

I'm looking for a Home Owner/ Occupied loan...

	24 Month Discount Variable rate	Standard Variable rate	Fixed rate	Split Standard Variable & Fixed rate	Line of Credit	Interest only Investment only
with a competitive interest rate	0.70%pa discount for the first 24 months on standard variable rate 6.09%pa [◇]	Variable interest rate offers you flexibility 6.79%pa	Fixed rate for a period of 1-5 yrs and know your repayments 1y 5.99%pa 2y 5.99%pa 3y 6.24%pa 4y 6.79%pa 5y 6.94%pa	Split your loan between variable & fixed interest rate components As per standard variable & fixed rates	Equity in your property linked via your PC Visa debit card Variable 6.79%pa	Make interest only payments for the loan period As per standard variable & fixed rates
Comparison rate	6.65%pa [◇]	6.83%pa	1y 6.71%pa 2y 6.63%pa 3y 6.63%pa 4y 6.79%pa 5y 6.86%pa	As per standard variable & fixed rates	6.83%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 Max \$30,000 for term	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 available	Minimum \$120,000	Minimum \$20,000	Minimum \$50,000	Minimum Fixed \$50,000 Variable \$10,000	Minimum \$50,000	Minimum \$50,000

[◇] Honeymoon 2 year Discount Variable home loan : No establishment fee payable. This is a limited time special offer. * 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 121 Cardigan Street Carlton Vic 3053 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 240293. Interest rates quoted are current as at date of print and subject to change. 12.12.11 2837pc

I'm looking for a loan...

	Car	Personal	Travel	Credit Card		Overdraft
	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
with a competitive interest rate	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
Comparison rate	New car - 9.99%pa Used car - 10.49%pa	12.95%pa	9.95%pa	N/A	N/A	N/A
free of annual or monthly package fees	✓	✓	✓	✓	\$50pa waived for first 12 months	N/A
that allows additional repayments to help pay my loan off sooner & save	Yes, unlimited	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	Available	N/A
that has loan portability	Yes	N/A	N/A	N/A	N/A	N/A
has flexible repayment options to suit my budget	Weekly/Fortnightly/ Monthly	Weekly/Fortnightly/ Monthly	Weekly/Fortnightly/ Monthly	Monthly	Monthly	Monthly
Minimum loan amount	Minimum \$5,000	Minimum \$3,000	Minimum \$2,000	Minimum \$1,000	Minimum \$5,000	Minimum \$500
Maximum Repayment term	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 121 Cardigan Street Carlton Vic 3053 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 240293. Interest rates quoted are current as at date of print and subject to change. 12.12.11 2837pc