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# pcnews

issue 112 July 2009

## Enjoy a 'honeymoon' home loan rate

Take advantage of Police Credit's new floating (variable) honeymoon home loan rate of 4.94%pa for the first 12 months.

- Receive a 0.50%pa discount on our standard variable home loan (currently 5.44%pa) for the first 12 months – as interest rates go down further, so does your floating honeymoon rate
- This loan is available for new home purchases or refinancing home loans from other lenders
- Comparison rate is 5.43%pa

### Benefits of a PC home loan

- Free redraw facility
- Flexible repayment options
- Pay off your loan sooner by making additional loan repayments
- Insure your home and contents with Allianz and receive 12 months of cover for the price of 11\*



Apply today. Call **Home Loan Centre** on **13 63 73** & press 4 or apply online via **pceasyLOANS**.

### First home buyers grant extension

Top up your PC home loan with government grants that are now available to eligible first home buyers. See page 3 for more information.

## PC Planning – increasing and improving our services

**P**C Planning has introduced two new initiatives over recent months to further improve the services we offer to our members and their families.

### PC Member Wealth Maximiser

PC's Member Wealth Maximiser is a simple and effective way of dealing with your super or retirement savings, one that's designed to take into account and withstand the challenges of global markets.

Most super funds don't provide a level of flexibility for investors to protect their money in a downward market or take advantage of markets that are moving up. That's why we've introduced the PC Member Wealth Maximiser. It utilises a strategy that involves up to three different funds, one of which may be your existing fund. That way, your investments are spread and your financial future is not reliant on the performance of a single fund.

Before you invest in the Member Wealth Maximiser, our qualified planners will speak with you and assess your comfort level in relation to risk. Then they will create an individual portfolio of different asset classes for you, taking into account your goals, your investment timeframe and prevailing economic conditions. This portfolio will be reviewed regularly to ensure that it continues to meet your requirements.

So if transparency, flexibility, access to low cost ongoing investment advice and diversification are important to you, then PC Planning has the solution.



### Partnership with State Trustees

Police Credit has established a partnership with State Trustees to assist members with their estate planning and taxation requirements. State Trustees is one of Victoria's largest providers of estate planning and wills, and is also one of Victoria's largest preparers of tax returns.

### Estate planning

Estate planning is more than just making a will. It involves strategies to manage the transfer of wealth, avoiding large tax bills and protecting your assets from lawsuits. This last issue is one of increasing importance, as Australia is now one of the most litigious countries in the world.

To ensure your assets are managed effectively, PC Planning will work with you, together with professional and experienced estate lawyers from State Trustees, to build a tailored estate plan.

### Taxation

Taxation planning is an integral part of any financial plan. PC Planning will discuss your needs, then professional and experienced tax accountants from State Trustees will assess your current financial position and help you to decide how best to structure your affairs from a tax perspective. Together they will build a complete financial plan that ensures that your financial affairs are managed in the most effective manner possible.

Make an appointment today to discuss your financial future with **PC Planning**. All sessions are confidential and obligation free. Call **PC Planning** on **13 63 73** & press 5 or email **pcplanning@policecredit.com.au**

Police Credit (PC Planning) and our financial planners are members of the Financial Planning Association of Australia. Our financial planners are representatives of Police Association Credit Co-operative Limited. This advice is general and has been prepared without taking account of your objectives, financial situation or needs. Because of this, before acting on the advice you should consider whether the advice is appropriate for you.

## Home loans

The extension of the government's First Home Buyers Grant provides even more incentive to purchase your first home – and with our full range of PC home loans to choose from, how can you lose?

### Police Credit home loan options

- Standard variable interest rate
- Floating 'honeymoon' standard variable
- Fixed interest rate
- Split – combination of fixed and standard variable
- Line of credit
- Interest only

### Benefits of a PC home loan

- No account keeping, management or annual fees
- No monthly fees
- Finance for up to 95% of your property's value
- Flexible repayment options
- Free pre-approval certificate
- Competitive, obligation-free insurance quotes

### PC First Home Saver Account

The PC First Home Saver Account helps you to reach your goals sooner through a combination of government contributions and lower taxes. Your savings are boosted by a 17% contribution from the Australian Government, based on your contributions of up to \$5,000 each financial year.

### First home buyer grants increased

There's never been a better time for first home buyers to purchase their dream home.

For a short time only, first home buyers who are constructing new homes in the metropolitan area are eligible for a total of \$32,000 in government grants. Those who are buying established homes are eligible for \$16,000. These grants apply to first home buyers who are entering into contracts between 1 July 2009 and 30 September 2009, and will reduce after this date.

Buyers entering into contracts between 1 October and 31 December 2009 will receive \$25,000 for the purchase of a new home and \$12,500 for the purchase of an established home.

Newly constructed homes in regional Victoria will attract slightly higher rates during these periods.

For more information, visit the State Revenue Office website at [www.sro.vic.gov.au/sro/SROWebsite.nsf/rebates\\_fhog\\_overview.htm](http://www.sro.vic.gov.au/sro/SROWebsite.nsf/rebates_fhog_overview.htm)



### Compare your current home loan and save

If your current home loan is with another financial institution, why not compare your loan with a PC home loan? Remember to factor in all account keeping, management, annual and monthly fees, and any penalties that may apply for early repayment.

To compare your loan with a PC home loan, call **Home Loan Centre** on **13 63 73** & press 4, drop into one of our branches or visit [www.policecredit.com.au](http://www.policecredit.com.au)

### Chantelle

As a member of Police Credit for the last six years, I have always been impressed with the level of service I receive from capable PC staff. But a recent experience surpassed my expectations.

The PC consultant I dealt with during my last home loan application process was exceptional. All my queries were answered in a timely and professional manner. He made every effort to ensure that the loan application was explained to me in full and he always responded to my queries quickly. The loan application was a little tricky in terms of timing at the end and, again, my consultant was extremely helpful and efficient.

I would like to commend Police Credit on the professional and friendly assistance I received.

# Take cover and WIN with PC Insurance Agency



Call PC Insurance Agency between 1 July and 31 August 2009 and purchase an Allianz policy for either home buildings and contents, motor vehicle, caravan or trailer, landlord buildings and contents insurance and automatically go in the draw to WIN<sup>5</sup> one of four great prizes.

You could win a **Tom Tom XL Australia GPS** valued at \$399, a **Nintendo Wii console** valued at \$400, an **iPod Touch 8GB** valued at \$329 or an **iPod Classic 120GB** valued at \$339.

For Product Disclosure Statement (PDS), competition conditions or more information, visit [www.policecredit.com.au](http://www.policecredit.com.au) or call **PC Insurance Agency** today on **13 63 73** & press 2.

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## Protect your valuable possessions

Insurance for your personal effects and valuables is a simple and affordable way to look after the things you care about. So why not consider extending your home contents insurance to include this type of cover?

From as little as the cost of a cup of coffee a week<sup>o</sup>, you can have 24-hour cover for many types of personal items when they're away from your home – not only around Australia, but anywhere in the world.

Imagine the peace of mind you'll have, knowing you're covered when:

- your briefcase is lost or stolen between flights
- you sit on and break your expensive sunglasses
- your camera is stolen from your pocket
- your handbag is snatched at the shopping centre.

These are only some of the items covered by unspecified personal effects or valuables cover. And if you want to protect special items that are worth more, such as a laptop or an engagement ring, you can list these higher value items as specified personal effects on your policy.

### Insure with Allianz or CGU

Personal effects cover from Allianz, or valuables cover from CGU, will ensure that your personal items are insured in case of loss or theft. This type of cover is available as an extension of your current home contents policy.

If you currently have home contents insurance with Allianz or CGU and would like to insure your personal effects, or if you would like a competitive, no-obligation quote on home contents or valuables

insurance, call PC Insurance Agency today on 13 63 73 & press 2.

<sup>o</sup>Based on the price of a cup of coffee between \$1.40 - \$3.50. This advice is general and has been prepared without taking account of your objectives, financial situation or needs. Because of this, before acting on the advice you should consider whether the advice is appropriate for you having regard to your objectives, financial situation and needs. Before you make any decision to acquire general insurance product or service you should obtain and consider the respective Product Disclosure Statements, available from any branch of Police Credit or by calling 13 63 73. Police Credit acts as an agent for Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz) and CGU Insurance Limited ABN 27 004 478 371 AFSL 238291 and Swann Insurance (Aust.) Pty Ltd ABN 80 000 886 680 AFSL 238292.

Call **PC Insurance Agency** on **13 63 73** & press 2 or visit [www.policecredit.com.au](http://www.policecredit.com.au)



## Watch out for financial scams

Scams targeting consumers are on the rise and fraudsters are becoming increasingly smarter, promising big rewards and easy ways to make money fast. Following is a summary of some of the most common scams currently in use.

### Phishing emails

Phishing emails are fake emails usually pretending to be from banks or other financial institutions. They make up some reason for you to give your account details and then use these details to steal your money.

### 'Nigerian' scams

Called Nigerian scams because that is where they originated, these scams can come from any country. Someone asks you for help to transfer money out of their country by paying fees or giving them your bank account details.

### Pay first scams

You are asked to send money upfront for a product or reward – and you end up with something much less than you expected, or nothing at all.

### Cheque overpayments

You are sent a cheque for something you have sold, but it is for more than the agreed amount. The scammers hope you will refund the extra money before you notice that their cheque has bounced.

### Charity scams

With these scams, people take advantage of other people's generosity and kindness by asking for donations to a fake charity, or impersonating a real charity.

### Tax refund scam

You are invited to complete an online form to claim a bogus tax refund. Scammers are using the end of the financial year as a perfect opportunity to target consumers. This scam often has 'Tax Refund Online' in the subject heading and the Australian Tax Office (ATO) logo. Don't be fooled – remember!

- Do not disclose personal details, such as your name, credit card number or tax file number over the phone or via email
- Never reply to any unsolicited emails claiming to be from the ATO
- Do not reply or open any attachments to unsolicited emails

### Reporting scams

Contact us at Police Credit or report scams to SCAMwatch at [www.scamwatch.gov.au](http://www.scamwatch.gov.au).

More information about scams can be found at [www.fido.asic.gov.au](http://www.fido.asic.gov.au) or the SCAMwatch website.



If you select a PC car loan of \$20,000 or more, your interest rate is 7.99%pa\* (new or used car). Rates for PC car loans of less than \$20,000 are 8.89%pa\* for new cars and 9.49%pa\* for used cars. Call **Phone -A-Loan** on **13 63 73** & press 4 or log on to [pc.easynet](http://pc.easynet) via [www.policecredit.com.au](http://www.policecredit.com.au)

# Director's message

Lionel Allemand



Lionel Allemand has served as a director of Police Credit since 1996.



Ken Serong, retiring after 20 years.



Wayne Taylor.

On behalf of the Board, management and staff, I would like to extend a sincere **thank you** to Ken Serong who recently retired from our Board after serving Police Credit as director for 20 years.

After graduating with a Bachelor of Arts from Swinburne University in 1976, Ken completed a primary teaching certificate at Toorak Teachers' College before serving as an assistant secretary in the Police Association for 17 years and being granted life membership. He is a lifetime member of the Australian College of Education and a member of the Australian Institute of Company Directors.

We wish Ken well in his future endeavours.

Following a Police Credit Board meeting in March, the directors resolved to appoint Wayne Taylor as a director of Police Credit to fill the casual director vacancy. As a casual appointment, Wayne's term of office is from 10 March 2009 until the Annual General Meeting on 20 November 2009. Wayne is a long-standing Police Credit member and a police officer with 32 years of service in the field. He has a wealth of experience and holds a Master of Education, a Graduate Diploma in Public Administration and a Diploma of Training.

Our members are increasingly taking up the option of eStatements and, in response to your requests, we are pleased to announce that eStatements will soon be available for PC credit card statements as well. If you elected to receive eCommunications and currently receive eStatements for your debit accounts, you will automatically receive credit card eStatements. This increasingly popular facility simplifies your paperwork and conserves valuable environmental resources.

The new Mutual Banking Code of Practice will replace the Credit Union and Building Society Codes on 1 July 2009. It contains 10 key promises applying to mutual members as well as the broader community, and 30 specific commitments. We are currently updating our brochures and disclosure documents to reflect this change.

Finally, let me inform you that Police Credit has had a strong and successful year despite the global financial crisis and we thank you for your continued support.

Introductory fixed rate of just **6.99% pa** (available for the first 6 months) for purchases or balance transfers.



### PC Visa Silver credit card

- Ongoing interest rate of 11.95%pa
- Interest free period of up to 44<sup>±</sup> days on purchases
- Credit limit between \$1,000 and \$10,000

### PC Visa Gold credit card

- Interest free period of up to 55<sup>±</sup> days on purchases
- PC Cash Back Rewards program
- Ongoing interest rate of 16.95%pa
- \$50 annual fee

Call PC today on **13 63 73** & press 4 or visit [www.policecredit.com.au](http://www.policecredit.com.au)

# Election of directors

## Nominations are invited for the election of two directors.

*In accordance with Clause 10.5 of the Constitution of Police Association Credit Co-operative Limited, two director positions fall vacant this year in the course of rotation.*

*If you wish to nominate for one of these positions, please lodge a nomination form, which is available from the Secretary of the Credit Union at 121 Cardigan Street, Carlton, Victoria 3053.*

Each nomination form must be signed by two eligible members, with the person being nominated indicating acceptance on the same form. All nominees must be eligible members of the Credit Union under clause 10.2 of the Constitution.

Nominations and candidate declarations must be lodged with the Returning Officer, Mr Ken Dyer, at Computershare Investor Services, 452 Johnston Street, Abbotsford, Victoria 3067 no later than 12 noon on Monday 31 August 2009.

Members nominating for the election are invited to submit a personal summary, with supporting information, to the Returning Officer.

The personal summary may contain:

- a personal statement of not more than 100 words
- a recent passport sized photograph.

In accordance with clause S2.1 of the Constitution, if more than two nominations are received, a vote will be conducted by electronic ballot, postal ballot or a combination of both.

The results of the election will be declared by the Company Secretary at the annual meeting of members to be held on Friday 20 November 2009.



## Important notice to candidates

Police Credit is an Approved Deposit Taking Institution (ADI) regulated by the Australian Prudential Regulation Authority (APRA). As such, strict standards are in place to ensure the safety of members' deposits. The supervision by APRA, combined with the provisions of the *Corporations Act 2001* as administered by the Australian Securities and Investments Commission (ASIC), results in directors assuming legal responsibilities relating to many aspects of Police Credit.

APRA requires candidates for director positions, incumbent directors and other responsible persons of ADIs to comply with rigorous standards relating to their fitness and propriety to undertake and/or remain in such roles. All nominated candidates will be required to provide personal information that satisfies the criteria relating to such standards prior to being able to stand as a candidate for election. Such standards include, but are not limited to: skill, knowledge and competence; character; diligence; honesty; integrity; and judgement to perform the duties of a director of an ADI.

Both persons nominated and elected may be required to furnish further information or undertakings.

Those persons elected will be required to actively participate in a suitable continuous professional development program to a level that satisfies APRA requirements in order to remain a director of Police Credit.

To achieve compliance with APRA requirements for fitness and propriety, and avoid the possibility of being unable to stand as a candidate, nominees are strongly encouraged to forward their nominations and complete the requisite information requests at the earliest possible time.

Those persons who do nominate to stand for election as a director will be required to meet with Police Credit's Nominations Committee and provide relevant information to the Committee in order to assess their fitness and propriety to be a director. This will occur at a suitable time prior to the election process and will be no later than the first week in September 2009.

Before forwarding a nomination, potential candidates are required to meet with the Company Secretary, who will explain the responsibilities and liabilities of being a director. The interview will cover the commitments required of directors and will also provide an opportunity

to raise questions relating to the overall responsibilities of directors and the operations of Police Credit, including APRA requirements regarding fitness and propriety. The meeting should take approximately one hour.

Potential candidates should call the Company Secretary on 9268 9229, during business hours, to arrange a suitable time or to more fully discuss any of the matters referred to above.

### Electronic voting for directors' election 2009

Computershare have been engaged as independent electoral officers for the 2009 Election of Directors and will conduct the secret ballot online for the two director positions.

#### Why online?

Police Credit has decided to utilise online technology in conducting these elections as it supports our commitment to the environment and provides substantial cost savings that can be used to enhance products and services to members. This initiative will save a significant amount in printing and postage costs each year. As more members provide their email addresses and access information online, savings will further increase.

#### Members to whom voting applies

All members of the Police Credit Association Co-operative Limited eligible to vote at the 2009 Election of Directors may vote online.

#### Voting procedure – online process

The ballot will be conducted online by Computershare commencing at 9.00am on Wednesday 9 September 2009 and remain open until the close of the online voting facility at 12 noon on 30 September 2009.

Vote online by logging on to:

**[www.computershare.com.au/police](http://www.computershare.com.au/police)**

Follow the easy step by step instructions. You will require your member number (available from any of your statements) and the postcode of your address registered with Police Credit.

Outlined within the information will be the following details:

- where to vote on the website
- how to vote
- contact details if you have any questions or concerns
- how to request a postal ballot if you are unable to vote online.

**Each member may only vote once.**

#### Postal ballot process

If you do not have access to an online facility between 9 September 2009 and 30 September 2009 inclusive, you can request a postal ballot be sent to your registered address as listed on the Police Credit members register. Details for completion of the postal ballot paper will also be enclosed.

You can obtain a postal ballot by:

- emailing the Returning Officer at [police@computershare.com.au](mailto:police@computershare.com.au)
- contacting the Returning Officer on 1800 240 602.

Please provide the details of your member number, full name and address. Please note that if you apply for a postal ballot you will not be able to vote online.

Applications for a postal ballot will close at 5.00pm on Wednesday 23 September 2009 and completed ballot papers must be received by 12 noon on Wednesday 30 September 2009.

#### Ballot results

Final results of the ballot will be announced at the 2009 Annual General Meeting, to be held on Friday 20 November 2009 at Downtowner on Lygon, 66 Lygon Street, Carlton at 6.30pm.



### Advance notice of Annual General Meeting

**Advance notice of the 2009 Annual General Meeting of the Police Association Credit Co-operative Limited is hereby given to members.**

**Location:** Downtowner on Lygon, 66 Lygon Street, Carlton 3053

**Date:** Friday  
20 November 2009

**Time:** 6:30pm

#### Further information

If you require further information or have any questions regarding the ballot procedures, contact the Returning Officer and staff at Computershare on 9415 5186 or [police@computershare.com.au](mailto:police@computershare.com.au)

# Little Copper Club

The Little Copper Club is a great way for members under the age of 18 to start their own savings account. It offers at call savings and access to exclusive competitions, promotions and prizes. There is no minimum balance required and interest is credited to the account on 31 May and 30 November each year.

### Congratulations

Congratulations to Angus, Martin, Ada and Max who each won \$50 for their entries in the Police Credit Word Search.

### Winter Warmer Drawing competition

Draw your favourite way to keep warm this winter – it could be the clothes you wear, the yummy food you eat or even the pet dog who keeps you warm!

There are four \$50 prizes on offer. Remember that you must be a member of the Little Copper Club to enter one of two categories – under 9 years of age, and 9 years and over.

Send your entry post-free with the coupon to:

Reply Paid 669, Police Credit, Carlton South, Victoria 3053.

Entries close 5pm Friday 4 September 2009.



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Name	LCC Member No.
Address	
Telephone	Age

To become a Little Copper, or for more information, visit [www.policcredit.com.au](http://www.policcredit.com.au) or call **Member Response** on **13 63 73** & press 3.

### New way to PC Monash branch

Police Credit's Monash Medical Centre branch is located on Level 1/Lower Ground Floor. The approach to the Medical Centre and our branch has changed due to renovations – follow the signs. Maps are also available at any Police Credit branch. For more information call Police Credit Monash branch on **9268 9393**.



### Final chance to receive a \$50 Gift Card

If you recently became a new PC member (before June 2009) and purchased an Allianz or CGU home building, contents, landlord or motor policy within 30 days of joining, you will receive a \$50 Coles Group and Myer Gift Card.\*

Call **PC Insurance Agency** on **13 63 73** & press 2 to obtain a competitive obligation-free quote and terms & conditions.

# Important information

## PayPal

If you use online payment systems such as PayPal to send money over the internet, be aware that transactions may take more than one day to go through your account. So you need to make sure that you have money in your account to cover the payment until the date that payment goes through, or you will incur an over the limit fee.

## Account interest information

When viewing interest on your accounts via pc.easynet, you will see that there are two boxes with similar information – the top box shows interest for the current financial year, and the bottom box shows interest for the previous financial year.

## Online banking transactions

Keep in mind the following when conducting online banking transfers.

- While pc.easynet transfers between your accounts and other PC member accounts occur immediately, transfers to accounts at other financial institutions are subject to cut-off times. Any transactions conducted after 2pm on a banking business day (or on a Saturday, Sunday or public holiday) may not be processed until the following business day.
- If your PC credit card payment falls due on a non-business day, you should ensure that your payment is sent on the last business day prior.
- When conducting external transfers, make sure that the account name is correct so that transactions can be processed accurately. If you provide incorrect information, your funds may be transferred to an incorrect account or returned to you.

## Contact us 13 63 73

### Rapid Response & BPAY®

### Member Response

(General Enquiries)

F (03) 9349 3113

E pceasyhelp@policecredit.com.au

### Phone-A-Loan

Car & Personal Loan F (03) 9268 9294

Home Loan F (03) 9268 9230

E pcloans@policecredit.com.au

### PC Planning

F (03) 9268 9353

E pcplanning@policecredit.com.au

### PC Insurance Agency

F (03) 9268 9257

E pcinsurance@policecredit.com.au

### Administration

F (03) 9268 9204

E carlton@policecredit.com.au

[www.policecredit.com.au](http://www.policecredit.com.au)



### Mixed Sources

Product group from well-managed forests and other controlled sources  
www.fsc.org Cert no. SCS-COC-001045  
© 1996 Forest Stewardship Council

Security Message: Police Credit will never send you emails asking you to disclose your personal information, passwords or any banking details, or including an attachment. We respect your privacy and security and encourage you to remain vigilant with your personal information. Please visit our website for more security tips. Any advice is general and has been prepared without taking account of your objectives, financial situation or needs. Before acting on the advice you should consider whether the advice is appropriate for you. Before you make any decision to acquire any non-basis deposit and related non-cash payment, general insurance, life insurance, or financial planning product or service you should obtain and consider the relevant Product Disclosure Statement (PDS) available from any branch of Police Credit (financial planning and life insurance products or services PDS is only available from 121 Cardigan Street Carlton) or by calling 13 63 73. Police Credit acts as an agent for Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz), CGU Insurance Limited ABN 27 004 478 371 AFSL 238291 and Swann Insurance (Aust) Pty Ltd ABN 80 000 886 680 AFSL 238292. 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 for new or used car loan as stated. Comparison rates have been calculated for a secured new or used car loan amount of \$30,000 over a term of 5 years. Home loan comparison rates are based on a new loan for a property purchase secured by a freehold property located within the metropolitan area and associated costs, on a loan amount of \$150,000 over a term of 25 years. Comparison rate schedules are available at our branches and on our website www.policecredit.com.au. \* Only valid in conjunction with this home loan product. Credit applications are subject to Police Credit's credit approval criteria. PC Visa credit card interest rates quoted are current as at 5 February 2009 and subject to change. Account holders must be over 18 years of age. Annual card fee and interest rates are subject to change. Excludes cash advances (including bills paid over the counter at a bank, financial institution or post office and for the purchase of travellers' cheques). † Interest-free days on purchases if you pay your account in full by the due date each month. Interest rates quoted are subject to change. Fees and charges are payable. Information on Terms & Conditions/Fees & Charges applying to our products and services is available upon application or request. § Take Cover and WIN Your chance to win 1 of 4 prizes competition abbreviated conditions of entry. Entry is automatic and open to all Police Credit members residing in Victoria purchasing a new Allianz home building, contents, landlord, car or caravan insurance policy only. Employees and directors of Police Credit and their immediate families (spouse/partner, child or parent) are not eligible for entry. The competition opens 1/07/2009 and closes 5.00pm EST 31/08/2009. The draw will take place at Police Credit 121 Cardigan St Carlton at 10.00am on 12/10/2009 and winners will be notified in writing and in accordance with legislation their name will be published in the January 2010 edition of PC News. Full Terms and Conditions are available on request. ¥ \$50 Gift Card Abbreviated Terms and Conditions. Entry is automatic and open to all members who join and purchase an Allianz or CGU domestic (home building, contents, motor or landlord) insurance policy within 30 days through PC Insurance Agency on 13 63 73 or www.policecredit.com.au. Employees and directors of Police Credit and their immediate families (spouse/partner, child or parent) are not eligible to participate in this promotion. The promotion opens 01/04/2009 and closes midnight (EST) 31/07/2009. Members will receive a letter of notification along with the gift card after the Allianz or CGU domestic insurance policy has been in effect for 1 month. Full Terms and Conditions are available on request. Conditions Of Entry Little Copper Club "Police Credit Winter Warmer Competition". Information on how to enter and prizes form part of these conditions of entry. Entry is only open to residents of Victoria who are members of the Police Credit Little Copper Club. Immediate family of employees and directors of Police Credit are not eligible for entry. This competition commences 01/07/2009 and will close 11/9/2009 5pm. All entries must be at the Carlton office of Police Credit by 5pm on 11 September 2009 and remain the property of Police Credit. Judges' decision is final and will be made on 18 September 2009 at 11.00DEST at the Carlton office and no correspondence will be entered into. Winners will be notified by telephone or mail and their names published in a generally approved newspaper or in October 2009 edition of PC News. Prizes comprise of four \$50.00 deposits to Police Credit accounts, are not transferable or exchangeable and cannot be taken as cash. @Registered to BPAY Pty Ltd ABN 69 079 137 518. PC Planning is a registered business name of Police Association Credit Co-operative Limited ABN 33 087 651661 AFSL 240293 121 Cardigan Street, Carlton VIC 3053 www.policecredit.com.au 07.09.5073

### Please send me more information

If you require more information about Police Credit services, tick the square next to the services of your choice and return this coupon Post Free to us by addressing your envelope Reply Paid 669, Police Credit, Carlton South, Vic 3053.

#### Insurance

- Car
- House
- Life
- Landlord
- Travel
- Contents
- Caravan
- Motorcycle

#### Loans

- Housing loans
- Personal loans
- Investment loans
- Car loans
- PC Visa credit card
- Overdraft

#### Other information

- PC Visa Debit card
- Christmas Club
- Cheque book
- Fees & Charges/Terms & Conditions
- Savings & investments
- Little Copper Club
- Regular payments
- Annual report
- Rapid Response
- PC Planning
- Online banking

### Complete this form to update your details/for more information

Name: \_\_\_\_\_

Member No: \_\_\_\_\_

Address: \_\_\_\_\_

Postcode: \_\_\_\_\_

Tel:(home) \_\_\_\_\_ (bus) \_\_\_\_\_

Email: \_\_\_\_\_

Authorised Signature: \_\_\_\_\_