

→ PC little copper club



everyone starts small. dream big!



## All about PC Little Copper Club

PC Little Copper 1

Dream big! 4

Deposit savings account 6

Exclusive awards, competitions and prizes 8



→ **PC Little Copper**

Police Credit's Little Copper Club (LCC) is a great way for members under the age of 18 to start saving with their own savings account.



## Benefits of a Police Credit LCC account

- Earn higher rate of interest than that applied to most savings accounts
- No minimum balance required
- Enjoy transaction fee free banking\*
- At-call savings – deposit or withdraw funds at any time
- Receive a free re-usable 'Policeman' moneybox
- Interest calculated on your daily balance and credited on 31 May and 30 November
- Access to exclusive competitions, promotions and prizes





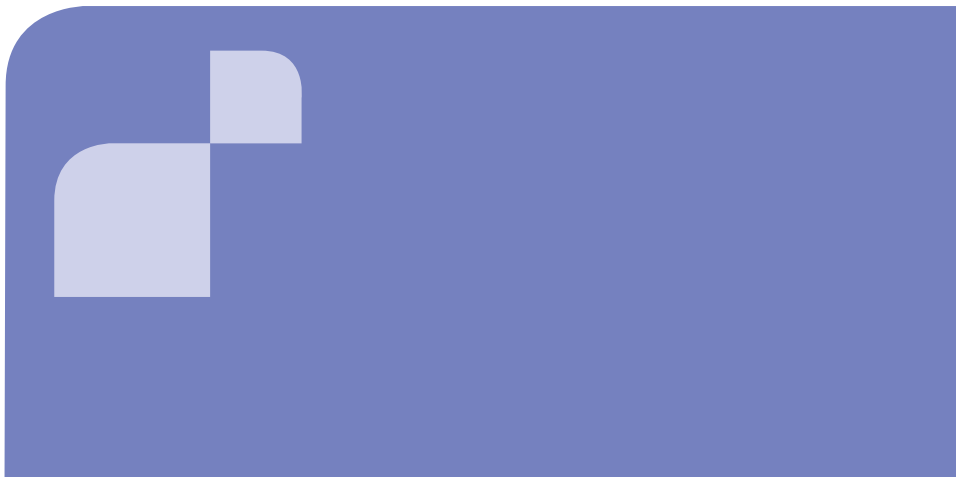
It's easy to make deposits into a PC LCC account through

- pc.**easy**net online banking
- Rapid Response telephone banking
- At any PC branch
- Via cheque at PC easy cheque deposit boxes
- By mail (no cash)
- At Westpac branches throughout Australia with a special deposit book
- Through direct credit via another financial institution

It's easy to withdraw funds from a LCC account through

- pc.**easy**net online banking
- Rapid Response telephone banking
- At any PC branch

To join or for more information call  
**Member Response** on **13 63 73** & press 3  
or visit **[www.policcredit.com.au](http://www.policcredit.com.au)**



## → Dream big!

As our members become young adults, their banking needs change.

Whether you are starting part-time work, planning a future career path, saving for a car or going to university, developing better money management skills will help you to build a strong financial future. Police Credit is here to help you all the way. You will have access to:

- Handy hints and tips on how to manage and grow your savings
- Easy to read investment information
- Online budget and savings calculators

For more information  
visit [www.policecredit.com.au](http://www.policecredit.com.au)

## Your first job

You can arrange with your employer to deposit your pay into a PC Multipack savings account. Savings can be accessed with a ←**easy**access CueCard (member must be over 12 years of age) – a debit card that allows you to access your funds anywhere worldwide displaying the Maestro/Cirrus logo. Best of all you will enjoy transaction fee free banking.

Police Credit's PC Visa Debit Card (member must be over 15 years of age) is an access card that enables you to have electronic access to your at-call account savings or overdraft. You can use your PC Visa Debit Card at any ATM and EFTPOS outlet to pay bills or make purchases online and over the phone; and at any retail store displaying the Visa logo.

When organising a direct debit or credit to or from your PC account, you will need to supply the information provided in the table below.

BSB	704 230
Account number	Refer to your member statement. Your 9-digit account number is located in brackets next to your account type details within the transaction details column on your statement.
Account name	Your name

NOTES: 1. Deposits cannot be made with your ←**easy**access CueCard.  
2. One-off deposits from other banks within Australia or from overseas can be made to your account. Call Member Response on 13 63 73 & press 3 for further details.

### Deposit and withdrawal options

- ←**easy**access CueCard or PC Visa debit card
- Over the counter at any Police Credit branch
- Deposits via Westpac branches
- Direct credits and debits
- Rapid Response telephone banking
- pc.**easy**net online banking
- BPAY® via Rapid Response or pc.**easy**net



## → Deposit savings account

Whilst it is always great to have the latest mobile, MP3 or designer clothes its important to plan and manage your finances carefully. It is a good idea to put away some money on a regular basis, for example \$10 or \$20 a week into a savings account with higher interest will help build up your savings.

### **easyinvest**<sup>Ⓢ</sup> online savings account

Earn higher interest rates without needing a minimum balance with an **easyinvest**<sup>Ⓢ</sup> at-call savings account with the flexibility of funds being at call. There are no account keeping, management or annual fees. Interest is calculated daily and paid quarterly to your account on the last days of March, June, September and December. There is no minimum deposit and you can have unlimited deposits and withdrawals.

Access funds through Rapid Response telephone banking or pc.**easy**net online banking.



## Bonus Saver

Reach your goals sooner with a PC Bonus Saver savings account<sup>^</sup>. Simply deposit at least \$100 per calendar month, with no withdrawals, and we'll reward you with a higher interest rate. But if you do need to make a withdrawal, you can access your funds at call 24/7 and still earn the Bonus Saver account standard interest rate. There is no minimum balance and interest is calculated daily and paid monthly to your account. Access funds through any Police Credit branch, Rapid Response telephone banking, **pc.easynet** online banking or BPAY via Rapid Response or **pc.easynet**.

<sup>^</sup>Bonus Saver account is capped at a maximum balance of \$1,000,000.

## Term deposit accounts

Lock away your savings with a PC term deposit account ranging from three months to five years terms. Minimum deposit of \$2,000 and interest rates are calculated daily and paid annually and/or on maturity.

For information on PC deposit savings accounts call **Member Response** on **13 63 73** & press 3 or visit **[www.policecredit.com.au](http://www.policecredit.com.au)**



## → Exclusive awards, competitions and prizes for Little Copper Club members under 18

### \$1,000 Education Grant

Education is an important part of every young person's upbringing and the cost of school fees, uniforms, books and stationery can easily add up to a substantial amount. That's why Police Credit offers an annual Education Grant to help fund student's education expenses.

Entry to Police Credit's \$1,000 Education Grant is automatic and open to all Little Copper Club members with a minimum of \$250 in their S3 accounts at the end of June each year. The winner will be notified by telephone or mail.

### Savings achievement awards












Our annual savings achievement awards are another way that we encourage our Little Copper Club members to save.

Little Copper Club S3 balances are assessed on 1 December each year and you will automatically be entered into a draw to win a prize according to the balance in your account.

The draw is supervised by Police Credit's Executive Committee and winners are notified by telephone or mail, and published in the March edition of *PC News*.



Check out, which draw you will be entered into on 1 December each year.

	<b>Account balance (in S3 account)</b>	<b>Prize (up to the value of)</b>
	<b>\$100</b>	\$25 book voucher
	<b>\$200</b>	\$50 music voucher
	<b>\$350</b>	\$75 rollerblades
	<b>\$500</b>	\$100 concert tickets
	<b>\$750</b>	\$150 prepaid mobile phone kit
	<b>\$1000</b>	\$200 prepaid mobile phone kit
	<b>\$1500</b>	\$250 MP3 player
	<b>\$2000</b>	\$350 Digital Camera
	<b>\$3000</b>	\$500 TV
	<b>\$5000</b>	\$750 video/ computer console
	<b>\$6000</b>	\$2,000 computer package

Images do not necessarily represent actual prizes

## Big prizes

Each edition of *PC News* offers Little Copper Club members the opportunity to enter a competition and win fabulous prizes. Competitions are opened to Little Coppers of all ages, so remember to keep an eye out for the Little Copper page in the next *PC News* issue. Winners are notified by telephone or mail, and announced in the following edition of *PC News*.

→ **contact us**  
13 63 73

Rapid Response & BPAY®

**Member Response** [general enquiries]

**Fax** [03] 9349 3113

**Phone-A-Loan**

**Car & Personal Loan Fax** [03] 9268 9294

**Home Loan Fax** [03] 9268 9230

**Email** [pcloans@policecredit.com.au](mailto:pcloans@policecredit.com.au)

**PC Insurance Agency**

**Fax** [03] 9268 9257

**Email** [pcinsurance@policecredit.com.au](mailto:pcinsurance@policecredit.com.au)

**Financial Planning**

**Fax** [03] 9268 9353

**Email** [financialplanning@policecredit.com.au](mailto:financialplanning@policecredit.com.au)

**Administration** [switchboard]

**Fax** [03] 9268 9204

**Email** [carlton@policecredit.com.au](mailto:carlton@policecredit.com.au)

**[www.policecredit.com.au](http://www.policecredit.com.au)**

\*Ensure that you have sufficient funds in your accounts to avoid dishonour/overdrawn account fees. 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. ©Registered to BPAY ABN 69 079 137 518. Information on Terms & Conditions/Fees & Charges applying to our products and services is available on application or request. 01.09.4140

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 **Police Credit**  
Securing your future