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pcnews

issue 113 October 2009

New PC Premium Home Package

Move your home or investment loan to Police Credit and enjoy all the benefits our new PC Premium Home Package has to offer.

With a PC Premium Home Package, you will receive great discounts on your home/investment loan, lower insurance premiums, additional interest on your term deposits and a whole range of other benefits.

You can take advantage of the PC Premium Home Package by taking out a new PC home loan or moving your existing home loan to Police Credit today. Combine the loan with your PC Savings/credit card account and pay an annual fee of just \$375. And when you apply, the benefits start straight away.#

Benefits of a PC Premium Home Package

- Discounted interest rates on your home loans of up to 0.40%pa
- Waived annual fee on PC Visa Gold credit card and continue to enjoy great Cash Back Rewards & international travel insurance*
- Insurance benefits – 10% discount on many insurance premiums
- Free initial financial planning consultation and personal risk assessment
- Additional interest on term deposits
- Additional loan benefits

See page 3 for more information.

Benefits cannot be applied to existing products with fixed interest rate periods until the current period is rolled over



Apply today. Call **Home Loan Centre** on **13 63 73** & press 4 or visit a PC branch

Personal risk protection – essential but often overlooked

We insure our house, motor vehicle, even our home contents – but what about ourselves?

One of the greatest assets we have is our ability to earn an income and without a regular income, life could become extremely difficult. Adequate insurance, which is relatively cheap, should be an integral part of any personal financial plan.

Income protection insurance

Income protection insurance protects your income when you can't work due to illness or injury. This may be available through your superannuation fund or as a separate product. For most people, sick leave will not cover an extended illness. So where will the money come from when government benefits are likely to be insufficient?

Consider this case study

Peter, 35, is an accountant who earns \$72,000. His partner is a full-time carer for their child. They have a \$195,000 mortgage and no other debts. Recently, Peter fell from a ladder, breaking both legs. Complications ensued and he had to take six months off work. Peter incorrectly assumed his sick leave and superannuation would look after the family, which is now struggling.

With income protection insurance, 75% of his income (\$4,500 per month) would have been paid after a 60-day wait (allowing for his two months of sick leave to be used and reducing his premium). The cost would have been just \$53 per month, with the premium tax deductible.

Total and permanent disability insurance

This type of insurance pays a lump sum if the person insured becomes totally and permanently disabled and is not able to return to work, for example, after a serious accident or on contracting a degenerative illness.

Consider this case study

Ron, 39, is an ambulance paramedic. He and his partner, Jennifer, have children aged 17 and 15 who are hoping to go to university. Ron earns \$66,000 and Jennifer does unpaid community work. They have a \$142,000 mortgage and debts of \$8,000. After a serious car accident, Ron suffers multiple fractures and, with chronic back problems, cannot work. Long-term medical and carer support is required. The industry fund superannuation fund Ron belongs to assesses him and provides a life pension of up to 70% of salary (\$46,200pa), indexed twice yearly. This places great financial strain on the family, their lifestyle and the children's aspirations.

If Ron had total and permanent disability insurance of \$500,000, he would have received this as a lump sum, settled the mortgage and had financial back-up to support his pension income. The cost of insurance cover would have been less than \$66 per month – money well spent.

Make an appointment today to discuss your financial future with PC Planning. All sessions are confidential and obligation free. Call **PC Planning** on **13 63 73** & press 5 or email **pcplanning@policecredit.com.au**



Announcing our new PC Premium Home Package

We are pleased to announce a special package of benefits that allows you to save on home loan interest, line of credit interest, credit card fee, insurance premiums and more.

You can take advantage of the PC Premium Home Package by taking out a new PC loan or moving your existing loan to Police Credit today. Combine the loan with your PC savings or credit card account and pay an annual fee of just \$375. And when you apply, the benefits start straight away.

Talk to our Home Loan consultants to find out exactly how you can tailor your PC Premium Home Package to suit your needs and access these great savings.

Other package benefits

Up to 10% insurance savings

Receive up to 10% discount on most general insurance premiums.

Waived annual fee on PC Visa Gold credit card

PC Visa Gold credit card benefits include:

- Interest free period of up to 55 days on purchases
- International travel insurance
- PC Cash Back Rewards program

Free initial financial planning session

Access professional advice that will help you to make better decisions when planning your financial future. A free initial consultation and personal risk assessment is available from PC Planning to all PC Premium Home Package clients.

Package benefit	Package discount
Standard Variable/Interest Only/Line of Credit home loan	0.25%pa on home loans up to \$249,999 0.40%pa on home loans of \$250,000 and more
Fixed Rate home loan	0.10%pa interest rate discount
Insurance savings	Up to 10% discount on general insurance premiums including: <ul style="list-style-type: none"> → home building → home contents → motor vehicle → valuables/personal effects

Additional loan benefits

Some of the waived fees and charges you will enjoy under the PC Premium Home Package are:

- Loan establishment fees on eligible mortgage lending accounts
- Switching fee[^], where applicable (i.e when you change your loan from Standard Variable to Fixed Rate)
- Three standard property valuation charges per year for each Package

Additional interest on term deposits

Enjoy a higher interest rate, with up to 0.25% additional interest on your PC term deposits

- 0.25% additional interest pa on term deposits under \$100,000
- 0.10% additional interest pa on term deposits \$100,000 or more

Am I eligible?

- A new or existing PC home/investment loan
- An eligible PC at-call transaction account or PC Visa credit card

[^] Early repayments and break costs may apply. Please refer to our Fees & Charges brochure and PC Premium Home Package Conditions of Use.



Apply today. Call **Home Loan Centre** on **13 63 73** & press 4 or visit a PC branch

Introducing the PC Member Health Plan

Pay no excess on hospital visits, no matter how many times you are admitted, with new options available through PC Member Health Plan.

Police Credit is pleased to be partnering with HBA, one of Australia's largest and most innovative health insurers, to offer you more of the features and benefits you want in your health insurance.

The PC Member Health Plan offers you quality health cover with a special 'no excess'* offer that applies to HBA's Top, Intermediate and Saver Level 2 corporate cover options.

For more information, contact HBA on 1800 649 406 and ask about the PC Member Health Plan.

*'No excess' offer available for duration of existing corporate arrangement.



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With a consumer credit insurance policy[^], you can relax in the knowledge that, whatever life brings, your mortgage, personal loan and credit card payments can be made and your lifestyle can be protected.

When you're buying a home or paying off a loan, there's a lot to think about. But you also need to consider having insurance to cover your loan repayments when you can't, especially in these times of global financial insecurity and higher unemployment forecasts.

Consumer credit insurance covers your loan repayments if you are unable to work because of accident, illness or involuntary unemployment, or in the event of your death. You can choose to insure for one or more of these eventualities – it's up to you. And for just the cost of a cup of coffee a day, you might be very glad that you did.

Allianz, one of Police Credit's preferred insurance providers, offers consumer credit insurance that can soften the impact that these events can have on your family finances. It's designed to provide you with protection and peace of mind during the term of the policy.

So you know that if the unforeseen happens, all your monthly repayments will be covered and you can even change your policy as your circumstances change.

[^]The Disability and Unemployment cover of this insurance is provided by Allianz Australia Insurance Limited (Allianz) AFSL No. 234708, ABN 15 000 122 850. The Death cover of this insurance is provided by Allianz Australia Life Insurance Limited (Allianz Life) AFSL No. 296559, ABN 27 076 033 782. Allianz acts as Allianz Life's agent in offering and administering the Death cover.



To find out more about Allianz consumer credit insurance, contact **Phone-A-Loan** on **13 63 73** & press 4

Increase your security awareness

With an increasing number of PC members enjoying the convenience of online and telephone banking, we understand that security is important. So we will continue to bring to your attention any security issues that may affect you.

Use correct account numbers in inter-bank online payments

When you are transferring funds via pc.easynet to an account at another financial institution, make absolutely certain that you have entered the correct account number. Some financial institutions don't check the account name and will deposit your money using the supplied account number only. If you make a mistake and your money ends up in someone else's account, you may have problems retrieving it.

Beware of 'vishing'

'Vishing' is a type of scam where people use technology such as phone calls, automated call dialling and VoIP (Voice Over Internet Protocol) to access your personal and financial information illegally. Vishing is different to phishing, which was described in the last edition of *PC News*, as it relies on you revealing your details over the phone rather than via email.

We have listed some common vishing scam scenarios below.

→ Scam 1 – There is a problem with your credit card account

The scammer sends you an email claiming that there is a problem with your credit card account and, for this problem to be rectified, you need to call a certain phone number. When you make the call, you are asked to key your account details via your keypad, giving the scammer access to your account.

→ Scam 2 – Your card has been deactivated

In this scam, the fraudster calls to tell you that your PIN was entered three times so the card has been deactivated for your protection. You are then told to call a bogus phone number and enter your details to reactivate the card.

→ Scam 3 – Your account shows unusual activity

You get an automated phone call alerting you to the fact that your account shows unusual levels of activity and asking you to call back. When you do, an automated voice asks you to enter your account details.

To protect yourself from these scams:

- Don't give any personal information to anyone unless you know who you are dealing with.
- Hang up the phone and call Police Credit or the relevant financial institution if you are in doubt.

PC competition winners

Happy \$4,999 holiday package winner

Out of thousands of entries, we are pleased to announce that Masako is the very happy winner of the latest CGU \$4,999 Holiday Competition.

"My dream has always been to go to Europe, especially Paris and some cities in Italy like Rome, Florence and Venice. Also I have a friend in Switzerland who I would like to see. I feel so lucky to be given such a great prize and thank Police Credit for the opportunity to travel to some of my dream destinations."



Scot On Us competition winner

Congratulations to Philip, winner of the Scot On Us competition, who is the proud owner of the **SYM VS125 Scoota**. The Scot on Us competition was sponsored by insurance provider CGU.



Director's message

John Capewell



John Capewell has served as a director of Police Credit since 1999 and is Deputy Chairman.

All of us here at Police Credit are very pleased to announce the launch of our PC Premium Home Package. If you still have a loan elsewhere, now is the time to refinance with us and save.

The PC Premium Home Package provides you with discounts on your home or investment loan interest rates and your insurance premiums, as well as higher term deposit interest rates and other benefits.

To ensure you continue to enjoy the convenience of banking online, we will soon be introducing enhancements to **pc.easynet**, which will include improved online assistance tools and more self-service options. We hope you find these helpful.

As you know, our primary focus is on serving our members, not on winning awards. However, it's always pleasing when our products and services are formally recognised as national industry leaders.

Recently, our loans achieved a CANNEX five-star rating in the categories of New Car Loan, New Car Loan Variable and Car Loan Used. We are especially proud of the fact that, of all the products analysed, only the top 5% in each category achieved a five-star rating.

Police Credit in partnership with HBA is pleased to introduce the PC Member Health Plan. The plan offers a number of features and benefits to enable you to get more out of your private health insurance. And for a limited time only, you will receive one month for free. For more information please read the article on page 4.

Finally a reminder that, as mentioned in the last edition of *PC News*, the next Police Credit Annual General Meeting will be held on Friday 20 November 2009 at the Downtowner Hotel on Lygon. We hope to see you there.

Introductory fixed rate of just **6.99%pa** (available for the first 6 months) for purchases or balance transfers.



PC Visa Silver credit card

- Ongoing interest rate of 11.95%pa
- Interest free period of up to 44⁺ days on purchases
- Credit limit between \$1,000 and \$10,000

PC Visa Gold credit card

- Interest free period of up to 55⁺ days on purchases
- PC Cash Back Rewards program
- Ongoing interest rate of 16.95%pa
- \$50 annual fee

Call PC today on **13 63 73** & press 4 or visit www.policecredit.com.au

Little Copper Club



It's never too soon to learn about saving. So why not open a Little Copper Club account for your children?

The Little Copper Club is a great way for members under the age of 18 to start saving. It offers at-call savings and access to exclusive competitions, promotions and prizes. There's no minimum balance required and interest is credited to the account on 31 May and 30 November each year.

Congratulations

Congratulations to Jessica, Marcus, Zane and Dana who each won \$50 for their entries in the Police Credit Winter Warmer Competition.

And special congratulations to Callum, winner of this year's PC Education Grant of \$1,000.

LCC Competition Word Search

Find the words listed below the word search puzzle. Words may be horizontal or vertical. Send in your entry for your chance to win one of four \$50 prizes

Remember that you must be a member of the Little Copper Club to enter one of two categories – under 9 years of age, and 9 years and over. Send your entry post-free with the coupon to: Reply Paid 669, Police Credit, Carlton South, Victoria 3053. Entries close 5pm Friday 11 December 2009.



Words to find:

- | | |
|---------|--------|
| DEPOSIT | DOLLAR |
| ACCOUNT | INSURE |
| SAVINGS | PAY |
| MONEY | BUY |
| FINANCE | SELL |
| PLAN | BORROW |
| LOAN | RATES |
| CREDIT | CASH |
| COINS | RICH |

To become a Little Copper, or for more information, visit www.policecredit.com.au or call **Member Response** on **13 63 73** & press 3

Name	LCC Member No.
Address	
Telephone	Age



Going on a holiday?

PC Insurance Agency can assist with your travel insurance needs. Benefits of Allianz or CGU travel insurance

- Policy excess options
- Comprehensive policy benefits
- 24-hour access to emergency medical assistance

- Competitive obligation free quotes
- Range of plans and bonus day coverage

Call **PC Insurance Agency** today **13 63 73** & press 2 or visit www.policecredit.com.au

Your chance to WIN a \$4,999 holiday package of your choice

Like PC member Masako (see page 5), you too could win a fantastic holiday by entering Police Credit's latest new membership competition.

To enter, all you have to do is:

- Encourage a family member or friend to join Police Credit
- Arrange for the prospective member to call Police Credit on 13 63 73 and ask for a membership referral form
- Include the competition coupon with the completed membership application and forward to Police Credit.

Our philosophy is based on members helping members. That's why we want to make sure members join for the right reasons, and why a new member must be an active member to qualify. We welcome new members who are prepared to embrace our philosophy and consider using all our products and services, so we can all benefit.

Anyone who is an existing Police Credit member (police, emergency services, health industry or public service) can nominate their immediate family members straight away. Police Credit members who have held membership for a minimum of 12 months can nominate other family members or friends. For a competition coupon and conditions of entry, call Member Response on 13 63 73 & press 3.

Competition closes 30 June 2010. The competition prize is donated by CGU Insurance Limited ABN 27 004 478 371 AFSL 238291.



Contact us 13 63 73

Rapid Response & BPAY®

Member Response

(General Enquiries)

F (03) 9349 3113

E pceasyhelp@policecredit.com.au

Phone-A-Loan

Car & Personal Loan F (03) 9268 9294

Home Loan F (03) 9268 9230

E pcloans@policecredit.com.au

PC Planning

F (03) 9268 9353

E pcplanning@policecredit.com.au

PC Insurance Agency

F (03) 9268 9257

E pcinsurance@policecredit.com.au

Administration

F (03) 9268 9204

E carlton@policecredit.com.au

www.policecredit.com.au



Mixed Sources

Product group from well-managed forests and other controlled sources
www.fsc.org Cart no. SCS-COC-001045
© 1996 Forest Stewardship Council

Security Message: Police Credit will never send you emails asking you to disclose your personal information, passwords or any banking details, or including an attachment. We respect your privacy and security and encourage you to remain vigilant with your personal information. Please visit our website for more security tips. 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 any non-basic deposit and related non-cash payment, general insurance, life 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 and life insurance products or services PDS is only available from 121 Cardigan Street Carlton) or by calling 13 63 73. Police Credit acts as an agent for Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz), CGU Insurance Limited ABN 27 004 478 371 AFSL 238291 and Swann Insurance (Aust) Pty Ltd ABN 80 000 886 680 AFSL 238292. Credit applications are subject to Police Credit's credit approval criteria. *The terms, conditions and exclusions of PC 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 AIA Australia. Interest rates quoted are subject to change. Fees and charges are payable. Information on Terms & Conditions/Fees & Charges applying to our products and services is available upon application or request. ¹Interest-free days on purchases if you pay your account in full by the due date each month. Conditions Of Entry Little Copper Club "Police Credit Word Search Competition". Information on how to enter and prizes form part of these conditions of entry. Entry is only open to residents of Victoria who are members of the Police Credit Little Copper Club. Immediate family of employees and directors of Police Credit are not eligible for entry. This competition commences 01/10/2009 and will close 11/12/2009 5pm. All entries must be at the Carlton office of Police Credit by 5pm on 18 December 2009 and remain the property of Police Credit. Judges' decision is final and will be made on 18 December 2009 at 11.00DEST at the Carlton office and no correspondence will be entered into. Winners will be notified by telephone or mail and their names published in a generally approved newspaper or in January 2010 edition of PC News. Prizes comprise of four \$50.00 deposits to Police Credit accounts, are not transferable or exchangeable and cannot be taken as cash. ©Registered to BPAY Pty Ltd ABN 69 079 137 518. PC Planning is a registered business name of Police Association Credit Co-operative Limited ABN 33 087 651661 AFSL 240293 121 Cardigan Street, Carlton VIC 3053 www.policecredit.com.au 09.09.5143

Please send me more information

If you require more information about Police Credit services, tick the square next to the services of your choice and return this coupon Post Free to us by addressing your envelope Reply Paid 669, Police Credit, Carlton South, Vic 3053.

Insurance

- Car
- House
- Life
- Landlord
- Travel
- Contents
- Caravan
- Motorcycle

Loans

- Housing loans
- Personal loans
- Investment loans
- PC Premium Home Package
- Car loans
- PC Visa credit card
- Overdraft

Other information

- PC Visa debit card
- Christmas Club
- Cheque book
- Fees & Charges/Terms & Conditions
- Regular payments
- Annual report
- Rapid Response
- PC planning
- Online banking
- Little Copper Club
- Savings & Investments

Complete this form to update your details/for more information

Name: _____

Member No: _____

Address: _____

Postcode: _____

Tel:(home) _____ (bus) _____

Email: _____

Authorised Signature: _____