



PC Visa Silver and Visa Gold Credit Card

What are the benefits of having a PC Visa credit card?

The PC Visa Silver credit card and PC Visa Gold credit card have the following benefits:

- worldwide acceptance - more than 24 million locations worldwide
- competitive interest rates
- balance transfer option - consolidate credit cards to make only one monthly repayment.

What are the benefits of a PC Visa Silver credit card?

Benefits of a PC Visa Silver credit card are:

- no annual fee
- up to 44 days interest free on credit purchases
- 24-hour access available through pc.easynet and Rapid Response to account balances.

What are the benefits of a PC Visa Gold credit card?

Benefits of a PC Visa Gold credit card are:

- up to 55 days interest free on credit purchases
- higher spending limit: \$5,000 – \$30,000
- automatic purchase protection for 90 days against breakage, theft or loss
- free international travel insurance
- earn Cash Back Rewards – \$1 for every \$250 spent, credited to credit cards on 1 December
- 24-hour access available through pc.easynet and Rapid Response.

How can I apply for a PC Visa credit card?

There are many ways to apply for a PC Visa credit card:

- visit www.policecredit.com.au and log on to pc.easynet
- download an application form at www.policecredit.com.au
- call **Phone-A-Loan** on **13 63 73** & press 4
- visit a PC branch and fill out the application form
- post the completed application form to Reply Paid 669, Police Credit, Carlton South, Vic 3053
- fax the completed application form to (03) 9268 9294.

How do I transfer my existing credit card balance to a PC Visa credit card?

You can transfer your existing credit card balance to a PC Visa credit card by completing the Balance Transfer Request section on the PC Visa Credit Card Application form. Or if you already have a PC Visa credit card complete the PC Visa Credit Card Additional Cardholder / Balance Transfer Request form.

How long does the application process take?

- To ensure that your application is processed as quickly as possible, check that you have answered all the questions on your application form and that you have attached all the required information.
- You will receive confirmation of approval within 24 hours or the next business day.
- You will generally receive your new card within 5–7 working days of receipt of your application.

What types of insurance cover are available with my credit card?

Optional consumer credit insurance offers cover for life, sickness and accident, involuntary unemployment and covered trauma.

What are my payment options for consumer credit insurance?

You can pay your consumer credit insurance premiums by:

- direct debit from your PC savings account
- direct debit from another financial institution savings account or credit card.

Can I have a PIN linked to this card to withdraw cash from ATMs, or is it just for credit purchases?

- Yes, you can have a PIN linked to the card.
- You are charged a fee for each Visa cash advance:
 - ATM: domestic/foreign \$1.80
 - over-the-counter: domestic/foreign \$1.80.

Can I view the history of my credit card transactions online or hear them on telephone banking?

Yes. Log on to pc.easynet and select your card type Gold (S16) or Silver (S15), or call Rapid Response, option 1 then press 4 (for savings and credit balances).

How do I make payments towards my credit card?

You can choose from a range of credit card payment methods:

- regular payment
- pc.easynet
- PC branch
- mail via cheque
- Rapid Response
- direct or salary credit

How do I make a payment to my credit card while I'm away?

There are a number of payment options:

- online - www.policecredit.com.au and log on to pc.easynet
- phone - call Rapid Response on +613 9268 9373
- regular payment - arrange a regular payment to be debited from a nominated PC account to pay a PC credit card account.

Can I transfer funds from my other PC accounts to my PC credit card account?

You can transfer funds from other PC accounts to your PC credit card account via pc.easynet or Rapid Response – available 24 hours a day, 7 days a week. To register for these services, call **Member Response** on **13 63 73** & press 3 or visit www.policecredit.com.au to download an application form.

Is my credit card bill due on the same date every month?

Yes. The first month of the PC statement cycle is a pro-rata statement period:

- PC Visa Silver card due date 1st of each month
- PC Visa Gold card due date 10th of each month.

How much do I need to pay from my monthly statement?

- Your statements will show minimum payments, but you can always pay more.
- Your monthly payments are calculated at 2.5% of your closing balance, or \$20, whichever is greater. You must also pay any past due or over limit amounts incurred.
- If your statement has a closing balance of less than \$20, your minimum payment is the closing balance.

Can I alter my payment due date?

No.

How is interest calculated and how do I avoid interest?

Interest is calculated daily and debited to the account monthly. Interest will be charged to the account after close of business at the end of the statement cycle (15th of the month) statements will then be generated and sent to the member. No interest is charged on a purchase if you pay the closing balance on the statement by the due date and if you paid the closing balance on the previous statement by its due date. Bill payments (quoting your credit card number) and direct debit transactions are also subject to interest free periods.

If my first purchase is made at the end of the statement period, do I still have 45 days interest free on that purchase or is it reduced as it is near the end of the statement cycle?

Your interest free period is reduced for purchases you make closer to the end of the statement cycle.

If I transfer my existing credit card balance to a PC Visa credit card is this considered as a cash advance and accumulate interest?

Police Credit will treat all balance transfer with the BPAY facility as a retail purchase. Only when the BPAY option is not available interest will be applied to the amount of the balance transfer starting from the date the balance transfer request is processed as there is no interest free period for balance transfers.

If I make a cash advance in the statement cycle as well as purchases, does the system identify this and just accumulate interest on the cash advance?

Yes. If you make a cash withdrawal (Visa cash advance) as well as purchases, you are charged interest on the cash advance component only. Interest charges on cash advances and purchases are itemised separately at the end of your statement.

How do I increase my credit limit?

You can apply to increase your credit limit by completing the form available on www.policecredit.com.au, visiting a PC branch or calling **Member Response** on **13 63 73** & press 3 to have a form mailed or emailed to you.

How do I decrease my credit limit?

You can decrease your credit limit by completing the form available at www.policecredit.com.au, visiting a PC branch or calling **Member Response** on **13 63 73** & press 3 to have a form mailed or emailed to you.

How do I add or remove an additional cardholder from my card account?

- You can add an additional cardholder by completing the form available at www.policecredit.com.au, calling **Member Response** on **13 63 73** & press 3 or visiting a PC branch.
- The additional cardholder must be over 15 years of age and needs to be adequately identified if not an existing PC member or cardholder.
- All transactions are the responsibility of the account holder.
- To have an additional cardholder removed, call **Member Response** on **13 63 73** & press 3.

Can I switch card products, ie Silver to Gold or Gold to Silver?

- Yes. If the same credit limit or less is required, you do not need to reapply.
- If your switch includes a limit increase, you will need to complete a limit increase form, available at www.policecredit.com.au, PC branches or by calling **Member Response** on **13 63 73** & press 3 to have a form mailed or emailed to you.

How and when is the annual fee charged?

- There is no annual fee for your PC Visa Silver credit card.
- The PC Visa Gold credit annual fee of \$50 is charged to your credit card account on your anniversary date, starting from the second year.

What overseas charges are involved with cash advances and credit purchases?

- There is a charge of \$1.80 for each over-the-counter cash advance or ATM withdrawal (Visa cash advance).
- This includes currency conversion of 2.0% (of the AUD transaction amount) for every purchase overseas.

How do I avoid a late payment fee?

You can avoid a late payment fee by making the required payment shown on your statement by the due date every month. Police Credit must have received your payment by the due date. Where the due date falls on a weekend and payments are made by cash or cheque, your payment must be received on the preceding business day to ensure no late payment fees or interest charges will apply.

What additional fees are there?

- The PC Gold Visa credit card annual fee - \$50.
- Over the limit - \$20.
- Late payment: debited on or after the day when an amount that is due for payment is not paid on or before its due date - \$20.

For information about PC Visa credit card fees and charges, download the Fees & Charges Product Disclosure Statement from www.policecredit.com.au, call **Member Response** on **13 63 73** & press 3 or visit a PC branch.

What do I need to do when my credit card is about to expire?

You will automatically be sent a replacement credit card to the address that Police Credit holds for you, one month prior to your card's expiry date. The same PIN applies if you currently have one.

How do I close my credit card account?

Providing the balance is paid in full, you may cancel your card at any time by calling **Member Response** on **13 63 73** & press 3 or by advising us in writing.

What happens if I don't use my card for an extended period of time?

If you don't use your card for an extended period of time (approximately 200 days), we will write to you to ask if you would like to retain your credit card account.

How do I advise Police Credit of an unauthorised or unknown transaction on my PC Visa credit card account?

To report an unauthorised or unknown transaction on your PC Visa credit card account, call **Member Response** on **13 63 73** & press 3 between 8.00am and 5.00pm, Monday to Friday, or call the Visa Emergency Hotline on 1800 621 199 outside business hours.

What do I do if my card is lost or stolen?

If your PC Visa credit card is lost or stolen, immediately call **Member Response** on **13 63 73** & press 3 between 8.00am and 5.00pm, Monday to Friday, or the Visa Emergency Hotline on 1800 621 199 outside business hours.

Where is the three-digit security number on my PC Visa credit card?

Your security number is located on the back of your PC Visa credit card. It is the last three digits of the number that appears in the signature field of your credit card number. This number ensures and identifies that your card is with you.

Do I need to activate my PC Visa credit card? If so, how do I activate my PC Visa credit card?

Yes whether you are the primary cardholder or additional cardholder you will each need to activate your own PC Visa credit card. You can activate your PC Visa credit card by calling **Rapid Response** telephone banking on **13 63 73** & press 1, then 6 for credit card activation. Alternatively you can activate your PC Visa credit card via **pc.easynet** online banking, click "Other" on the main menu then "Card Activation".

Can the additional cardholder make payments towards the credit card account?

Yes. If you are an additional cardholder you can make payments towards your PC Visa credit card through:

- **pc.easynet** online banking and transfer the payment amount to the primary cardholder's member account
- **Rapid Response** telephone banking on **13 63 73** & press 1, followed by 1 to "transfer money between selected accounts" then 2 "to transfer funds to another member's account".

Please note to make payments via **Rapid Response** you will need to link the PC Visa credit card account to your PC account. To set up your account please call **Member Response** on **13 63 73** & press 3.

PC Cash Back Rewards program

Is the PC Cash Back Rewards program available on both PC Visa Silver and Gold credit cards?

No. The PC Cash Back Rewards program is only available with the PC Visa Gold credit card.

How do I accumulate Cash Back Rewards?

- You will earn \$1.00 for every \$250 spent using your PC Visa Gold credit card.
- Cash Back Rewards are subject to credit purchases where you are required to provide a signature, BPAY payments, or purchases over the telephone or Internet.
- Cash advances do not accumulate Cash Back Rewards.

When do I get my Cash Back Rewards?

- Your Cash Back Rewards dollars are automatically credited to your PC Visa Gold credit card account on 1 December.
- Rewards accrued after 30 November each year will be included in the next year's reward (period between 1 December and 30 November).

Note: rewards are automatically credited to your PC credit card accounts on 1 December each year. Rewards accrued after 30 November each year tally towards the next year's reward.

How do I know how many Cash Back Rewards I've accumulated?

Your member rewards are printed on your monthly statements. Each month, the year to date summary shows the Cash Back Rewards accruing towards your end of year total.

If I have additional cardholders, do they all receive individual reward dollars?

Rewards are accrued by all cardholders but only the account holder receives the reward.

Are there limits on the amount of rewards dollars I can accrue?

Yes. Rewards are capped to a value of \$5,000 spent each month (or ie up to \$60,000 per annum).

What happens to my reward dollars if I close my credit card account?

- Your rewards are not transferable.
- If you close your accounts before the reward are credited on 1 December, your rewards dollars are forfeited.

For further information call Police Credit on 13 63 73
or visit www.policcredit.com.au

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