

## I'm looking for a Home Owner loan...

	<b>24 Month Discount Variable rate</b>	<b>Standard Variable rate</b>	<b>Fixed rate</b>	<b>Offset standard variable rate</b>	<b>Line of Credit</b>	<b>Interest only Investment only</b>
<b>Interest rate</b>	0.60%pa discount for the first 24 months on standard variable rate 5.99%pa <sup>◇</sup>	Variable interest rate offers you flexibility 6.59%pa	Fixed rate for a period of 1-5 yrs and know your repayments 1y 5.89%pa 2y 5.99%pa 3y 6.24%pa 4y 6.69%pa 5y 6.84%pa	Use your savings to reduce your interest 6.64%pa	Equity in your property linked via your PC Visa debit card Variable 6.59%pa	Make interest only payments for the loan period As per standard variable & fixed rates
<b>Comparison rate</b>	6.47%pa <sup>◇</sup>	6.63%pa	1y 6.52%pa 2y 6.47%pa 3y 6.49%pa 4y 6.63%pa 5y 6.70%pa	6.68%pa	6.63%pa	As per standard variable & fixed rates
<b>Additional repayments*</b>	Yes	Yes	Make up to \$10,000 pa of additional payments Max \$30,000 for term	Yes	Yes	As per standard variable and fixed rate
<b>Redraw facility</b>	Yes	Yes	N/A	Yes	N/A	N/A
<b>Consumer Credit Insurance</b>	Available	Available	Available	Available	N/A	Available
<b>Loan portability</b>	Yes	Yes	Yes	Yes	Yes	Yes
<b>Flexible repayment options</b>	Weekly/Fortnightly/Monthly	Weekly/Fortnightly/Monthly	Weekly/Fortnightly/Monthly	Weekly/Fortnightly/Monthly	Monthly	Monthly
<b>Minimum loan amount available</b>	Minimum \$120,000	Minimum \$20,000	Minimum \$50,000	Minimum \$20,000	Minimum \$50,000	Minimum \$50,000

<sup>◇</sup> Honeymoon 2 year Discount Variable home loan : No establishment fee payable. \*Fixed rate loans additional payments may incur break costs. Members choosing the Premium Home Package will incur an annual package fee. Comparison Rates : WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Comparison Rates have been calculated on an amount of \$150,000 over a term of 25 years and are based on a new loan for a property purchase secured by a freehold property located within the metropolitan area and associated costs. Fees and charges apply. Information on Terms & Conditions, fees & charges and interest rates are available upon application or request. Consumer Credit Insurance : Before you make any decision to acquire any insurance product or service you should obtain and consider the relevant Product Disclosure Statement (PDS) available from any branch of Police Credit or by calling 13 63 73. Police Credit provides the insurance product as an agent for Allianz Australia Limited ABN 15 000 122 850 AFSL 234708. Police Credit, as an AFSL holder, sells the products under an agreement with the issuer CGU Insurance Limited ABN 27 004 478 371 AFSL 238291. www.policecredit.com.au. Police Association Credit Co-operative Limited ABN 33 087 651 661 AFSL Australian Credit Licence 240293 121 Cardigan Street Carlton Vic 3053. Interest rates quoted are current as at date of print and subject to change. 7.5.12 3149pc

## I'm looking for a loan...

	<b>Car</b>	<b>Personal</b>	<b>Travel</b>	<b>Credit Card</b>		<b>Overdraft</b>
	Fixed Secured Available for both new and used car loans	Variable Secured   Unsecured Have what you want today	Fixed Unsecured Available for travel purposes	Visa Silver Low rate, no frills PC Visa Credit Card	Visa Gold Earn whenever you spend	Variable For the unexpected expenses
<b>Interest rate</b>	New car - 9.99%pa Used car - 10.49%pa	12.95%pa	9.95%pa	Introductory rate 6 months fixed 6.99%pa Variable 11.95%pa	Introductory rate 6 months fixed 6.99%pa Variable 16.95%pa	12.95%pa
<b>Comparison rate</b>	New car - 9.99%pa Used car - 10.49%pa	12.95%pa	9.95%pa	N/A	N/A	N/A
<b>Additional repayments</b>	Yes, unlimited	Yes, unlimited	Yes, unlimited	N/A	N/A	Yes, unlimited
<b>Consumer Credit Insurance available -</b>	Available	Available	Available	Available	Available	N/A
<b>Loan portability</b>	Yes	N/A	N/A	N/A	N/A	N/A
<b>Repayment options</b>	Weekly/Fortnightly/ Monthly	Weekly/Fortnightly/ Monthly	Weekly/Fortnightly/ Monthly	Monthly	Monthly	Monthly
<b>Minimum loan amount</b>	Minimum \$5,000	Minimum \$3,000	Minimum \$2,000	Minimum \$1,000	Minimum \$5,000	Minimum \$500
<b>Maximum Repayment term</b>	N/A	N/A	2 years	N/A	N/A	N/A

Comparison Rates : WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Comparison Rate has been calculated for a secured new or used car loan for an amount of \$30,000 over a term 5 years. All Police Credit car loans are secured by a goods mortgage. Comparison rate for the Personal loan has been calculated on an unsecured loan amount of \$10,000 over a term of 3 years. Fees and charges apply. Information on Terms & Conditions, fees & charges and interest rates are available upon application or request. Consumer Credit Insurance : Before you make any decision to acquire any insurance product or service you should obtain and consider the relevant Product Disclosure Statement (PDS) available from any branch of Police Credit or by calling 13 63 73. Police Credit provides insurance products as an agent for Allianz Australia Limited ABN 15 000 122 850 AFSL 234708. Police Credit, as an AFSL holder, sells the products under an agreement with the issuer CGU Insurance Limited ABN 27 004 478 371 AFSL 238291. www.policecredit.com.au. Police Association Credit Co-operative Limited ABN 33 087 651 661 AFSL Australian Credit Licence 240293 121 Cardigan Street Carlton Vic 3053. Interest rates quoted are current as at date of print and subject to change. 7.5.12 3149pc

## I'm looking for home loan package options..

PC Premium Home Package		Discount pa	Package rates pa		100% offset facility	Offset linked to transaction account	Package Fee
			Annual rate	Comparison rate			
<ul style="list-style-type: none"> <li>• Standard Variable</li> <li>• Interest only</li> <li>• Line of credit</li> </ul>	Loans up to \$249,999	0.25% discount	6.34%	6.66%	✓ on standard variable loans	PC EzePay (S20)	Annual fee \$375
	Loans of \$250,000 or more	0.40% discount	6.19%	6.52%			
<ul style="list-style-type: none"> <li>• Fixed rate</li> <li>• Interest only fixed</li> </ul>	On all loan amounts	0.10% discount	1y 5.79%	1y 6.61%	NA	NA	
			2y 5.89%	2y 6.57%			
			3y 6.14%	3y 6.61%			
			4y 6.59%	4y 6.76%			
			5y 6.74%	5y 6.84%			

## I'm looking for investment loan package options...

WealthBuilder\$ Package		Discount pa	Package rates pa		100% offset facility	Offset linked to transaction account	Package Fee
			Annual rate	Comparison rate			
<ul style="list-style-type: none"> <li>• Standard Variable</li> <li>• Interest only</li> <li>• Line of credit</li> </ul>	Loans up to \$249,999	0.25% discount	6.34%	6.66%	✓ on standard variable and interest only loans	Available on PC EzePay (S20) and/or Investor Account (S31)	Annual fee \$375
	Loans of \$250,000 or more	0.40% discount	6.19%	6.52%			
<ul style="list-style-type: none"> <li>• Fixed rate</li> <li>• Interest only fixed</li> </ul>	On all loan amounts	0.10% discount	1y 5.79%	1y 6.61%	NA	NA	
			2y 5.89%	2y 6.57%			
			3y 6.14%	3y 6.61%			
			4y 6.59%	4y 6.76%			
			5y 6.74%	5y 6.84%			

### Other information

First investor account (S31) free. Additional S31 accounts, as part of PC Portfolio Package, will be charged \$10 fee per month

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