

PC Membership

Secure your future



Police Credit
Securing your future

PC Membership – life is so much more than just money. So are we.

Police Credit membership

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**Call Member Response on
13 63 73 & press 3 or visit
www.policecredit.com.au**

About Police Credit

Founded in 1974 by a group of police officers, our goal has always been to provide a convenient, secure place to save and an economical place to borrow for our members, their families and friends.

Today, Police Credit is one of the largest credit co-operatives in Victoria, offering a wide range of financial services to specific sectors of the community – emergency services, the health industry and government departments, as well as families and friends.

Like other financial institutions, we are bound by legislation and codes of practice and monitored on a regular basis by both government and non-government authorities.

Police Credit is wholly owned by its members, who are all equal shareholders.

Our members are our priority

Our mission is to assist members to maximise their financial wellbeing and security.

As a co-operative, we are not focused on profits or paying dividends to shareholders. Our members are our priority, so all profits from Police Credit products and services are reinvested into our organisation and members directly benefit.

Our philosophy is based on members helping members. We welcome new members who embrace this and consider using all our products and services, so we all can benefit.



Once a member always a member

If you are transferred or leave your current employment, you can still retain Police Credit membership and continue to enjoy the benefits of our products and services.

Benefits of Police Credit membership

- No management or account keeping fees on active savings accounts.
- Access to pc.easynet online banking
- No ongoing annual fees with PC Visa debit card
- A range of competitive loan and investment products
- Free bill paying service with BPAY®

Convenient access to your accounts

PC Visa debit card

Our PC Visa debit card provides access to your savings.

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.



Unlimited FREE transactions

pc.easynet (online banking)

Rapid Response (telephone banking)

Withdrawals at a PC branch

BPAY and BPAY View®

Using your PC Visa Debit card - press Credit for all purchases

Online purchases

Direct debits and credits

Deposits at a PC branch

External transfers via pc.easynet and Rapid Response

Limited FREE transactions

10 Westpac, St George, BankSA or Indue WTC ATM
(within Australia)

20 EFTPOS cash/purchases - press 'Savings'

4 Visa over the counter cash advance
(includes overseas ATM)

10 free cheque withdrawals

Note: For more information on how you can avoid or minimise fees and charges refer to the Fees and Charges PDS. Available on application or request by visiting a branch, via www.policecredit.com.au or calling Member Response on 13 63 73 & press 3.

pc.easynet online banking

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

- View all your account details
- Transfer funds between PC accounts and to external bank accounts
- Activate PC Visa credit and debit cards online
- Download e-statements
- Create, alter or cancel regular or future payments
- Pay bills using BPAY
- Apply for your PC loans through pceasyLOANS
- Redraw from your variable PC home loan
- Open selected accounts online

access



Rapid Response telephone banking

Rapid Response telephone banking is a free, simple and convenient way to do your banking 24 hours a day, 7 days a week. Call Police Credit on 13 63 73.

- 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
- Access information about interest earned on your accounts

BPAY

BPAY is a bill paying facility available free through pc.easynet or Rapid Response 24 hours a day, 7 days a week. Access one of your at-call savings accounts and pay as many bills as you like. Over 170 financial institutions and 17,000 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 through pc.easynet
- Access to 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

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Deposits

Deposits into Police Credit accounts can be made:

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

Personal cheque books

A Police Credit personal cheque book, provides access to available funds in your savings account. You receive 10 free cheque withdrawals per month.

Regular payments

Arrange to pay your regular bills such as rent, insurance, loan repayments and credit cards through Police Credit's regular payment service.



PC savings and deposit accounts

At Police Credit we recognise that every member is different. That's why we offer an extensive range of savings and investment accounts – from everyday access to online savings, Christmas Club, short and long term investments, and other savings accounts. Best of all, these accounts are all free of account keeping management and annual fees.

Multipack savings

PC's Multipack savings accounts provide you with day-to-day flexibility. Limited transaction fees apply to account holders over 18 years old (refer to page 3). Overdraft is available to approved applicants.

Deposit and withdrawal options

- PC Visa debit card
- Personal cheque book
- Over the counter at any Police Credit branch
- Deposits Westpac branches
- Direct credits and debits
- Rapid Response telephone banking
- pc.easynet online banking
- BPAY via Rapid Response or pc.easynet

Investment savings

PC's Investment savings is an at call savings account that provides you with higher interest and day-to-day flexibility. Interest rates are tiered so the higher the balance of the account the higher the interest rates. There is no minimum balance required and interest is credited to the account 30 June and 31 December.

Deposit and withdrawal options

- Over the counter at any Police Credit branch
- Deposits via Westpac branches
- Direct credits and debits
- Rapid Response telephone banking
- pc.easynet online banking

Christmas Club

Plan for your Christmas spending in advance – the sooner you start saving, the more you will have to spend on gifts, holidays and entertainment in December. PC's Christmas Club offers you a higher interest rate to help you manage your Christmas budget. There is no minimum balance required and interest is credited to your account Interest credited 30 April and 31 October.

Deposit and withdrawal options

- There is no minimum balance required
- Deposit over the counter at any Police Credit branch, via Rapid Response, pc.easynet, or direct credit
- Access to funds is available between 1 November and 31 January via Rapid Response or pc.easynet
- Early withdrawals can be made over the counter at any Police Credit branch or by written advice

easyinvest online savings account

Want to earn a higher interest rate? **easyinvest** online savings account offers you higher interest with the flexibility of funds being at call. There are no account keeping, management or annual fees.

Interest is calculated daily and paid monthly to your account. You can have unlimited deposits and withdrawals.

Deposit and withdrawal options

- Rapid Response telephone banking
- pc.easynet online banking

**Call Member Response
on 13 63 73 & press 3 or visit
www.policcredit.com.au**

Bonus saver

Reach your goals sooner with a PC Bonus Saver savings account^{*}. 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.

Deposit and withdrawal options

- Over the counter at any Police Credit branch
- Direct credits and debits
- Rapid Response telephone banking
- pc.easynet online banking
- BPAY via Rapid Response or pc.easynet

^{*}PC Bonus Saver account is capped at a maximum balance of \$1,000,000.

14 day notice

14 day notice is the perfect solution if you are looking to earn higher interest rates. Your funds can be withdrawn on 14 days notice or earlier upon request. The required minimum balance is \$5,000, and the minimum transaction is \$1,000. Deposits can be made over the counter at any Police Credit or Westpac branch (minimum of \$1,000). Interest is calculated daily and credited to your account on 30 June and 31 December.



Term Deposits

Police Credit's Term Deposit accounts are 'fixed' term accounts. Term Deposits are available for 3 months up to 5 years to assist you with saving for those special goals.

A minimum initial deposit of \$5,000 is required, deposits and withdrawals can be made over the counter any Police Credit branch. Interest is calculated daily and paid annually and/or on maturity.

Deeming account

PC's Deeming account is an at-call savings account that provides members receiving a government pension with a guaranteed interest rate set by the government. There is no minimum balance required and interest is credited to your account on 30 June and 31 December.

Deposit and withdrawal options

- Over the counter at Police Credit branch
- Deposits via Westpac branches
- Personal cheque book
- Direct credits and debits
- Rapid Response telephone banking
- pc.easynet online banking
- BPAY via Rapid Response or pc.easynet

**Open the PC Bonus Saver and
easyinvest savings accounts
online via pc.easynet at
www.policcredit.com.au**

Little Copper Club

Little Copper Club is an at-call deposit account designed for young members under the age of 18 years who wish to save and earn a higher rate of interest. There is no minimum balanced required and interest is credited to the account on 30 June and 31 December.

Benefits of Little Copper Club

- Free policeman moneybox
- Competitions in PC News, with great prizes
- Savings rewards, such as education grants and achievement awards

Deposit and withdrawal options

- Direct credits and debits
- Rapid Response telephone banking
- pc.easynet online banking
- Over the counter at any Police Credit branch
- Deposits at Westpac branches



PC Loans

Police Credit offers you a competitive range of loan products - home, car, personal and overdraft.

- Owner-occupied and investment home loans available with variable interest, floating honeymoon standard variable, interest only, fixed interest, combination of both fixed and variable interest or line of credit loan secured by a mortgage.
- Finance for up to 90% for owner occupied and investment properties
- Free redraw facility available on variable interest rate home loans.
- Car loans available with fixed interest rate
- Competitive loan protection insurance
- Flexible weekly, fortnightly or monthly loan repayments

PC Visa credit cards

PC Visa Silver credit card

A low rate, no frills Visa credit card with no annual fee, interest free period of up to 44 days on purchases with a credit limit between \$1,000 and \$10,000.

PC Visa Gold credit card

A Visa credit card that allows you to earn whenever you spend. Interest free period of up to 55 days on purchases, PC Cash Back Rewards program, \$50 annual fee and higher credit limit of \$5,000 - \$30,000.

For more information on any of our products and services, call 13 63 73 or visit www.policecredit.com.au

PC Insurance Agency

PC Insurance Agency can source insurance cover for your home, contents, landlord, health, motorcycle, car, caravan, boat and travel. Payments can be conveniently debited from your nominated Police Credit account each month for no additional policy fee (excluding motorcycle, travel and boat insurance).* PC Insurance Agency can provide free no-obligation quotes online or over the phone.

*The total premium may vary due to rounding.

PC Planning

Our financial planning service is available to you, your family and your friends. PC Planning gives you an opportunity to meet one-on-one with a professional planner who will help you prioritise your financial objectives and develop a strategy to meet your financial goals.

Our skilled and experienced advisers will assist you to understand your options, identify strategies and make the decisions required to secure your financial future.

We offer comprehensive advice on wealth creation and management, superannuation and retirement planning, personal risk protection (life insurance, income protection, trauma/critical illness and TPD), estate planning and Wills, taxation planning, and our capital guaranteed SuperFuture Retirement Savings Account.



Life is so much more than just money.
So are we.

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

This advice has been prepared without taking account of your objectives, financial situation or needs. 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, general insurance or financial planning product or service 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 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, Swann Insurance (Aust.) Pty Ltd ABN 80 000 886 680 AFSL 238292 & BUPA Australia Health Pty Ltd ABN 50 003 098 655. Trading as HBA. Our financial planners are representatives of Police Credit and members of the Financial Planning Association of Australia. PC Planning is a registered business name of Police Association Credit Co-operative Limited. TM SuperFuture is the exclusive registered trademark of Police Credit Registered Trademark 83110. *Only available to registered pc.easynet users. Full terms and conditions will be included in any loan offer. 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. © Registered to BPAY Pty Ltd ABN 69 079 137 518

Police Association Credit Co-operative Limited

ABN 33 087 651 661 AFSL 240293

121 Cardigan Street Carlton Vic 3053

PO Box 669, Carlton South VIC 3053

T 13 63 73 F 03 9349 3113

E carlton@policecredit.com.au

www.policecredit.com.au

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