast Payments



SAMSUNG Pay



Terms, conditions, fees, charges, exclusions and lending criteria may apply and are available on application. This brochure is current as at February 2022 and subject to change. This information and general advice is provided without taking into account your individual objectives, financial situation or needs ("your personal circumstances"). Before using this advice to decide whether to buy a product you should consider the appropriateness of it having regard to your personal circumstances.

You should also consider the Product Disclosure Statement (PDS), Target Market Determination (TMD) and other disclosure documents for the relevant financial product or insurance policy. Contact People's Choice Credit Union for a copy of the PDS and other disclosure documents.

People's Choice Credit Union, a trading name of Heritage and People's Choice Ltd ABN 11 087 651 125, acts under its own Australian Financial Service Licence (AFSL) 244310 and Australian Credit Licence 244310 and under agreement with the insurer Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance. In this document, People's Choice Credit Union is referred to as People's Choice.

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Call us on 13 11 82
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