

issue no. 4 september 2011

pcmonthly

Available for
new loans and
refinances to
PC of \$120,000+



Extra sweet
24 month
honeymoon
rate



\$0
Establishment
fee

0.70%
pa

Discount
off SVR =

6.59%
pa
Our rate

7.15%
pa
Comparison rate

How sweet are
these **low rate**
home loan deals.

**2 or 3 Year
Fixed**

6.59%
pa
Our rate

7.15%
pa
2 year
Comparison rate

7.09%
pa
3 year
Comparison rate

Bee quick, this offer is available for a limited time. Call 13 63 73 and press 4 or visit any of our branches. Or you can fill out the coupon below to have one of our friendly home loan consultants contact you.



Name _____ Member no. _____

Preferred contact no. _____

I am interested in the following and would like a home loan consultant to call me;

- My first home Refinancing Investment home loans
 Extending or renovating my home Other

Preferred contact time

- 7.00-9.00am 9.00-11.00am 11.00am-1.00pm 1.00-3.00pm 3.00-5.00pm 5.00-7.00pm

Personal information supplied will not be used by Police Credit for any purpose other than stated above. You can access your personal information by contacting us.

Fax this coupon on 9268 9257 or email it to pcloans@policecredit.com.au
or mail it to: Reply Paid 669, Police Credit, PO Box 669, Carlton South Vic 3053

Introducing You and Money – a website to help you manage your money

Police Credit is proud to announce the launch of You and Money, a website designed to help you clearly understand the ins and outs of managing money.

Our aim is to provide you with a resource that makes sense of money issues and allows you to communicate with us and each other about finance.

“No matter what your age, financial situation, lifestyle or income, You and Money has information that you’ll find of interest.”

Subjects range from savings ideas and buying a car to planning that trip of a lifetime and buying a home.

Best of all, it’s presented in everyday language to help simplify what can be complex topics.

Visit youandmoney.com.au to learn more.

You and Money on Facebook and Twitter

Now you can follow You and Money on Facebook and Twitter. Let us know what you think of the site, share your money tips with others and vote in our polls – we welcome your feedback.

You’ll also regularly have the chance to win great prizes through You and Money social networks.

Like us on [Facebook.com/youandmoney](https://www.facebook.com/youandmoney) and follow us on [Twitter.com/uandmoney](https://twitter.com/uandmoney).

iPod Touch competition winners

Congratulations to Kimberley, Jonathan and Ty, who won new iPod Touches in our recent ‘Win an iPod Touch’ competition.

Check out youandmoney.com.au/promo regularly for new competitions.

Helpful hints to avoid banking headaches

Banking fee and delay free is easy - It’s just a matter of knowing how.

Some PC members occasionally get necessary information incorrect which means the banking system doesn’t have enough information to process the transaction.

External Transfers/ Direct Debits - ensure you have the correct banking details when you make an external transfer including your BSB, account number and account name. Incorrect details will cause the transfer to be rejected and you will incur unnecessary delays.

Common reasons for rejection include not providing your account name as your own.

Often people instead write Police Credit in the bank account name instead of their full name which results in the payment being returned and unnecessary delays. Other common reasons for error include not providing your correct BSB and nine-digit account number. Note your nine-digit number always starts with a ‘100’. This information can be found on your statement or via mobile banking.

Chairman’s message

The PC Board elections are underway for 2011. I would like to encourage all PC members to vote in this year’s election and, if possible, to do so online.

You can cast your vote until 12 noon on Friday 30 September. Members may vote online at www.computershare.com.au/police.

Advantages of voting online

- Simple and convenient
- Environmentally responsible; reduces paper waste
- Large cost savings; can be better utilised for improvements to member services
- Members currently overseas can vote

Of course, members who wish to lodge a postal ballot can obtain one by contacting the returning officer on 1300 561 986 or emailing police@computershare.com.au

-Lionel Allemand

Little Copper Club Education Grant winner

We are pleased to announce that Little Copper Club member Stella is the winner of the \$1,000 education grant for 2011. Congratulations Stella on your great savings effort!

Bonus Saver interest rate change effective 1 Sep 2011

Standard rate	2.00% pa
Bonus rate	3.75% pa



Join PC on Facebook and twitter

Visit [facebook.com/pcandthecommunity](https://www.facebook.com/pcandthecommunity) and twitter.com/pcandcommunity to support initiatives and causes that improve the communities in which our members work and live.

This newsletter has been prepared by Police Association Credit Co-operative Limited ABN 33 087 651 661 AFSL/ACL 240293 (Police Credit). Interest rates are current as at 01/09/2011 and subject to change. Home Loan Offer: Honeymoon 2 Year Discount Variable. Minimum loan amount of \$120,000. This is a limited time offer. Comparison Rate: WARNING: The comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in different comparison rates. Comparison Rates are based on a new loan for a property purchase secured by a freehold property located within the metropolitan area and associated costs. Rates for each respective home loan product have been calculated on a loan amount of \$150,000 over a term of 25 years. Home loan other than the ‘fixed rate home loan’ are variable or have a variable component. Fees and charges apply. Information on terms and conditions, interest rates and fees and charges is available upon loan application or request and can be found at www.policecredit.com.au. 121 Cardigan Street, Carlton VIC 3053 08.11 2578pc #5606

CONTACT US ON 13 63 73

RAPID RESPONSE OPTION 1

PC INSURANCE AGENCY OPTION 2
E: pcinsurance@policecredit.com.au

MEMBER RESPONSE
GENERAL ENQUIRIES – OPTION 3
E: pceasyhelp@policecredit.com.au

PHONE-A-LOAN OPTION 4

HOME LOAN OPTION 4

E: pcloans@policecredit.com.au

PC PLANNING OPTION 5

E: pcplanning@policecredit.com.au

ADMINISTRATION

E: carlton@policecredit.com.au

WWW.POLICECREDIT.COM.AU

