Deposit Accounts Interest Rates

Current as at 1 November 2026

Personal Transaction Accounts

Everyday Account
Nil credit interest
Offset Account (only available on selected variable rate loans)
Interest rate used to calculate offset benefit is the same rate as the interest rate on the loan linked to the account.

Personal Savings Accounts

Dream Fund			
A savings account that pays bonus interest when you increase your balance			
Interest is calculated daily on the portion of the balance within each balance bracket. 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).			
Balance Bracket	*Base Rate*	*Bonus Rate*	*Rate with Bonus*
$0 - $100,000.00	0.01% p.a.	5.54% p.a.	5.55% p.a.
$100,000.01 & above	0.01% p.a.	4.39% p.a.	4.40% p.a.

Overdrawn Interest

Overdrawn Interest	
If your account becomes overdrawn, you **must pay interest on any overdrawn amount at the Overdrawn Interest reference rate which is calculated on the daily closing balance until your Account returns to zero balance or has** a positive balance.	
Reference Rate (Personal Overdraft)	15.20% p.a.
Reference Rate (Business Overdraft)	15.45% p.a.

Business Transaction and Savings Accounts

Community and Business Access or Business Line of Credit	**Community and Business Saver**	
Nil credit interest	The interest rate applicable is determined by your full balance at End of Day. One interest rate will apply to your entire balance and is calculated daily.	
	$1 - $4,999	1.60% p.a.
	$5,000 & over	1.60% p.a.

Important to know

(1) Rates are subject to change at any time without notice.

(2) Full terms and conditions are available on application. Fees and charges apply.

People First Bank is a trading name of Heritage and People's Choice Ltd ABN 11 087 651 125, Australian Financial Services Licence 244310 and Australian Credit Licence 244310.

Deposit Accounts Interest Rates

Current as at 1 November 2026

Term Deposit Interest Rates (available for Personal and Business customers)

Interest at Maturity	AMOUNT INVESTED
	$5,000 to $4,999,999
2 months	3.00% p.a.
3 months	4.00% p.a.
4 months	4.85% p.a.
5 months	4.00% p.a.
6 months	5.00% p.a.
7 months	**5.45% p.a.**
8 months	4.50% p.a.
9 months	5.10% p.a.
10 months	4.50% p.a.
11 months	4.50% p.a.
Monthly Income	
1 year	5.08% p.a.
2 years	**5.13% p.a.**
3 years	**5.13% p.a.**
4 years	**5.13% p.a.**
5 years	**5.13% p.a.**
Interest Annually	
1 year	5.20% p.a.
2 years	**5.25% p.a.**
3 years	**5.25% p.a.**
4 years	**5.25% p.a.**
5 years	**5.25% p.a.**

Important to know

(1) Rates are subject to change at any time without notice.

(2) Full terms and conditions are available on application. Fees and charges apply.

(3) If you are under 25 years of age then the minimum deposit for rates shown above is $1,000.

(4) Interest is calculated daily and paid at maturity for terms of less than 12 months. For terms of greater than 12 months interest is calculated daily and paid either monthly or annually. Interest can be reinvested or paid to a People First Bank Transaction or Savings account.

(5) For rates on Term Deposit amounts $5,000,000 and above please contact us.

Deposit Accounts Interest Rates

Current as at 1 November 2026

Legacy Transaction Accounts^

Cash Manager (086)	
Interest is calculated daily and paid to the account monthly.	
Balance Tier	***Rate***
$0-$499,999.99	0.00% p.a.
$500,000 & above	0.10% p.a.

Everyday Living Account (007)
Nil Credit Interest

Zip Account (067)
Nil Credit Interest

My Account (001, 003, 008 & 011)
Nil Credit Interest

Integris Line of Credits (088, 089 & 090)
Nil Credit Interest

Line of Credits (020, 021, 022, 023)
Nil Credit Interest

Activate Account (025)
Nil Credit Interest

Expenses Account (073)
Nil Credit Interest

Essentials Pension (064)	
The interest rate applicable is determined by your full balance at End of Day. One interest rate will apply to your entire balance and is calculated daily.	
Balance Tier	***Rate***
$0-$9,999.99	0.05% p.a.
$10,000-$49,999.99	1.85% p.a.
$50,000-$249,999.00	2.30% p.a.
$250,000 & above	2.70% p.a.

Basic Everyday Living Account (015)
Nil Credit Interest

Club 55 Account (055 & 065)	
Interest is paid on each portion of your Account balance that falls within a balance bracket at the applicable rate for that bracket. Interest is calculated daily on the portion of the balance within each bracket and paid on the last day of the month.	
Balance Bracket	***Rate***
$0-$9,999.99	0.05%p.a.
$10,000-$49,999.99	1.85%p.a.
$50,000-$249,999.99	2.30%p.a.
$250,000 & above	2.70%p.a.

Business & Community Account (072)	
The interest rate applicable is determined by your full balance at End of Day. One interest rate will apply to your entire balance and is calculated daily.	
Balance Tier	***Rate***
$0 - $499,999.99	0.00%p.a.
$500,000 & above	0.10%p.a.

^Legacy accounts such as 068 & 070 Everyday Account are not listed on this rate sheet as their interest rates are equivalent to the current customer offerings for the equivalent named product.

Important to know

(1) Rates are subject to change at any time without notice.

(2) Full terms and conditions are available on application. Fees and charges apply.

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Deposit Accounts Interest Rates

Current as at 1 November 2026

Legacy Savings Accounts

Christmas Savings (005)	
Interest is calculated daily and paid to the account annually on the 31st October.	
All balances	1.40%p.a.

Bonus Saver (019)		
Bonus interest paid where at least $0.01 is deposited into the account and there are no withdrawals in the calendar month. Interest is calculated daily and paid into the account monthly.		
Balance Tier	***Base rate***	***With bonus***
All balances	0.01%p.a.	4.50%p.a.

Young Saver (018)		
Bonus interest paid where at least $5 is deposited into the account and there are no withdrawals in the calendar month. Interest is calculated daily and paid into the account monthly.		
Balance Tier	***Base rate***	***With bonus***
All balances	0.10%p.a.	5.00%p.a.

Online Saver (033)		
Bonus interest paid where there are no withdrawals in the calendar month. Interest is calculated daily on the entire balance at the applicable rate and paid to the account monthly.		
Balance Tier	***Base rate***	***With bonus***
$0-$4,999.99	0.05% p.a.	3.55% p.a.
$5,000 & above	0.05% p.a.	3.55% p.a.

Premium Saver (032)		
Bonus interest paid where there is at least a minimum $1 deposit and no withdrawals in the current month.		
Balance Tier	***Base rate***	***With Bonus***
$0-$19,999	0.01% p.a.	3.35% p.a.
$20,000 & above	0.01% p.a.	3.35% p.a.

Essentials eSaver (035)	
Interest is calculated daily on the entire balance at the applicable rate and paid to the account monthly.	
Balance Tier	***Rate***
$0-$999	3.45% p.a.
$1,000 & above	3.45% p.a.

Dream Saver (030)		
Bonus interest paid where there are no withdrawals in the current month.		
Balance Tier	***Base rate***	***With Bonus***
$0-$499	0.00% p.a.	0.00% p.a.
$500-$49,999	0.00% p.a.	3.45% p.a.
$50,000 & above	0.15% p.a.	3.45% p.a.

Important to know

(1) Rates are subject to change at any time without notice.

(2) Full terms and conditions are available on application. Fees and charges apply.

Legacy Term Deposit Interest Rates

Term removed from offer – Rollover rates*	AMOUNT INVESTED
	$5,000 to $999,999
1 to less than 2 months	2.25% p.a.

Important to know

*Interest is calculated daily and paid at maturity for terms of less than 12 months. For terms of greater than 12 months interest is calculated daily and paid either monthly or annually. Quarterly, six monthly and 28 day rates may also be available on application. Interest can be reinvested or paid to a People's Choice Transaction or Savings account.