

PC Visa credit cards
Anytime. Anywhere



Police Credit
Securing your future

PC Visa Credit Cards. Secure your future.

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**Call Phone-A-Loan on
13 63 73 & press 4, then 3 or visit
www.policecredit.com.au**

About PC Visa credit cards

Choose the credit card that's right for you

Now you can choose from the PC Visa Silver credit card or the PC Visa Gold credit card, each with the following benefits.

Worldwide acceptance

More than 24 million acceptance locations worldwide and over a billion cardholders means you can use Visa products and services with confidence.

Balance transfer option

Transfer the balance on your existing credit card or store card to a PC Visa credit card – consolidate your cards and make only one monthly payment.°

Great rates

Police Credit offers competitive rates for both the PC Visa Silver and PC Visa Gold credit cards. You can take advantage of the introductory fixed rate of just 6.99%pa[^], available for the first six months on all transactions, then reverting to the ongoing PC Visa credit card variable interest rate.



PC Visa Silver

The PC Visa Silver credit card offers a competitive interest rate and you can use it worldwide, wherever Visa is accepted. Take advantage of convenient purchasing, safer online shopping, easy bill pay and emergency assistance. Or consolidate your existing credit cards and make one monthly repayment.

- Introductory fixed rate of 6.99%pa[^] (available for the first 6 months)
- Visit www.policecredit.com.au to view current ongoing interest rates
- No annual fee
- Available credit limit of between \$1,000 and \$10,000
- Up to 44 days interest free on purchases
- Convenient balance transfer – take advantage of our competitive interest rate and consolidate your cards so that you make only one monthly payment[°]
- Pay bills via BPAY (qualifies for interest free period)

PC Visa Gold

Upgrade to the PC Visa Gold credit card and take advantage of improved purchasing power, convenience and benefits.

- Introductory fixed rate of 6.99%pa[^] (available for the first 6 months)
- Visit www.policecredit.com.au to view current ongoing interest rates
- PC Cash Back Rewards - earn \$1 for every \$250 you spend
- Higher spending limit. Available credit limit of between \$5,000 and \$30,000
- Higher interest free period. Up to 55 days interest free on purchases
- Items purchased on your PC Visa Gold credit card are automatically covered against breakage, theft or loss for 90 days from the date of purchase
- Access to complimentary comprehensive international travel insurance for you, your spouse and dependant children when you purchase, in full, your travel tickets with your PC Visa Gold credit card[‡]
- \$50 annual fee
- Pay bills via BPAY (qualifies for interest free period)

[°]Balance transfer option is limited to two credit cards per PC Visa credit card account.

[^]Interest rate quoted are current as at date of publication and are subject to change.



Free PC Visa Gold insurance

The policy includes four types of insurance:

- Overseas travel insurance: includes cancellation, overseas medical expenses, unexpected travel and accommodation expenses, travel delay, loss or damage to personal items, missed connections and much more[‡]
- Extended warranty insurance: up to 12 months cover on warranties for goods purchased, eg three year warranty on fridge is extended to four years
- Purchase security insurance: covered for defined events for 90 days from date of purchase of certain goods
- Transport accident insurance: provides accidental death and injury insurance for cardholders who sustain an injury during travel.[‡]

[‡]For more information on this benefit, contact Police Credit.

About the PC Cash Back Rewards program

Take advantage of the PC Cash Back Rewards program. For every \$250 you spend using your PC Visa Gold credit card, you will automatically earn \$1.

The PC Cash Back Rewards program gives you the freedom to spend your reward dollars the way you want – no more unavailable flights or products you'll never use.

Best of all, there is no need to worry about remembering to swipe a loyalty card – your dollars are automatically credited to your PC Visa Gold credit card on 1 December each year. So use your PC Visa Gold credit card to purchase groceries or pay bills (including BPAY®) – the more you use your PC Visa Gold credit card, the more you can reward yourself.[€]

[€] Up to the maximum spend of \$5,000 per calendar month.

convenience



Optional Consumer Credit Insurance

As a PC Visa credit cardholder, you can apply for Consumer Credit Insurance cover.

Events you may select to be covered for include:

- Life
- Disablement and hospitalisation (sickness and accident)
- Involuntary unemployment
- CashAssist (covered trauma).

Disablement & Hospitalisation (sickness and accident) must be selected if you wish to select Involuntary unemployment cover. CashAssist cannot be the only cover selected.

How do I arrange for consumer credit insurance?

Complete the Essential Cover Line of Credit Insurance (optional consumer credit insurance) section in the PC Visa credit card application form that can be found at the back of this brochure to receive a Product Disclosure Statement and Insurance Policy (PDS), which includes an application form for consumer credit insurance.[§]

Note: To be eligible for this cover, you are required to be aged between 18 and 59 years and in good health (for disablement and involuntary unemployment cover, you are required to be in a permanent and gainful employment for a minimum of 20 hours per week).

[§] Police Credit acts as an agent for Swann Insurance (Aust) Pty Ltd ABN 80 000 886680 AFSL 238292 in issuing consumer credit insurance. A Product Disclosure Statement and Insurance Policy (PDS) is available from Police Credit. Please refer to the PDS in deciding whether the consumer credit insurance product is appropriate for you.

Call Phone-A-Loan on 13 63 73 & press 4, then 3 or apply online www.policecredit.com.au

Repayment options

Your PC credit card payments can be made through:

- pc.**easynet** online banking
- Rapid Response (telephone banking)
- Mail (by cheque)
- PC branches
- Direct credit via salary credit or transfer from other financial institutions
- Automatic transfer from PC accounts
- Regular payments.

To avoid interest charges, pay your full balance before the due date.

For more information on avoiding or minimising fees refer to the Fees and Charges brochure. Available from Police Credit by visiting a branch or calling **13 63 73** or via **www.policcredit.com.au**

How to apply

- Online via pc.**easynet** online banking
- Post the attached form to us in the Reply Paid envelope supplied
- Download an application from **www.policcredit.com.au**
- Over the phone via **Phone-A-Loan** on **13 63 73** & press 4, then 3
- Fax the attached form to **(03) 9268 9294**.

Call Phone-A-Loan on 13 63 73 & press 4, then 3 or apply online www.policcredit.com.au

Fast processing

To ensure your application is processed as quickly as possible, check that you have answered all the questions on the application form.

You will receive confirmation of approval within 24 hours or the next business day and you will generally receive your new card(s) within five to seven working days of receipt of your application.

Regular Payments

Using your PC Visa credit card when setting up a regular payment can be convenient and simple. If you make regular payments, such as bills, insurance premiums, memberships etc you can set up a direct debit where the payment is automatically deducted from your account using your Visa credit card details.

There are many benefits for cardholders who set up regular payments, including:

- Ensures timely payments to the merchant
- Saves you time as the payment is processed automatically
- Saves you money as you do not have to pay for cheques, money transfers or postage.

For more information on managing and setting up your regular payments visit www.policecredit.com.au or call **Member Response** on **13 63 73** & press 3.



PC Visa credit card limit increase/ decrease

If you wish to increase or decrease the limit of your existing PC credit card, you will need to complete one of the following[◇]:

- Download a Credit Card Limit Increase/Decrease application from www.policcredit.com.au
- Apply over the phone via **Phone-A-Loan** on **13 63 73** & press 4, then 3
- Visit a Police Credit branch to ask about your credit card limit.

Additional Cardholder/Balance Transfer requests

If you wish to name an additional card holder for your PC credit card, or wish to transfer your existing credit card balance to your PC Visa credit card, you may do one of the following[◇]:

- Complete our Additional Cardholder/Balance Transfer Request form and post to Police Credit.
- Apply over the phone via **Phone-A-Loan** on **13 63 73** & press 4, then 3
- Visit a Police Credit branch to ask about your additional card or balance transfer request.

[◇] Refer to our Visa Credit Card Terms and Conditions

**Call Phone-A-Loan on 13 63 73 &
press 4, then 3 or apply online
www.policcredit.com.au**

Compare and choose

Compare PC credit cards	PC Visa Silver	PC Visa Gold
Introductory interest rate fixed for the first 6 months on all transactions	6.99%pa*	6.99%pa*
Annual fee (waived first year)	✗	\$50
Interest free days**	up to 44	up to 55
Cash Back Rewards program	✗	\$1 cash reward for every \$250 spent***
Secure electronic access to funds 24/7	✓	✓
Minimum credit limit	\$1,000	\$5,000
Maximum credit limit	\$10,000	\$30,000 Larger limits are available on application
Complimentary overseas travel insurance****	✗	✓
Complimentary extended warranty insurance****	✗	✓
Complimentary transport accident insurance	✗	✓
Complimentary purchase warranty insurance	✗	✓
Optional consumer credit insurance ^o	✓	✓

* Fees and interest rates are current as at date of publication and subject to change.

**Excludes cash advances (including bills paid over the counter at a bank, financial institution or post office and for the purchase of travellers' cheques). Interest-free days on purchases if you pay your account in full by the due date each month.

***Capped at \$240pa or \$20 per month

****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 AIG Australia. The benefits are extended to PC Visa Gold credit cardholders. 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 and may be amended from time to time. Please note: for Emergency and Medical Assistance while travelling overseas, please contact AIG Assist on reverse charge call to Australia + 61 2 9251 4298. This overseas assistance service is subject to terms and conditions.

^o Police Credit acts as an agent for Swann Insurance (Aust) Pty Ltd ABN 80 000 886680 AFSL 238292 in issuing consumer credit insurance. A Product Disclosure Statement and Insurance Policy (PDS) is available from Police Credit. Please refer to the PDS in deciding whether the consumer credit insurance product is appropriate for you

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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

Car & Personal Loan

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

Fax [03] 9268 9294

Email 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

PC Insurance Agency

Call PC Insurance Agency on 13 63 73 & press 2

Fax [03] 9268 9257

Email 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

www.policecredit.com.au

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