

**PC Access  
Anytime. Anywhere.**



**Police Credit**  
Securing your future

**PC Access – Life’s busy.  
What you need is easy  
access, low fee,  
stress-free banking.**

**Access to Police Credit**

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**Call Police Credit on 13 63 73  
& press 3 or visit  
[www.policecredit.com.au](http://www.policecredit.com.au)**

## Convenient access to your accounts

Police Credit offers a range of convenient smart choice options that means you have easy access to your accounts.

### pc.easynet

Police Credit's pc.easynet online banking service allows you fast and convenient access to your accounts – 24 hours a day, 7 days a week.

- View your account details and customise your accounts
- View or download your statements via eStatements
- Transfer funds between PC accounts and to external bank accounts
- Open selected savings accounts online
- Create, alter or cancel regular or future payments
- Pay bills using BPAY through pc.easynet or Rapid Response
- Apply for your PC loans through pceasy**LOANS**
- Activate cards online
- Redraw advance payments from your variable PC home loan.

To register visit [www.policecredit.com.au](http://www.policecredit.com.au) and click pc.easynet or call **Member Response** on **13 63 73** & press 3



## PC Visa Debit Card

PC Visa Debit Card is a debit card that provides access to your savings. You can use your PC Visa Debit Card at any ATM and EFTPoS outlet, to pay bills, make purchases online, over the phone, or at any retail store displaying the Visa logo.

### It's easy to bank fee free with Police Credit

By making a few small adjustments you can ensure your banking remains fee free.

- Using the 'Credit' button for all your purchases
- Paying bills with BPAY via pc.easynet or Rapid Response
- Visit a PC Branch to withdraw cash

Limited free transactions apply to Multipack savings accounts. Refer to the table below regarding the free withdrawals per month and the fees for additional transactions. You can reduce exceeding your limited transactions by

- Using the 'Savings' button when purchasing goods and withdraw cash at the same time
- Avoiding making small sum withdrawals too frequently through EFTPoS and ATMs.

Unlimited FREE transactions	Limited FREE transactions	
pc.easynet (online banking)	<b>FREE withdrawals per month</b>	<b>Fee for each additional transaction</b>
Rapid Response (phone banking)		
Withdrawals at a PC branch	10 Westpac, St George, BankSA or Indue WTC ATM (within Australia)	\$1.80
BPAY and BPAY View <sup>®</sup>		
Using PC Visa Debit Card – press 'Credit' for all purchases	20 EFTPOS cash/purchases– press 'Savings'	\$0.40
Online purchases		
Direct debits and credits	4 Visa over the counter cash advance (includes overseas ATMs)	\$4.00
Deposits at a PC branch		
External transfers via pc.easynet & Rapid Response	10 cheque withdrawals	\$1.00

Transaction fees apply to account holders over 18 years old.

**Call Member Response  
on 13 63 73 & press 3 or visit  
[www.policcredit.com.au](http://www.policcredit.com.au)**

## Rapid Response

Rapid Response telephone banking is a simple and convenient way to do your banking 24 hours a day, 7 days a week.

- Obtain account balances
- Transfer funds within accounts
- Transfer funds to external (linked) accounts (maximum of 9)
- Pay bills that display the BPAY logo
- Activate PC Visa debit and credit cards
- Order statements
- Check interest earned on your accounts

## Personal cheque book

Enjoy the ease and convenience of writing your own cheques with a personal cheque book linked to your nominated PC savings account. You can earn interest on your savings balance and your cheque book is issued free of charge. Receive 10 free cheque withdrawals per month.

NOTE: Personal banking only. Members must ensure that adequate funds are available to cover the issued cheque cost.

## BPAY

BPAY saves you time and allows you to pay as many bills as you like, free of transaction fees. The BPAY payment facility is available through [pc.easynet](http://pc.easynet) or by calling Rapid Response, our telephone banking service, 24 hours a day, 7 days a week. Over 16,000 organisations accept BPAY payments.

## BPAY View

BPAY View is a free, efficient and easy way to receive and manage all your bills online.

- Receive and view your bills online through [pc.easynet](http://pc.easynet)
- Access your bills worldwide 24 hours a day, 7 days a week
- Record due dates and pay each bill at the time you nominate
- Make instant payments or schedule payments for a later date

To register for BPAY View, simply log on to [pc.easynet](http://pc.easynet).

## Direct credits and debits

Direct credits and debits enable you, after making arrangements directly with your supplier, to pay your bills automatically from your nominated account.

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

**Account name:** Your name

### NOTES:

1. Deposits cannot be made with your PC Visa Debit Card.
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.

## Deposits

You can deposit into your PC accounts:

- At any PC branch
- Via cheque at PC easy cheque deposit boxes
- Through direct crediting of your salary
- By mail (no cash)
- At Westpac branches throughout Australia with your special deposit book
- Through direct credit via another financial institution.

## Regular payments

You can arrange to pay your regular bills such as rent, insurance, loan repayments and credit cards through Police Credit's regular payment service. Regular payments can be easily arranged through pc.easynet online banking, by calling Member Response or over the counter at any PC branch. All transactions will be shown on your account statement.

**Call Member Response  
on 13 63 73 & press 3 or visit  
[www.policcredit.com.au](http://www.policcredit.com.au)**

# Withdrawals

Withdraw funds from your PC accounts through:

- pc.easynet
- PC Visa Debit Card
- BPAY
- Rapid Response
- Regular payments
- Personal cheques
- Direct debits
- Any PC branch

## It's easy to bank fee free with PC

Ways you can adjust your day-to-day banking to avoid fees.

DO	WHY?
Use your PC Visa Debit card and press 'Credit' for all purchases (petrol, restaurants, shopping, etc).	You receive unlimited free transactions when you press 'Credit' using your PC Visa Debit card.
Use EFTPoS to withdraw cash. Where possible combine transactions. Press 'Savings' when purchasing goods and withdrawing cash simultaneously.	When you combine your transactions by pressing 'Savings' you will help reduce the amount of ATM cash withdrawals.
Pay bills via BPAY via pc.easynet or Rapid Response. When BPAY is not available, use your PC Visa Debit Card and press 'Credit'.	You receive unlimited free transactions when you make BPAY payments.
Set up regular payments or funds transfers for bills via pc.easynet.	Unlimited free transactions for any internal/external transfers via Rapid Response and pc.easynet.
DON'T	WHY?
Don't press the ATM balance button. For account balances call Rapid Response or log on to pc.easynet.	ATMs don't give PC account balances. Use Rapid Response or pc.easynet.
Avoid withdrawing small sums frequently via EFTPoS and ATM.	This will help you reduce the amount of ATM cash withdrawals.

**Police Credit makes it easy to access your accounts anytime, anywhere.**

## Secure your future with PC

### **Member Response General account & enquiries**

Call Member Response on 13 63 73 & press 3

Fax [03] 9349 3113

### **Home Loan**

Call Phone-A-Loan on 13 63 73 & press 4 then 1

Fax [03] 9268 9230

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

### **Car & Personal Loan**

Call Phone-A-Loan on 13 63 73 & press 4 then 2

Fax [03] 9268 9294

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

### **Credit card**

Call Phone-A-Loan on 13 63 73 & press 4 then 3

Fax [03] 9268 9294

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

### **PC Insurance Agency**

Call PC Insurance Agency on 13 63 73 & press 2

Fax [03] 9268 9257

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

### **PC Planning Financial Planning**

Call PC Planning on 13 63 73 & press 5

Fax [03] 9268 9353

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

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

© Registered to BPAY Pty Ltd ABN 69 079 137 518 † Ensure that you have sufficient funds in your accounts to avoid dishonour/overdrawn account fees. This advice has been prepared without taking account of your objectives, financial situation or needs. Because of this, before acting on the advice you should consider whether the advice is appropriate for you having regard to your objectives, financial situation and needs. Before you make any decision to acquire any non-basic deposit or related 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. Fees and Charges apply. Information on Terms & Conditions/Fees & Charges applying to our products and services is available on application or request.

**Police Association Credit Co-operative Limited**

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