

| I'm looking for a loan... | Home | | | | | |
|---|---|--|--|--|--|---|
| | Home Owner Occupied / Investment | | | | | |
| | 12 Month Discount Variable rate | Standard Variable rate | Fixed rate | Split (Standard Variable & Fixed rate) | Line of Credit | Interest only |
| | 0.50%pa discount for the first 12 months on standard variable | New property & refinance variable interest rate offers you flexibility | Fixed rate for a period of 1-5 yrs and know your repayments | Split your loan between new property variable & fixed interest rate components | Equity in your property linked via your PC Visa debit card | Make interest only payments for the loan period |
| with a competitive interest rate | 6.04%pa | 6.54%pa | 1y 6.59%pa 2y 7.29%pa 3y 7.59%pa 4y 7.89%pa 5y 7.99%pa | As per standard variable & fixed rates | Variable 6.54%pa | As per standard variable & fixed rates |
| Comparison rate | 6.53%pa | 6.58%pa | 1y 6.59%pa 2y 6.74%pa 3y 6.89%pa 4y 7.09%pa 5y 7.24%pa | As per standard variable & fixed rates | 6.56%pa | As per standard variable & fixed rates |
| free of annual or monthly package fees | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| that allows additional repayments | Yes* | Yes* | Make up to \$10,000 pa of additional payments* | As per standard variable and fixed rate* | Yes* | As per standard variable and fixed rate* |
| that allows free redraw on my additional repayments | Yes | Yes | N/A | Yes, on variable component | N/A | N/A |
| with Consumer Credit Insurance Available - protecting me in the event of disability, death & unemployment | Available | Available | Available | Available | N/A | Available |
| that has loan portability | Yes | Yes | Yes | Yes | Yes | Yes |
| has flexible repayment options to suit my budget | Weekly/Fortnightly/Monthly | Weekly/Fortnightly/Monthly | Weekly/Fortnightly/Monthly | Weekly/Fortnightly/Monthly | Monthly | Monthly |
| Minimum Maximum loan amount | Minimum \$10,000 Maximum \$1,000,000 | Minimum \$10,000 Maximum \$1,000,000 | Minimum \$50,000 Maximum \$1,000,000 | Minimum Fixed \$50,000 Variable \$10,000 Maximum \$1,000,000 | Minimum \$50,000 Maximum \$1,000,000 | Minimum \$50,000 Maximum \$1,000,000 |

*Further additional payments may incur break costs. All Police Credit Home loans may incur a deferred establishment fee. Deferred establishment fees may apply should additional repayments result in loan being paid in full within four years. 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 the following; Home loan amount of \$150,000 over a term of 25 years. 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. The Comparison Rate Schedules are available from any branch of Police Credit, by calling Member Response 13 63 73 or by visiting www.policecredit.com.au. Before you make any decision to acquire any general insurance product or service you should obtain and consider the relevant Product Disclosure Statement (PDS) available from any branch of Police Credit 121 Cardigan Street Carlton Vic 3053 or by calling 13 63 73. Police Credit provides general insurance products as an agent for Allianz Australia Limited ABN 15 000 122 850 AFSL 234708 and CGU Insurance Limited ABN 27 004 478 371 AFSL 238291. Fees and charges apply. Information on Terms & Conditions/Fees & Charges applying to our products and services are available upon application or request. www.policecredit.com.au. Police Association Credit Co-operative Limited ABN 33 087 651 661 AFSL 240293. Interest rates quoted are current as at date of print and subject to change. 4.3.2010 1118pc

| I'm looking for a loan... | Car | Personal | Credit Card | | Overdraft |
|---|---|-------------------------------------|---|---|-----------------------------------|
| | Fixed (Secured) | Variable (Secured Unsecured) | Visa Silver | Visa Gold | Variable |
| | Available for both new and used car loans | Have what you want today | Low rate, no frills PC Visa Credit Card | Earn whenever you spend | For the unexpected expenses |
| with a competitive interest rate pa | New car 9.49% Used car 9.99% | 12.95% | Introductory rate 6 mths fixed 6.99%pa Variable 11.95%pa | Introductory rate 6 mths fixed 6.99%pa Variable 16.95%pa | 12.95% |
| Comparison rate pa | New car 9.49% Used car 9.99% | 12.95% | N/A | N/A | N/A |
| free of annual or monthly package fees | ✓ | ✓ | ✓ | \$50pa waived for first 12 mths | N/A |
| that allows additional repayments to help pay my loan off sooner & save | Yes, unlimited | Yes, unlimited | N/A | N/A | Yes, unlimited |
| with Consumer Credit Insurance available - protecting me in the event of disability, death & unemployment | Available | Available | Available | Available | N/A |
| that has loan portability | Yes | N/A | N/A | N/A | N/A |
| has flexible repayment options to suit my budget | Weekly/Fortnightly/Monthly | Weekly/Fortnightly/Monthly | Monthly | Monthly | Monthly |
| Minimum Maximum loan amount | Minimum \$8,000 Maximum \$100,000 | Minimum \$3,000 Maximum \$60,000 | Minimum \$1,000 Maximum \$10,000 | Minimum \$5,000 Maximum \$30,000 | Minimum \$500 Maximum \$10,000 |

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 of 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. The Comparison Rate Schedules are available from any branch of Police Credit, by calling Member Response 13 63 73 or by visiting www.policecredit.com.au. Before you make any decision to acquire any general 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 general insurance products as an agent for Allianz Australia Limited ABN 15 000 122 850 AFSL 234708 & CGU Insurance Limited ABN 27 004 478 371 AFSL 238291. Fees and charges apply. Information on Terms & Conditions/Fees & Charges applying to our products and services are available upon application or request. www.policecredit.com.au. Police Association Credit Co-operative Limited ABN 33 087 651 661 AFSL 240293. 121 Cardigan Street, Carlton Vic 3053. Interest rates quoted are current as at date of print and subject to change. 4.3.2010 1118pc