

Business Lending Interest Rates

Date of Issue: 03 July 2026



Business Loans – Residentially and Commercially Secured

Business Loans	Secured by Residential Property up to \$1,000,000 [^]	Secured by Commercial Property up to \$1,000,000 [^]
Variable	7.76% p.a.	9.26% p.a.
1 Year Fixed	6.49% p.a.	7.49% p.a.
2 Year Fixed	6.44% p.a.	7.44% p.a.
3 Year Fixed	6.49% p.a.	7.49% p.a.
4 Year Fixed	6.59% p.a.	7.59% p.a.
5 Year Fixed	6.59% p.a.	7.59% p.a.
Business Line of Credit		
Business Line Of Credit	8.85% p.a.	10.35% p.a.

[^] All loans greater than \$1,000,000 will be priced on application

Business Vehicle Loans

Lending for Sole Trader, Partnerships and Company Borrowers

Secured Business Vehicle Loans

Business Vehicle Loan \$20k+ Car Loan ¹	6.49% p.a.
Business Vehicle Loan \$20k+	7.99% p.a.

¹ The Car Loan may be used to purchase or refinance a car up to 5 years old from year of manufacture and must be used as security for the loan.

Business Overdraft

Unsecured		
Business Overdraft	From	15.45% p.a.

How to contact us

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In person at any of our branches

Web: peoplefirstbank.com.au

Important to know

Terms, conditions, fees, charges, lending and qualifying criteria apply and are available upon application. Rates are subject to change at any time without notice.

People First Bank, 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.