

People's Choice is one of Australia's largest member-owned financial institutions **with more than 375,000 members**. That means our sole focus since we formed more than 70 years ago is to help Australians to save, borrow, protect, and plan for their future.



Member-focused

We make decisions in the long-term interest of our members. Any profit we make is reinvested into creating better products and providing great service and advice, rather than paying dividends to shareholders like the major banks.



Trusted and recommended

We regularly rank among the top Australian financial institutions when it comes to meeting the needs of members, with levels of customer satisfaction, trust and advocacy that are among the highest in the financial services sector.



Supporting real people, not big business

We lend to everyday Australians working for a better future, usually to finance a car, a house, or a renovation. We don't lend to large corporations, meaning we don't invest in fossil fuels, live animal exports, gambling, the arms industry or tobacco.



Helping Australians into homes

We're a participant in the Australian Government's First Home Loan Deposit Scheme, and we've won Canstar's award for best lender for first homebuyers in multiple states for multiple years.



Big hearted

We love to make a difference in the communities where we work. We contributed 5.4% of our pre-tax profit to corporate community investment last financial year. This is seven times the average contribution made by major Australian and New Zealand companies (LBG Australia).



Creating careers and opportunity

Our entire workforce is based in Australia. We don't use offshore call centres. More than half our staff (66%), more than half our managers (56%), and more than half our Board members (57%) are women.



Building communities

Our annual People's Choice Community Lottery has raised more than \$20 million for thousands of charities and community groups. We cover all costs, to ensure every dollar raised goes to participating organisations (communitylottery.peopleschoice.com.au). We have also been long-term partners with HeartKids SA/NT and Cancer Council SA (heartkids.org.au/page/200/major-partners).



Doing the right thing

We regularly provide financial hardship relief for members who are temporarily unable to meet their commitments. Our head office is located in a Six Star energy-rated building (CBUS Property). We have detailed Diversity and Inclusion policies. Our staff volunteer their time and donate to numerous community groups.



10 Promises

We fully endorse and abide by the Customer Owned Banking Code of Practice, which is built on 10 Promises (COBA):

- We will be fair and ethical in our dealings with you.
- We will focus on our customers.
- We will give you clear information about our products and services.
- We will be responsible lenders.
- We will deliver high customer service and standards.
- We will deal fairly with any complaints.
- We will recognise our customers' rights as owners.
- We will comply with our legal and industry obligations.
- We will recognise our impact on the wider community.
- We will support and promote this Code of Practice.