

issue no. 5 november 2011

# pc monthly

## Sponsor PC for Movember<sup>®</sup>

**Why not join PC in supporting a very worthy cause? Sponsor your family, friends and co-workers who are registered in Police Credit's Movember network, or sponsor the PC team to raise money for awareness of men's health.**

We've challenged the NSW Police Credit Union to a race for most donations raised. Sponsoring a PC entrant or the entire PC team will help us raise the most funds – and show them Victoria can grow the best mo!

Sponsoring a PC participant to grow a moustache will increase their chances of winning 1 of 3 JB Hi-Fi gift vouchers, each worth \$250. Participants must raise at least \$50 to be eligible, so make sure the person you sponsor meets the minimum.

**To donate to someone you know, or to our PC Movember team, visit <http://au.movember.com/mospace/network/policecreditvictoria>. All proceeds go directly to Movember.**

### Vote for your favourite Mo

Visit [www.policecredit.com.au/movember.aspx](http://www.policecredit.com.au/movember.aspx) on 6 December to vote for the best moustache 'before and after' photos. You'll be able to pick your favourite moustache in each of three categories:

- Most mo-riginal – awarded for most original-looking moustache
- Mo-st retro – awarded for the best '70s moustache
- Mo-nster mo – awarded for best overall moustache growth

**Voting closes 13 December. To find out more, visit [policecredit.com.au/movember.aspx](http://policecredit.com.au/movember.aspx) or [facebook.com/pcandthecommunity](https://facebook.com/pcandthecommunity).**



### WIN a \$5,000 holiday and take the trip of your dreams

If you make an American Express Foreign Exchange transaction at Police Credit before 18 November, you'll go into the draw to win a \$5,000 travel voucher.

### Step 1

Make any of the following transactions of over \$1,000 at Police Credit:

- Telegraphic transfer
- Bank draft
- Buy/sell travellers cheques and foreign cash

### Step 2

Register your transaction at [www.amexpromotion.com.au/picture](http://www.amexpromotion.com.au/picture). Each transaction you register is an entry into the draw.

**Hurry, competition ends 18 November. Visit [www.policecredit.com.au](http://www.policecredit.com.au) for more information.**

## Director's message

The Police Credit 2011 Annual General Meeting is quickly approaching, and all our members are invited to attend. You're welcome to meet with our Directors and staff on Friday 18 November at the Downtowner on Lygon, 66 Lygon Street Carlton at 6.30pm. Light refreshments will be provided at the close of the meeting and we look forward to seeing you there.

We announce the retirement of Mr Morrie Buchan and Ms Christine McIntyre from the board of Police Credit. Morrie has served the board since its inception in 1974 and is retiring after 37 years of distinguished service. His leadership has been exemplary and his strong contributions in building Police Credit will not be forgotten. Christine has also been a very influential Director since 1996. Her 15 years of loyal service has contributed to our organisation's many successes. Christine's involvement in Police Credit as Chairman of the Corporate Governance Committee has been well respected by all.

We wish them both all the best in the future.

While we'll miss Morrie and Christine, Ms Marianne Luttick and Mr Adrian White – both serving members of Victoria Police, have been successfully elected by the membership to fill Morrie's and Christine's vacancies.

- John Mugavin

## Bonus Saver interest rate change effective 1 Nov 2011

Standard rate	2.00% pa
<b>Bonus rate</b>	<b>3.50% pa*</b>
Subject to conditions.	
Total	5.50% pa

## Win with social networking

Facebook and Twitter provide our members with a convenient way to communicate with each other and with us. They provide an avenue to get involved in contests, promotions and giveaways. We post all competitions on Facebook and Twitter, so you can't miss out.

In fact, from time to time we host competitions exclusively through social media, so joining our social networks opens up even more opportunities to win. Right now, we have several promotions running with many attractive prizes to be won, including gift vouchers and some of the hottest gadgets around.

### To find out more about competitions and to stay connected, join our social networks:

#### You and Money

youandmoney.com.au  
twitter.com/uandmoney  
facebook.com/youandmoney

#### PC and the Community

twitter.com/pcandcommunity  
facebook.com/pcandthecommunity

#### Police Credit

twitter.com/police\_credit  
facebook.com/policecredit

## Buying a car? Check out PC's \$100 petrol voucher special offer

Take out a PC car loan and Allianz car insurance through PC Insurance Agency between 1 November 2011 and 29 February 2012 and you'll automatically receive a \$100 petrol voucher, redeemable at Caltex fuel stations.

The voucher is also valid for use at a variety of popular retail shops including BIG W, Woolworths and Dick Smith.

## PC car loans

Take a look at our great competitive car loan rates, with no account keeping, management or annual fees. See for yourself.

### NEW CAR LOAN

PC Interest rate 9.99%pa

Comparison rate 9.99%pa

### USED CAR LOAN

PC Interest rate 10.49%pa

Comparison rate 10.49%pa

For more information, call  
Phone-A-Loan on 13 63 73 & press 4.

## Allianz car insurance

As a PC member, when you take out Allianz car insurance you'll receive a great range of benefits that include:

- Free towing
- Free rental car following theft
- Choice of repairer
- New for old replacement
- Emergency accommodation (available with Prestige cover)
- Monthly or fortnightly payments
- Coverage for personal items

Allianz has been protecting Australians with two levels of car insurance cover for many years. In fact, they have recently been named General Insurance Company of the Year at the 2011 Australian Insurance Industry Awards.

**Why not obtain an obligation-free quote to see how Allianz compares?**  
For more information call  
**PC Insurance Agency on 13 63 73 & press 2.**

\* Additional bonus interest of 3.50%pa when you deposit at least \$100 per calendar month, with no withdrawals that month. Deposits must be received on or before close of business on the last business day of the month. Bonus interest will not be paid if funds are received late due to processing times. Any transactions conducted after 3pm on a Banking Business day or on a Saturday, Sunday or public holiday may not be processed until the following business day. Movember : © Movember Foundation Inc. This newsletter has been prepared by Police Association Credit Cooperative Limited ABN 33 087 651 661 AFSL/Australian Credit License 240293 (Police Credit). Any advice is general and 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 general insurance or non-basic deposit and related non-cash payment product or service you should obtain and consider the relevant Product Disclosure Statement (PDS) available from any branch of Police Credit 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. Interest rates quoted are current as at date of print and subject to change. Car Loan: WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Comparison rate has been calculated for a secured new or used car loan for an amount of \$30,000 over a term of 5 years. Fees and charges apply. Information on our terms & conditions, interest rates and fees & charges are available on application or request. \$100 Caltex special offer: open to all Police Credit Members who take out a PC car loan and purchase Allianz car insurance between 1/11/11 and 29/02/12. One voucher per member. Full terms and conditions are available on request. Amex Foreign Exchange Competition: Entry open to members aged 18 and over. Promotion opens on 10/10/11 and closes on 18/11/11. The AU\$1,000 transaction can be made in one transaction of one or any combination of the products stated. There is no limit to the number of entries. Total prize pool value is AU\$5,000. Full Terms and Conditions available through American Express. Promoter is American Express International, Inc. Incorporated with limited liability in Delaware, USA (ABN 15 000 618 208 AFSL No. 237996) of 12 Shelley Street, Sydney NSW 2000. Full terms and conditions are available on request. Police Credit 121 Cardigan Street, Carlton VIC 3065.  
www.policecredit.com.au #5659 10/11

## 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