

# Switch to PC

Your guide to switching to Police Credit



# Switch to PC now and save

Consolidating your accounts with Police Credit will help you to minimise your fees and manage your finances more effectively.

By having your pay directly deposited into your PC account you will avoid the account keeping and annual fees that can often be associated with day to day banking at other financial institutions.

This information pack provides you with information that you need to make switching from your old financial institution to Police Credit simple. Inside you will find draft sample letters to assist you in your switch to Police Credit.

Your Police Credit account details

BSB: 704 230

Member number:

Account number:

## Step by step guide to account switching

### 1. Deposit your pay and other income

Complete PC's Salary Direct Credit form (page 4) and send to your employer's payroll officer or contact your employer's payroll officer directly and provide the BSB 704 230 and your account number (nine-digit number – refer to your latest PC statement).

### 2. Transfer your regular payments to your nominated PC account

You can request a list of your regular payments from your previous financial institution or check your statements. We recommend checking your transaction accounts for the last 13 months to ensure you cover any annual repayments.

### 3. Re-establish the payments with your new PC account

Now you are ready to contact all the organisations that make regular credits and debits to your account and ask them to change to your PC account.

For assistance in completing this you may need to send a Direct Debit letter (page 5) or a Direct Credit letter (page 6). We have provided these templates as a suggestion.

Set up your new regular payments with PC via pc.easynet or by calling Member Response or visiting a branch and by completing a regular payment authority form.

### 4. Close your old account

If applicable, close your accounts with other financial institutions once all your regular payments have been cancelled. See the suggested template letter on page 8.

For assistance with switching to Police Credit contact **Member Response** on **13 63 73** & press 3

# 1. Deposit your pay and other income

Complete PC's Salary Direct Credit form (page 4) and send to your employer's payroll officer. or contact your employer's payroll officer directly and provide the BSB 704 230 and your account number (nine-digit number – refer to your latest PC statement).

Payroll alteration/ Commencement date
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## Salary Direct Credit

Surname	Given name/s
Employer's name	Employer's phone no.
Employer's address	
Postcode	
Employee/Registered no.	

I hereby authorise the paymaster to forward to Police Credit the following:

A/C Surname:	704 230 - A/C No.	1	0	0														\$	.	
A/C Surname:	704 230 - A/C No.	1	0	0															\$	.
A/C Surname:	704 230 - A/C No.	1	0	0															\$	.
A/C Surname:	704 230 - A/C No.	1	0	0															\$	.

(Only use 9 digit account number. You may need to check with your paymaster as to the number of salary deductions possible.)

I authorise the paymaster to use personal information contained in this advice for the purpose of considering this request, and if accepted, supplying and administering the facility to me for which I have requested. I understand that in order for the paymaster to supply the facility to me for which I have directed, it may be necessary for the paymaster to provide personal information contained in this form to third parties used by the paymaster and its service providers. Personal information contained within this instruction is not to be used by the employer/paymaster for any purpose other than to effect this instruction. A copy of Police Credit's Privacy Policy is available on request. This document replaces any previous authority.

Member's Authorising signature	Date
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Payroll office use - verification stamp and signature

Signature	Date
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Police Association Credit Cooperative Limited  
 ABN 33 087 651 661 AFSL 240293  
 121 Cardigan Street, Carlton Vic 3053  
 T 13 63 73 F 03 9349 1632  
 www.policecredit.com.au  
 386pc 06.08



## 2. Transfer your regular payments to your nominated PC account

### Checklist

Transfer your regular payments to your nominated PC account. You can request a list of your regular payments from your previous financial institution or check your statements. We recommend checking your transaction accounts for the last 13 months to ensure you cover annual repayments. Below is a list of common types of direct debits you may have.

✓	Direct Debits	Company/s
	Electricity	
	Water	
	Gas	
	Council Rates	
	Home telephone	
	Mobile phone	
	Internet access	
	Cable TV	
	Home and/or contents insurance	
	Rent	
	Home Loan repayments	
	Car Loan repayments	
	Personal Loan repayments	
	Health Insurance	
	Car Insurance	
	Childcare	
	School or University fees	
	Life Income Protection insurance	
	Road tollway accounts	
	Credit/store car repayments	
	Gym membership	
	Online savings, Christmas Club or children's accounts	
	Charitable donations	
	Subscriptions	
	Public Transport cards	
✓	Direct Credits	Company/s
	Investment property rent	
	Medicare	
	Pensions or allowances	
	Government rebates	
	Salary	

## Sample of a list of regular payments

Your old financial institution can, on request, provide you with details of all the direct credits and/or debits from your account for the last 13 months. They can also provide a list of periodical payments, but on a separate list.

Mr Sam Sample 20 Main street Sydney NSW 2000					BSB No: XXX-XXX Account No: XXXXXXXXX	
Direct Debit and Direct Credit Arrangements for the past 13 months as at dd/mm/yyyy					Page: zz9	
Date Ddmmyy	User ID XXXXXX	Name of User XXXXXXXXXX(20)XXXXXXXX	Name of Remitter XXXXX(16)XXXXXXXX	Reference XXXXX(18)XXXXXXXXXX	Amount zzzzz9.99	
<b>DEBITS</b>						
120508	001244	Moreland city council	Moeland city co	0045235620201234	120.80	
201107	051679	Telstra Prepaid Plus	Telstra Prepaid	04137778881107	100.00	
40208	051679	Telstra Prepaid Plus	Telstra Prepaid	04137778880208	150.00	
140807	051679	Telstra Prepaid Plus	Telstra Prepaid	04137778880807	100.00	
<b>CREDITS</b>						
250508	017766	APCA	APCA payroll	005690	1156.76	
250508	005566	Telstra Dividend	Telstra	56789045	256.76	
*** END OF LIST ***						

Debits - your Direct Debits are listed here

Each row listed may represent a direct debit arrangement with a debiting organisation. The "Name of User" and "Name of Remitter" will notify you which organisation to contact regarding your direct debit. The column Reference refers to your customer identifier (eg your city council reference id). The column "Date" refers to when the last date the direct debit was made for this arrangement.

Multiple rows with the same "Name of User" and "Name of Remitter" but a different "Reference" and Date may be a single debit arrangement where a different lodgement reference is used for each transaction.

Credits - Your Direct Credits are listed here. Identify your direct credit organisations by following the same guidelines provided for you above.

# 3. Re-establish the payments on your new PC account

## Direct Debit Letter

Use this template to send to each of your debiting organisations.

	<i>Insert your name</i>
	<i>Insert your address</i>
<i>Insert Debiting Organisation/dept</i>	
<i>Insert Debiting Organisation address</i>	
<i>Insert current date</i>	
Dear Sir/Madam,	
<b>Change of direct debit information for</b>	<i>Insert your customer ID/policy</i>
I/We have changed the financial institution account from which my/our direct debits are deducted. With immediate effect, please amend your records to make sure all future payments are deducted from my/our new account.	
<b>My/Our current account details</b>	
Financial institution:	<i>Insert your current Financial Institution</i>
Account name:	<i>Insert your current account name</i>
BSB:	<i>Insert your current BSB</i>
Account Number:	<i>Insert your current account number</i>
<b>My/Our new account details</b>	
Financial institution:	<b>Police Credit</b>
Account name:	<i>Insert your PC account name</i>
BSB:	<b>704 230</b>
Account Number:	<i>Insert your PC account number</i>
I/We confirm that I/we am/are authorised to operate the account represented by the BSB and Account number shown immediately above (My/Our new account details).	
If you have any questions, please contact me on <i>Insert your telephone contact number</i>	
Thank you for your assistance	
Yours sincerely	
..... Name	..... Signature

# Direct Credit Letter

Use this template to send to each of your crediting organisations.

	<i>Insert your name</i>
	<i>Insert your address</i>
<i>Insert Debiting Organisation/dept</i>	
<i>Insert Debiting Organisation address</i>	
<i>Insert current date</i>	

Dear Sir/Madam,

**Change of direct credit information for** *Insert your customer ID/policy*

I/We have changed the financial institution account from which my/our direct credits are deducted. With immediate effect, please amend your records to make sure all future payments are deducted from my/our new account.

**My/Our current account details**

Financial institution: *Insert your current Financial Institution*

Account name: *Insert your current account name*

BSB: *Insert your current BSB*

Account Number: *Insert your current account number*

**My/Our new account details**

Financial institution: **Police Credit**

Account name: *Insert your PC account name*

BSB: **704 230**

Account Number: *Insert your PC account number*

I/We confirm that I/we am/are authorised to operate the account represented by the BSB and Account number shown immediately above (My/Our new account details).

If you have any questions, please contact me on *Insert your telephone contact number*

Thank you for your assistance

Yours sincerely

.....  
Name

.....  
Signature

# Setting up Regular Payments with Police Credit

Set up your new regular payments with PC via [pc.easynet](http://pc.easynet) or by calling Member Response or visiting a branch and completing a regular payment authority form.

## For [pc.easynet](http://pc.easynet) regular payments


- Create, alter or cancel regular or future payments on your account, visit [www.policecredit.com.au](http://www.policecredit.com.au) and log on to [pc.easynet](http://pc.easynet) and enter your member number and password.
- Create a regular or single future payment using transfer, click on

 **Transact**

then select

 **Transfer**

- Select account to transfer funds from.
- Select personal payee or choose your account or enter another Police Credit account.
- External transaction reference allows you to name payments.
- Enter amount in dollars and cents. Select

 **Pay Later**

## For single future payment

- Enter once only payment date. Click OK.
- Summary of transaction details will appear for confirmation.
- Enter password and click OK. A summary of transaction will appear notifying successful setup.
- Click finish.

## For regular future payment

- Enter first payment date, pay frequency and enter last payment date or leave blank for payments that are to continue until further notice. Click OK.
- Summary of transaction details will appear for confirmation.
- Enter password and click OK. Summary of transaction will appear notifying a successful setup. Click finish.

## To cancel or modify future payments

- Click on

 **Future Payments**

- Select “More” from the payment you wish to delete or modify. Modify means you can edit entered details. “Delete” will cancel the payment.
- Select Delete or Modify.
- You will need to enter your password for verification. The future payment transaction table will display your update.

## 4. Close your old account

If applicable, close your accounts with other financial institutions once all your regular payments have been cancelled. See below for a template to close your other financial institution accounts.

Use this template to send to each of your crediting organisations.

	<i>Insert your name</i>
	<i>Insert your address</i>
<i>Insert current Financial Institution</i>	
<i>Insert Financial Institution address</i>	
<i>Insert current date</i>	
 Dear Sir/Madam,	
<b>Request to close my account</b>	
I/We would like to close my/our account with your financial institution effective immediately.	
Account name:	<i>Insert your current account name</i>
Account Number:	<i>Insert your current account number</i>
Please forward the balance of the account electronically to my/our Police Credit account (details below)	
<b>My/Our new account details</b>	
Financial institution:	<b>Police Credit</b>
Account name:	<i>Insert your PC account name</i>
BSB:	<b>704 230</b>
Account Number:	<i>Insert your PC account number</i>
Insert other relevant information or instructions if needed <i>Insert your information</i>	
If you have any questions, please contact me on <i>Insert your telephone contact number</i>	
Thank you for your assistance	
Yours sincerely	
..... Name	..... Signature
Date / /	Date / /
	<i>Insert your signature</i>
Joint Account Holder Name (if applicable)	Joint Account Holder Signature

## Contact Police Credit

Call **Member Response** on **13 63 73** & press 3 (open 8.00am to 5.00pm)

Head Office  
121 Cardigan Street,  
Carlton Vic 3053

World Trade Centre  
Shop 24/25 Concourse Level  
Siddeley Street,  
Melbourne VIC 3005

Monash Medical Centre  
Level 1, 246 Clayton Road,  
Clayton Vic 3168

All branches are open Monday to Friday, 9am - 5pm.

This advice is general, so it may not be right for you. Before you make any decision to acquire any non-basic deposit or non-cash payment product or service you should obtain and consider the relevant Product Disclosure Statement available from any branch of Police Credit or by calling 13 63 73.