People First Bank

Welcome

Say hello to People First Bank

All kinds of good starts here.

Banking for you, better for all

We're one of Australia's largest customer-owned banks.

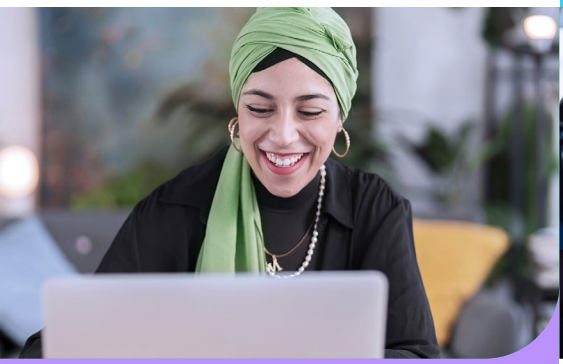
Get to know us

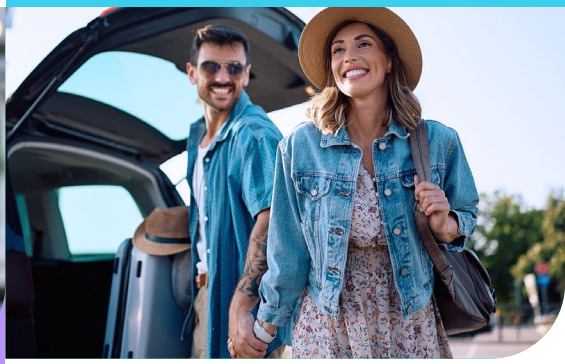
People First Bank offers a compelling alternative for all Australians as a national customer owned bank that stands for good. Because we're customer owned, our profits don't go to shareholders, they're reinvested to benefit our customers and do good in the community.

We take a stand for the future

We're taking a stand for positive change - today, and for generations to come. With strong commitments to reconciliation, sustainability and social equity.

When you choose to bank with us, you're choosing to advocate for these commitments too.





We put people and communities first

We place people at the heart of everything we do.

Our profits are reinvested to deliver real impact across Australia through our community programs, customer first approach, and creating a workplace where people grow and belong.

We make banking fair and easy

We offer competitive products for every stage of life. From opening a transaction account, to buying a dream car, or stepping into your first or second home.

Backed by straightforward, reliable technology, and personal support when you need it.

Where banking meets all kinds of good

People First Community Lottery

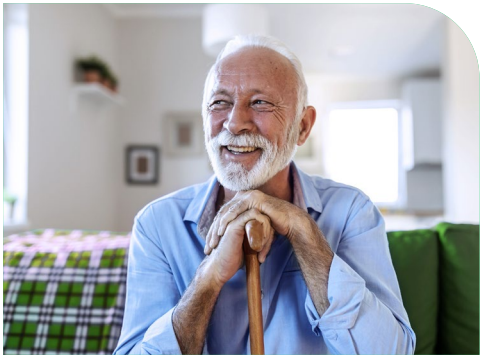
Gives not-for-profit groups and charities the chance to raise and achieve fundraising goals. Having raised $22 million dollars for participating groups and charities since 1984.

Financial wellbeing

We're here to help our customers feel empowered and in control of their financial wellbeing. From setting a budget, creating a savings plan, managing your debts or planning your financial future.

Reconciliation

We're committed to advancing reconciliation by working with Aboriginal and Torres Strait Islander peoples and communities. Nurturing a future of mutual respect, understanding, and shared prosperity.



Inclusive banking

Inclusive banking services for all customers, including First Nations people, remote customers, non-English speaking customers and anyone experiencing vulnerability.

People First Bank Foundation

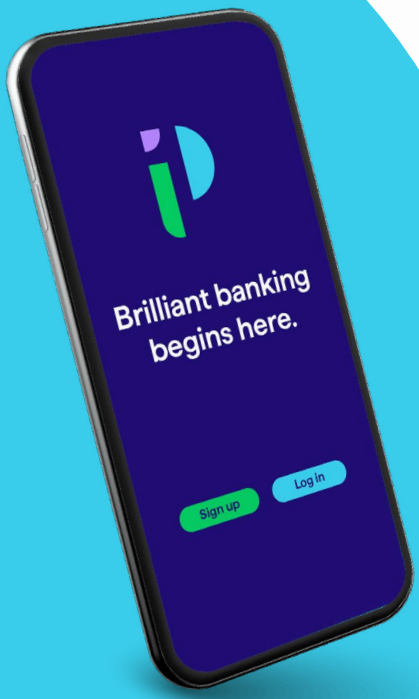
Supports high quality charitable programs that create long lasting good positive impacts across education, health care, domestic violence, child abuse, homelessness and food insecurity.

Climate and environmental impact

Our actions are focused on reducing our environmental footprint and encouraging positive change that benefits people and future generations. This is why we are B Corp certified with validated science-based targets.

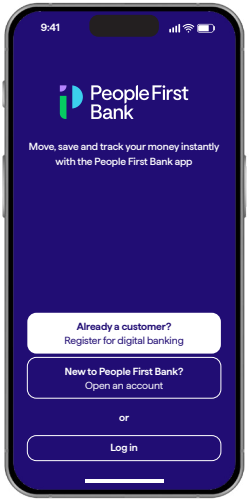
Fuss free banking at your fingertips

Meet the People First Bank App and Online Banking – designed with smart, simple features to help you feel in control of your money.



Register in minutes

1. Download the People First Bank App from your app store or head to **peoplefirstbank.com.au/login**
2. Click '**Already a customer? Register for digital banking**' if you're using the People First Bank App or 'Register here' if you're using Online Banking and follow the steps.
3. Log in for 24/7 access to the App and Online Banking



Why go digital? Glad you asked

Enhanced security

See real time transactions and lock and unlock your card instantly.

Smart tools

Simple navigation and smart features that make banking effortless.

24/7 support

Securely message our team anytime in the App.

No wallet? No problem

Add your card to your digital wallet in minutes from the People First Bank App for convenient and secure banking on the go.

Protect your card in the App

At the first sign of suspicious activity – temporarily lock, unlock or cancel your card in the App.

Need some help? We've got you covered

Talk to us

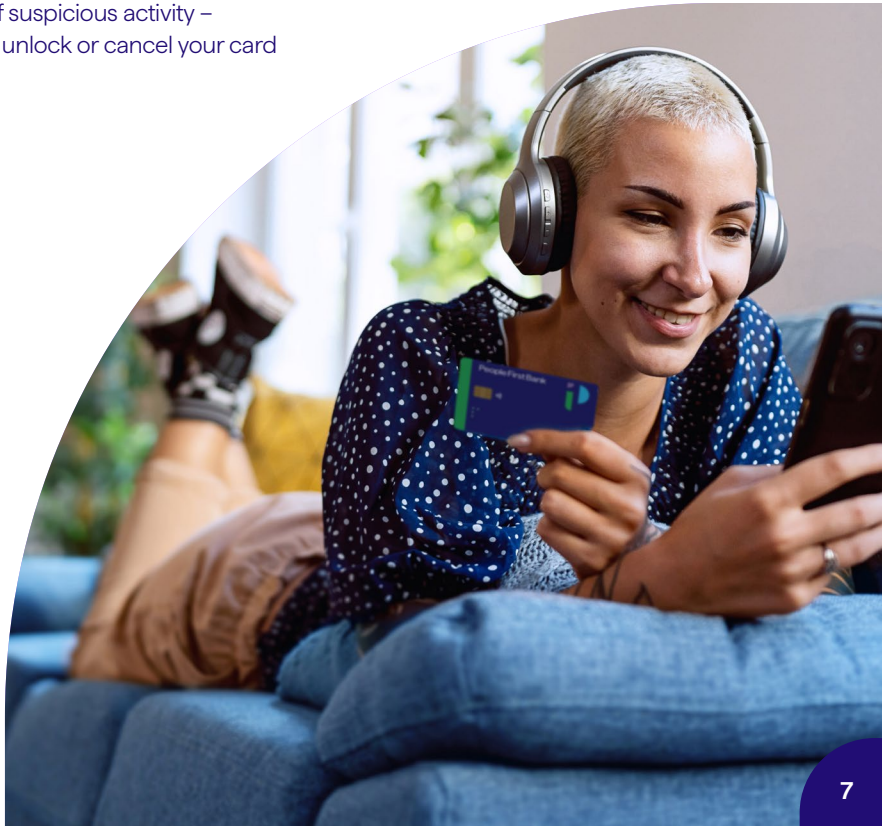
Our Customer Hub team is available to help 24/7. Call 13 11 82.

Visit us in person

Find your nearest branch, lending and advice centre, or home loan advisor.

Learn more

Visit peoplefirstbank.com.au



Here for all kinds of good

We're here for every life stage – saving for your first home, getting your dream car, investing in your future, helping refinance your home or the transition to retirement. Empowering you with all kinds of good along the way.

Home Loans

Unlock the door to your dream home with low rates, no ongoing fees, flexible repayments and free fee redraw facility~. Supporting you every step of the way.

Personal Loans

Whether you want to get a new car, renovate your home, go on a dream holiday or plan for a wedding, we can help set you up with a personal loan that's right for you.

Get your dream ride with no monthly fees, competitive rates, and no early payout fee. Plus get rewarded with a lower rate when you a choose a hybrid or electric vehicle^.

Everyday Banking

Our Everyday Account gives you easy access to your money, with unlimited transactions.

Enjoy the freedom of no monthly administration fee and paying with Google Pay™, Apple Pay or Samsung Pay using your Digital Wallet.

Savings

Reach your goals sooner with a Dream Fund savings account that offers bonus interest when you grow your balance each month#.

Want something longer term? Lock in your savings with a Term Deposit and know exactly what your investment is worth ahead of time.

Insurance

We know one size doesn't fit all, which is why there are plenty of insurance options to choose from like Home and Contents, Landlords, Motor vehicle and more. Help protect what's important to you with insurance through People First Bank*.

Business Banking

We know that if you're running a business, you have far more important things to worry about than banking. We offer a wide range of services to help your business run, including transaction and savings accounts and international payments.

Want more? Visit

peoplefirstbank.com.au

~Minimum redraw amount is $1,000. Redraws are only available if sufficient extra loan repayments have been made.

^A green car is defined as either pure electric (EVs), plug-in hybrid electric (PHEVs), fuel cell electric vehicles (FCEVs), regenerative electric (non plug-in) (HEVs) or hydrogen.

#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).

*All our insurance issuers pay us commission at rates which range from 0% - 25% of the base premium. The commission rate varies depending on the type of insurance.

Terms, conditions, fees, charges and lending criteria may apply and are available on application.

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