

Loans Matrix for 18 - 25 year olds

I'm looking for a loan...

	My first car loan	PC job starter loan	PC student loan	PC travel loan	Credit Card
	Fixed Secured Buying a new and used car	Fixed Unsecured Working full or part time	Fixed Unsecured Available for full time tertiary students	Fixed Unsecured Available for travel purposes	Visa Silver Low rate, no frills PC Visa Credit Card
with a competitive interest rate	New car - 9.99%pa Safe used car - 9.99%pa My first car loan: 10.24%	9.95%pa	9.95%pa	9.95%pa	Introductory rate 6 months fixed 6.99%pa Variable 11.95%pa
Comparison rate	New car - 9.99%pa Safe used car - 9.99%pa My first car loan: 10.24%	9.95%pa	9.95%pa	9.95%pa	N/A
free of annual or monthly package fees	✓	✓	✓	✓	✓
that allows additional repayments to help pay my loan off sooner & save	Yes, unlimited	Yes, unlimited	Yes, unlimited	Yes, unlimited	N/A
with Consumer Credit Insurance available - protecting me in the event of disability, death & unemployment	Available	Available	Available	Available	Available
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	Weekly/Fortnightly/Monthly	Weekly/Fortnightly/Monthly	Monthly
Minimum loan amount	Minimum \$3,000	Minimum \$1,000	Minimum \$1,000	Minimum \$2,000	Minimum \$500

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 2851pc