

# PC Home Buying Guide

Secure your future



**Police Credit**  
Securing your future

# Your home. Your lifestyle.

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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. This publication is a guide only and should not be relied upon as financial, legal or real estate advice. You should consult your financial adviser, solicitor/conveyancer/legal adviser, real estate agent and/or property consultant to ascertain your specific position. Government and legal fees and charges should be ascertained from the relative government department, your solicitor, conveyancer and/or legal adviser.

## Getting started

Buying a home is one of the most important decisions that you will make in your life. That's why it is critical that you plan well ahead. Study the real estate market thoroughly before purchasing a property and ensure you choose the best finance option available to meet your specific needs.

## Organise your finances

A careful analysis of your personal finances will show you what you can afford to spend. Knowing your price range will help you narrow the field of potential homes and avoid the disappointment that comes when you set your sights too high.

Work out your finances and how much you can comfortably afford to pay now and in the future. Don't forget that in later years you may wish to move from dual incomes to one wage. As a guide, most financial institutions will lend you an amount that does not exceed 35% of your before-tax income in repayments.

At this stage, it's a good idea to approach PC to establish the maximum loan amount available to you. Ask for a home loan pre-approval certificate. Once you have an approximate idea of your price range, you can begin to choose a location and style of home that suits your lifestyle.



## Know the market

Understanding the real estate market for the area you're interested in will help you when choosing a home. The more you know, the more you can narrow down your search.

When choosing a real estate agent, ask if they have Real Estate Institute of Victoria (REIV) accreditation. This accreditation is only available to REIV members who abide by a strict code of ethics.

**Working with a real estate agent can help you to:**

- obtain market backgrounds, housing prices and related information
- explore the neighbourhoods you are considering
- obtain a list of available houses
- rule out the houses that don't line up with your priorities
- organise to look through houses you are interested in.

Read the real estate section in local newspapers, visit real estate websites and attend as many 'open for inspections' and auctions as possible. This will give you a feel for the prices that are currently operating in the neighbourhood that interests you.

## Know what you want

When you are buying a house, there is a lot to consider besides price. Many other issues will impact on your future lifestyle. Making a list of the priorities for your house can make your search easier and more focused.

Rank these features in 'must haves', and ones you are willing to compromise on. The goal is to put the emphasis on finding a house that includes all of your needs and as many of your wants as possible – yet remains within your budget. Once you have a clearer view of what your house will need to have, the next step – looking for a home – will be easier.

**Call Home Loan Centre on  
13 63 73 & press 4, then 1 or visit  
[www.policecredit.com.au](http://www.policecredit.com.au)**



## When you find a house or apartment

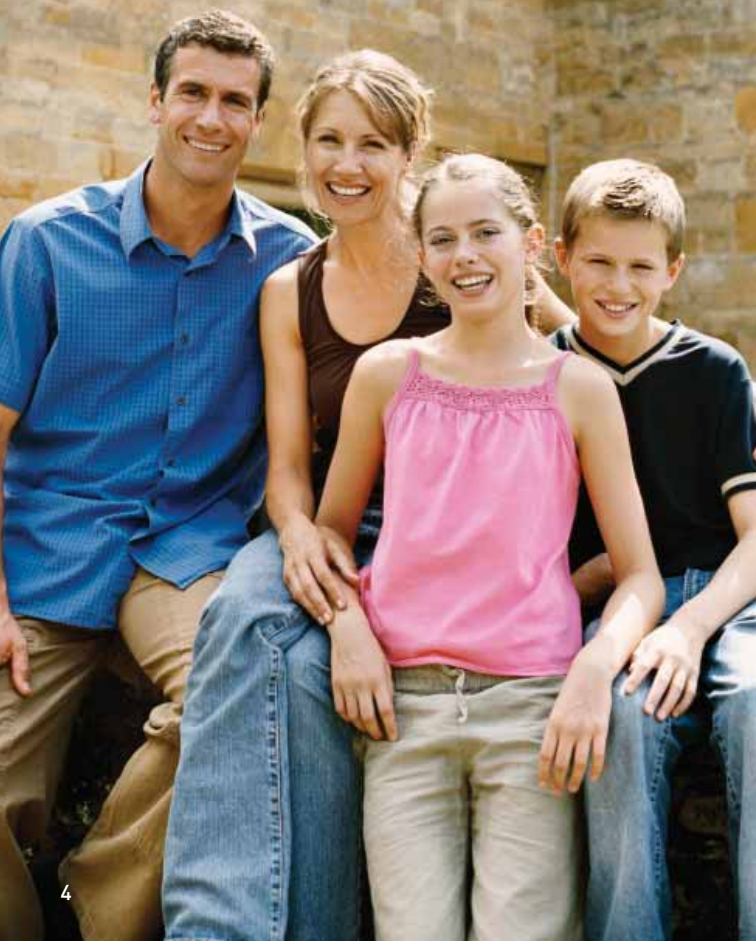
Once you find a house you like, inspect it several times before making the decision to buy. Take a closer look to get an idea of its current condition and keep an eye out for any problems that may be costly to fix. By looking for possible defects, you can estimate the cost of maintenance and potentially negotiate a lower price on the property.

Before signing a contract you should have a professional inspector assess the property, as they will know exactly what to look for, including structural aspects you may not be aware of and cosmetic cover-ups. A professional building report could save you thousands of dollars and protect you from buying a property that may look fine but requires extensive repairs.

Be wary of houses that have been up for sale for a long time in an active market – the house may be either overpriced or have serious problems. Analyse the asking price. If it seems unusually low, ask the agent to find out why. It could mean you've found a bargain or it might indicate that something is wrong with the house.

Take this booklet with you when looking at your prospective home and refer to our *House inspection checklist* on page 19.

confidence



## Time to buy

It is important to set a realistic limit and then stick to it. Overpaying for a house is common with buyers who let their emotions rule their judgement, and it is a very expensive mistake to make.

## Be aware of additional costs

When you are buying a home, keep in mind that there are costs on top of the purchase price. You may also have to pay an application fee, mortgage insurance, valuation fees, settlement fees, mortgage and transfer registration fees, solicitor and/or conveyancing fees and stamp duty. Make sure that you have enough money to cover all the applicable charges. You can use online calculators to assist you with the different fees, stamp duty etc. See p 20 for *Funds position calculator*

## Buying your home

By understanding the real estate market, you should now have a feel for the average selling prices relative to the size of a home and its neighbourhood. Avoid the danger of overpaying and be especially careful of homes that have been on the market for more than six months.

When you find a home that suits your requirements, make an offer. If the vendor accepts your offer, it's time to arrange financing. Fortunately, because you did your financial homework in advance, you won't be faced with the disappointment of finding out you can't afford your first choice.

## Purchasing methods

### Auction

Before bidding at an auction, make sure you are aware of the condition of the house. Call PC to arrange a pre-approval for the maximum loan amount available to you and have a firm idea of the maximum amount you can afford to bid. Make sure that you keep to your limit and don't let your emotions cloud your judgement.

Remember, if the property is passed in at auction, the person who placed the last bid has first option to negotiate the price further.

## Private sale

Ensure that you know your market and have a rough idea of what the property is worth. Try to negotiate a price after inspections by your builder or architect to avoid spending money on fees for a house that is out of your budget. Remember that the real estate agent is working for the owner of the house, not for you, and it is in their interest to get the highest possible price.

## Legal services

There are three ways that you can organise conveyancing when you have purchased a home – through a solicitor or a specialist conveyancing firm, or you can do it yourself. Unless you have skills and expertise in handling contracts, it is recommended that you seek expert advice as the process is quite complicated and includes many legal issues.

Most solicitors and conveyancing firms charge a fee that depends on the price of your home. If you decide on a 'flat fee' service, make sure that it includes all disbursements and ongoing costs. Charges may vary with the amount of work and time required.



## Protect your investment

To protect your investment you should obtain building insurance once the Contract of Sale is signed. Police Credit can provide you with up to **90 days of free building insurance** cover during your settlement period.

For more information call **Home Loan Centre** on **13 63 73** & press 4, then 1 and speak to one of our consultants.

When you move into your new property, you can also purchase contents insurance to protect your furniture and valuable belongings.

Consumer credit insurance (CCI) is also available to protect you against financial hardship if you are unable to work due to accident, illness or unemployment.

For a free competitive no-obligation insurance quote, call **Home Loan Centre** on **13 63 73** & press 4, then 1.

## Why a Police Credit home loan?

At Police Credit we offer members a range of home loan options. You could also consider 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. Our friendly and experienced home loan consultants will talk with you about your particular requirements, help you choose a realistic loan that suits your budget and assist you throughout the home loan process and review your insurance package needs.

You can complete your application online with **pceasyLOANS\*** through **pc.easynet**, over the phone by calling **Home Loan Centre** on **13 63 73** & press 4, then 1 or at any Police Credit branch.

In most cases you will have an answer within 24 hours (or the following business day).

\*Only available to registered **pc.easynet** users.

**Call Home Loan Centre on  
13 63 73 & press 4, then 1 or visit  
[www.policecredit.com.au](http://www.policecredit.com.au)**

## Standard variable interest rate home loan

Standard variable interest rate loans offer you flexibility. With a variable interest rate loan, your repayments will move up and down with market interest rates.

- No account keeping or management fees
- Pay your loan off sooner by making additional loan repayments\*\*
- Free redraw facility#
  - Interest calculated daily and debited monthly in arrears
- Repay your loan through direct or salary credit, electronic transfers or regular payments from your savings account
- Flexible repayment options include weekly, fortnightly or monthly repayments and loan terms up to 30 years

## Variable (Floating) Honeymoon home loan

Receive a 0.50%pa discount for the first 12 months on your PC standard variable home loan when you choose Police Credit's Variable (Floating) Honeymoon home loan.

- Available for new home purchases or refinancing home loans from other lenders.
- Free redraw facility#
- Flexible repayment options

## Fixed interest rate home loan

With a Police Credit fixed interest rate home loan, you will know exactly what your repayments will be – for a period of one to five years. (Minimum loan amount of \$50,000)

- Avoid running the risk of repayment increases
- Know exactly what your repayments will be for a period of one to five years
- Flexible loan repayments – weekly, fortnightly or monthly

## Split home loans

Why not split your PC home loan between the flexibility of a standard variable and the security of fixed interest rate components? Plan the combination that suits your specific needs. Call Police Credit to discuss the options available to you.

Minimum of \$50,000 for fixed portion.

## Line of Credit

Allows you to turn the equity in your property into a ready source of funds. You can draw up to the amount of your approved limit.

- Competitive variable interest rate
- Account linked to your PC Visa debit card.  
Withdraw cash or make purchases directly from your line of credit – pressing the 'Cheque' button
- 24/7 access to your funds via pc.**easy**net online banking or Rapid Response telephone banking
- Make BPAY payments directly from your Line of Credit

## Interest only home loans

Interest only home loans allow you to make 'interest only' payments for the loan period. Because you are only paying back the interest on the loan, you pay less each month than you would with a standard mortgage repayment. The Interest Only home loan is ideal for investment purposes.

- No account keeping, management or annual fees
- Pay the monthly interest charged on your loan, while the principal balance remains the same
- Available for owner occupied or investment home loans from \$50,000
- Interest rate can be variable or fixed for periods of one to five years

\*\* Deferred establishment fees may apply should additional repayments result in the loan being paid in full within the first four years.

# Our redraw facility, available on variable interest rate home loans, allows you to withdraw directly from your home loan account any repayments you have made that are in excess of the contractual repayments. The minimum redraw is \$50 and the maximum redraw is the amount of advance repayments you have made.

**Call Home Loan Centre  
on 13 63 73 & press 4, then 1 or  
visit [www.policecredit.com.au](http://www.policecredit.com.au)**

## PC Premium Home Package

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.

- Discounted interest rates on your home/investment loan account <sup>†</sup>
- Waived annual fee on your PC Visa Gold credit card
- Insurance benefits – 10% discount on insurance premiums
- A free initial financial planning consultation and personal risk assessment
- Additional interest on term deposits <sup>†</sup>
- Loan establishment fee waived on eligible home loans
- Switching fee is waived <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.

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



## Residential investment loans

Police Credit offers investment home loans with the same variable, fixed interest rates or interest only as owner occupied home loans, with some of the same benefits – no account keeping fees and flexible loan repayments.

## Loan portability

Loan portability allows you to replace the existing property that is held to secure your home loan without changing the conditions of your loan contract (ie loan amount and term). The replacement may be made via a simultaneous purchase and sale, or you may wish to provide an alternative security of equal or greater value. This means you do not need to repeat the application process.

Security substitution fee applies and the new security must fit within Police Credit's lending policy guidelines.

## Refinancing options

If you want to move to a bigger home, renovate your current home, refinance your existing loan or borrow money for other purposes, our home loan consultants can help work out an option to suit your needs. Refinancing your home with Police Credit offers you the same benefits as purchasing a home, with no monthly management or account keeping fees.

## Building your own home

You can also choose from the range of home loan options if you employ a registered builder to build your home. As with every mortgage lender, our home building loans are progressively funded. This protects you, as your builder is not paid until work is satisfactorily completed at each stage. Our experienced home loan consultants can offer assistance.

## Home improvements

Home improvements can include anything from updates like replacing carpet or appliances to major renovations such as adding a room or decking. Borrowing money to improve the quality and appeal of your home means that in most cases you will be increasing its value. Why not take advantage of the equity you already have in your home?

# Step by step guide to a Police Credit home loan

1. To get an accurate idea of your borrowing capacity, call **Home Loan Centre** on **13 63 73** & press 4, then 1, visit a PC branch or access our loan calculator online at **www.policecredit.com.au**. You will need to know your gross income as well as your current financial commitments (ie other loans and credit card limits and balance of accounts).
2. Apply for a PC Home Loan over the phone, download the Application form, complete and send in, via **pc.easyLOANS** or visit a Police Credit branch.
3. We will work with you to collate all your supporting documentation to verify your financial details. Your loan application will then be assessed and a decision provided – normally within 24 hours (or the following business day). A pre-approval certificate is available on request.
4. Once you have made an offer on a home, contact us as soon as possible and we will notify you of additional items that may be required to support your loan application. It is recommended that you engage the services a solicitor or conveyancer to attend to your conveyancing needs.
5. We will then forward a letter to notify you that the loan has been provisionally approved, detailing any further documentation required. This may include a Certificate of Currency for insurance on the property, Contract of Sale etc.
6. You may also wish to take advantage of PC Insurance Agency with regards to organising your insurance needs. Police Credit can provide you with up to **90 days of free building insurance** cover during your settlement period. Most policies can be issued online or over the phone. Call **PC Insurance Agency** on **13 63 73** & press 2.
7. We will prepare the loan contract, mortgage and other related documents and liaise with your nominated solicitor/conveyancer for all parties to prepare for settlement.
8. The final step is settlement. Settlement takes place between your solicitor or conveyancer, the vendor's solicitor or conveyancer, and Police Credit – you do not need to attend. Your solicitor or conveyancer will let you know when settlement has taken place and advise you on how to collect the keys to your new property.

# Glossary

## Amortisation

The gradual repayment of a mortgage by regular payments that cover the principal amount borrowed as well as interest.

## Appreciation

An increase in the value of a property.

## Break Cost

A cost incurred for paying out a loan balance on a fixed term loan before the term has expired.

## Certificate of Currency

A written description that is issued by the insurer to confirm that an insurance policy is current and valid as of the date and time of the certificate.

## Clear title

The owner of real property owns it free and clear of encumbrances

## Contract

An oral or written agreement to do or not to do a certain thing.

## Covenant

A clause in a mortgage that obligates or restricts the borrower and which, if violated, can result in foreclosure. A restriction or requirement affecting the use of the land, which is written into the title, eg no fixed boundary fencing or no weatherboard construction.

## Deed

The legal document conveying title to a property.



## **Default**

Failure to make payments on time can lead to foreclosure.

## **Deposit**

Money paid to vendor when a formal sales contract is signed.

## **Depreciation**

A decrease in the value of property.

## **Early Repayment Cost**

An ERC is payable if you choose to switch mortgages or pay it off before the end of the agreed period.

## **Equity**

The difference between the market value of the property and the amount still owed on its mortgage by the property buyer.

## **Escrow**

The holding of documents and money by a neutral third party prior to settlement.

## **Fixed interest rate loan**

A loan that maintains the same interest rate for the prescribed period within the term of a loan.

## **Foreclosure**

The process by which a mortgaged property may be sold when a borrower has not met the terms of the mortgage. Also known as a repossession of property.

## **Home inspection**

A professional inspection that determines the structural condition of a property.



### **Joint proprietorship**

A form of co-ownership giving each proprietor equal interest and rights in the property, including the right of survivorship.

### **Letter of offer**

A formal offer by a lender stating the terms under which it agrees to lend money to a property buyer.

### **Lenders Mortgage Insurance**

Insurance that protects the lender against a borrower defaulting on payments. Lender's Mortgage Insurance is not mandatory, most lenders require the one off payment if you are borrowing more than 80 per cent of the property's value. One way to avoid the insurance costs is to save more for your deposit.

### **Lien**

A legal claim against a property that must be paid when the property is sold.

### **LVR (Loan to Value Ratio)**

LVR is the amount borrowed represented as a percentage of the property. To work out LVR simply divide the amount you are borrowing into the value of the property.

### **Market value**

The highest price that a buyer would pay and the lowest price a vendor would accept on a property. Market value may be different from the price a property could actually be sold for at a given time.

### **Mortgage**

A legal document that pledges a property to the lender as security for payment of a debt.

### **Pre-approval**

The process of determining how much money a prospective property buyer will be eligible to borrow before a loan application is formally submitted.

### **Principal**

A sum of money owed as debt, upon which interest is

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on 13 63 73 & press 4 or visit  
[www.policecredit.com.au](http://www.policecredit.com.au)**

calculated. A capital sum, as distinguished from interest or profit.

### **Purchase and sale agreement**

A written contract signed by the buyer and vendor stating the terms and conditions under which a property will be sold.

### **Refinance**

To provide new financing by discharging a mortgage with the proceeds from a new mortgage.

### **Sale agreement**

A written contract signed by the buyer and the seller of a house listing the terms and conditions under which the property will be sold.

### **Settlement**

The meeting between the buyer, vendor and lender or their agents where the property and funds legally change hands.

### **Settlement costs**

Expenses (over and above the price of the property) incurred by buyers and vendors in transferring ownership of a property.

### **Tenants in common**

The ownership of property by two or more persons in equal or unequal shares. If or when one person dies, the right of survivorship does not apply as the deceased's share passes to the person named in their will or as required by law.

### **Term**

The number of years or months required to pay a mortgage in full. A mortgage with a 20 year term will require 20 yearly or 240 monthly payments to pay in full.

### **Title search**

A check of the title records to ensure that the vendor is the legal owner of the property and that there are no liens or other claims outstanding. Cost of the title search varies.

### **Valuation**

A written estimate of the value of a property, made by a qualified valuer.

### **Variable interest rate loan**

A loan in which the interest rate may be adjusted at the discretion of the lender.

# Needs and wants checklist

Need	Want
	Floor plan
	Single storey/split level/double storey
	Style of home
	Number of bedrooms
	Number of bathrooms
	Yard for children or pets
	Home Cinema
	Swimming pool
	Garage or carport (double/single)
	Storage space
	Family room/extra living area
	Separate dining room
	Separate lounge room
	Outdoor entertaining area
	Separate office
	Hot water/appliances (electric/gas)
	Heating (central heating/fireplace)
	Privacy and views
	Kitchen layout and appliances
	Dishwasher
	Air conditioning
	Access to public transport
	Local shopping and entertainment
	Schools
	Distance from work
	Parks and recreation
	Medical services/hospitals
	<b>Safety and security</b>
	Other

dependability



# House inspection checklist

**Exterior:** what is the condition of the paint or other outside wall coverings?

**Pests:** is there any sign of pests?

**Foundation:** does it look solid?

**Driveway, paths and stairs:** what is the condition?

**Yard:** what is the condition of landscaping and trees?

**Windows:** are there leaks or cracks?

**Floors:** are they level?

**Walls:** do they need repair?

**Area:** is there room to extend later if necessary?

**Water pressure:** is it sufficient in the shower, bathroom, laundry, toilet, kitchen?

**Floor plan:** is there efficient use of space?

**Natural light:** is there exposure to the sun?

**Light fixtures:** are there enough?

**Electrical outlets:** are they placed conveniently?

**Permanent appliances:** what condition are they in?

**Carpets or floors:** what condition are they in?

## Funds position calculator

This calculator will estimate the additional costs required to purchase a property based on the property purchase price and the loan (mortgage) amount. You will be able to work out approximately how much surplus you will have left after paying additional costs etc or if you need to borrow more.

	Add in Amounts Here (\$)
Loan Amount	
Savings	
Gift	
First Home Owner's Grant	
Other - specify	
<b>Total A</b>	

Costs	Add in Amounts Here (\$)
Purchase Price	
Solicitor's Fees (member)	
Stamp Duty - transfer	
Stamp Duty - mortgage	
Registration of Transfer of Land	
Registration of Title	
Discharge of Mortgage	
Establishment fee	
Disbursements ie rates adjustments	
Mortgage insurance	
Consumer Credit Insurance	
Other eg Removalist, building report	
<b>Total B</b>	

<b>Total A</b>	
<b>Total B</b>	
<b>Minus Total A from B (Surplus)</b>	

The calculations are intended as a guide only. You should speak to your Home Finance Lender, Solicitor, Conveyancer and Real Estate Agent to determine exact costs.

## About Police Credit

Police Credit provides a convenient, secure place to save and an economical place to borrow for members, their families and friends. Our aim is to assist each of our members to build a secure financial future.

### Police Credit members enjoy

- Free telephone and online banking
- Personal cheque books
- PC Visa debit and credit cards
- Financial planning service, PC Planning
- A range of competitive loan and investment products
- Insurance for car, home, landlord, motorcycle, contents, boat, caravan, health, travel or life
- Friendly, personalised service

## Buying a car?

Police Credit car loans offer you fast, easy and convenient service. There are no hidden fees. All costs relating to your loan are clearly explained to you before you sign a contract. Have peace of mind knowing what your repayments will be with our flexible repayment options.

**For more information on PC products and services, visit [www.policcredit.com.au](http://www.policcredit.com.au), call Member Response on 13 63 73 & press 3 or visit any PC branch.**



Your home. Your lifestyle.  
Discuss your loan with someone you trust.

## Secure your future with PC

Contact us – 13 63 73

### 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)**

This advice has been prepared without taking account of your objectives, financial situation or needs. Before you make any decision to acquire any non-basic deposit and related non-cash payment or general insurance product or service you should obtain and consider the relevant Product Disclosure Statement available from any branch of Police Credit (financial planning and life insurance product PDS only available from PC Planning, 121 Cardigan Street Carlton) or by calling 13 63 73. Police Credit and our planners are members of the Financial Planning Association of Australia and are representatives of Police Credit. 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 & Swann Insurance (Aust.) Pty Ltd ABN 80 000 886 680 AFSL 238292. Police Credit acts as a mere referrer for BUPA Australia Health Pty Ltd ABN 50 003 098 655, trading as HBA in providing health insurance. Allianz travel insurance is issued by Allianz and is arranged and managed by ETI Australia Pty Limited ABN 52 097 227 177 AFSL 245631, in arranging this insurance Police Credit acts as an agent for ETI Australia Pty Limited trading as Mondial Assistance not as your agent. Allianz pleasurecraft insurance is arranged and managed by Club Marine and Police Credit acts as an agent for Club Marine. PC Planning provides life insurance products as an agent for AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia), Norwich Union Life Australia Limited ABN 34 006 783 295 AFSL 241686 (AVIVA) and Asteron Life Limited ABN 64 001 698 228 AFS Licence No. 237903 (Asteron). In arranging this insurance, PC Planning acts as an agent for AIA Australia, AVIVA and Asteron not as your agent. Fees and charges are payable. Information on interest rates, terms & conditions and fees & charges applying to our products and services is available on application or request. PC Planning is a registered business name of Police Credit. © Registered to BPAY ABN 69 079 137 518

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 **Police Credit**  
Securing your future