



# *PC Premium Home Package*

*Combine to take advantage*

# *The Offer*

Move your home or investment loan to Police Credit and enjoy all the benefits our new **PC Premium Home Package** has to offer.

With a **PC Premium Home Package**, you will receive great discounts on your home/ investment loan, lower insurance premiums, higher interest on your term deposits and a whole range of other benefits.

You can take advantage of the **PC Premium Home Package** by taking out a new PC home loan or moving your existing home loan to Police Credit today. Minimum total borrowing with Police Credit of \$250,000 or more. Utilise your loan with your PC savings or credit card account and pay an annual fee of just \$375. And when you apply, the benefits start straight away<sup>#</sup>.

<sup>#</sup> Benefits cannot be applied to existing products with fixed interest rate periods until the current period is rolled over.





# Benefits

- Discounted interest rates on your home/ investment loan account (up to 0.25% on a PC Standard Variable home loan.# When your total borrowing with Police Credit is \$250,000 or more
- Waived annual fee on your PC Visa Gold credit card, allowing you to enjoy your Cash Back Rewards
- Insurance benefits – 10% discount on new insurance premiums
- A free initial financial planning consultation and personal risk assessment
- Additional interest on term deposits#
- Other loan benefits

## Tailor the package to your needs

At Police Credit, we understand that your financial needs change. So we've ensured that your **PC Premium Home Package** can change along with you, according to your requirements. For example, throughout the life of your package, you can switch from a variable to a fixed rate home loan, with no switching fee.^ You can even change your loan from Standard Variable to Line of Credit with no switching fee!

# Benefits cannot be applied to existing products with fixed interest rate periods until the current period is rolled over.

^ Early repayment and break costs may apply. Please refer to our Fees & Charges brochure.

## Discounted home loan interest rates

Whether you have a Standard Variable or a Fixed Rate rate home loan, you are eligible for great discounts with the **PC Premium Home Package**.

## Waived annual fee on PC Visa Gold credit card

With the **PC Home Premium Package**, there is no annual fee on your PC Visa Gold credit card.

Some of the benefits you will receive from the PC Visa Gold credit card include:

- Interest free period of up to 55 days on purchases
- International travel insurance
- PC Cash Back Rewards program
- Credit limit up to \$30,000
- Purchase protection for 90 days against breakage, theft or loss

Standard Variable home loan	0.25% discount pa on total home/investment loans of \$250,000 and more
Interest Only home loan	0.25% discount pa on total home/investment loans of \$250,000 and more
Line of Credit home loan	0.25% discount pa on loans of \$250,000 and more
Fixed Rate home loan <sup>#</sup>	0.10% discount pa on fixed rate home/investment loans
Term Deposits <sup>#</sup>	0.25% additional interest pa on term deposits under \$100,000
	0.10% additional interest pa on term deposits \$100,000 or more

<sup>#</sup> Benefits cannot be applied to existing products with fixed interest rate periods until the current period is rolled over.

## Up to 10% discount on insurance premiums

You can receive up to 10% discount on all general insurance premiums, including:

- home buildings
- home contents
- motor vehicle
- valuables/personal effects

## Additional interest on term deposits

Receive up to 0.25% additional interest on PC Term Deposits\*.

To top up your savings with a term deposit account all you need is a minimum deposit of \$5,000. Interest is calculated daily and paid annually or on maturity.

\*Not eligible in conjunction with other term special offers.

## Free initial financial planning session

As a Police Credit member, you can enjoy professional financial planning advice that will help you to make better decisions when planning your financial future. A free initial consultation and personal risk assessment is available from PC Planning to all **PC Premium Home Package** members.

## Other loan benefits

Some of the waived fees and charges you will enjoy under the **PC Premium Home Package** are:

- Loan establishment fee on eligible home loans
- Switching fee<sup>^</sup>, i.e when you change your loan from Standard Variable to Fixed
- Three standard property valuations waived per year on each package

<sup>^</sup>Early repayment and other break costs may apply. Please refer to our Fees & Charges brochure and PC Premium Home Package Terms and Conditions.

**To find out more,  
visit [www.policcredit.com.au](http://www.policcredit.com.au)  
or call PC Home Loan Centre on  
13 63 73 & press 4**



*Choose what you need*



# Apply

## Eligibility

- A new or existing PC home/investment loan and a combined Police Credit borrowing of \$250,000 or more
- A PC at-call (transaction) or credit card account

## Cost

The **PC Premium Home Package** annual fee is \$375 per year.

**You can apply for the PC Premium Home Package by visiting a PC branch or by calling PC Home Loan Centre on 13 63 73 & press 4**



## *Your saving*

The **PC Premium Home Package** rewards you for your loyalty to Police Credit. The benefits depend on how many PC products you use – the more products you have with Police Credit, the more you save. For a small annual fee of \$375, the **PC Premium Home Package** can potentially save you over \$1,010 per year.

Benefit	Year 1 – Potential savings	Year 2 – Potential savings	Additional savings – Each time you redeem benefit
<b>Up to 0.25% discount on loans \$250,000 and more PC Standard Variable home loan*</b>	\$625	\$625	
<b>No switching fee</b> Switch at no cost from a variable to fixed loan.			\$200
<b>No establishment fee</b>	\$600		\$600
<b>Waived PC Visa Gold credit card annual fee</b>	\$50	\$50	
<b>PC Planning fee</b> You will receive a free initial consultation and risk assessment			\$99
<b>Term Deposit – Up to 0.25% in additional interest on \$99,999°</b>			\$250
<b>Insurance</b> Home contents insurance discount of 10% on a \$600 premium	\$60	\$60	
Car insurance discount of 10% on a \$500 premium	\$50	\$50	
<b>Saving</b>	<b>\$1,385</b>	<b>\$785</b>	
Less package annual fee	\$375	\$375	
<b>Total potential saving</b>	<b>\$1,010</b>	<b>\$410</b>	

+ Calculation for Standard Variable Home Loan Savings is based on a Standard Variable interest rate of 6.29%pa and a discounted rate of 6.04%pa for a loan term of 30 years. It assumes that balances reduce in line with scheduled repayments.

° Calculation for Term Deposit Savings is based on a deposit of 7.00%pa and the higher term deposit interest rate of 7.25%pa with interest credited to the deposit on an annual basis. Rates used in the examples may not be true rates and are given as examples only. Calculations were calculated using Infochoice calculators.

# Contact Police Credit

Visit the nearest PC branch

Call us on 13 63 73 & press 4

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

Fees and charges apply. Information on terms & conditions, interest rates and fees and charges applying to our products and services is available on application or request. Applications for credit are subject to Police Credit's credit approval criteria. Account holders must be over 18 years of age. Before acting on the advice you should consider whether the advice is appropriate for you. Before you make any decision to acquire any non-basic deposit and related non-cash payment product, any consumer credit or general insurance product or any financial planning product you should obtain AND consider the relevant Product Disclosure Statement (PDS) available from any branch of Police Credit (financial planning product or service PDS available from PC Planning at 121 Cardigan Street, Carlton) 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 and Swann Insurance (Aust.) Pty Ltd ABN 80 000 886 680 AFSL 238292. Credit Card: Police Credit through Indue Limited ABN 97 087 822 464 has obtained Gold Overseas Travel Insurance, Purchase Protection Insurance and Extended Warranty Insurance under Master Policies issued by American Home Assurance Company ABN 67 007 483 267, AFSL 230903, trading as AIA Australia. The terms, conditions and exclusions of PC Gold Overseas Travel Insurance, Purchase Protection Insurance and Extended Warranty Insurance are available from Police Credit by visiting a branch or calling 13 63 73. Police Credit acts as an agent for Swann Insurance (Aust) Pty Ltd ABN 80 000 886680 AFSL 238292. This advice has been prepared without taking account of your objectives, financial situation or needs. Our financial planners are representatives of Police Credit and members of the Financial Planning Association of Australia. Full PC Premium Home Package terms and conditions will be included in any Package offer. To discontinue receiving Police Credit promotional communications please call Member Response on 13 63 73. PC Planning is a registered business name of Police Association Credit Co-operative Limited ABN 33 087 651 661 AFSL 240293.

[www.policecredit.com.au](http://www.policecredit.com.au) 02.10 1103PC