

Police Credit Union



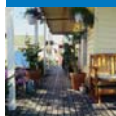
Product and Services Catalogue



For You, Your Family, Your Future.

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Switch to Make PCU Your No. 1 Financial Institution and save!

Joining (or transferring accounts) is easy with our Switching Service. Don't keep putting up with inferior service and higher fees and charges. We can assist you to change over all of your current banking facilities and potentially save you time and money:

- Free¹ Internet Banking, BPAY[®] and Redial Telephone Banking for 24hr access to your account
- Access to your cash through most ATM's & Eftpos Australia wide. Your PCU Visa Card gives you access to your funds anywhere in the world
- No account keeping fees or minimum balance charges⁴
- Car Loans, Personal Loans, Home Loans⁹, Credit Cards³, Leasing and Salary Packaging Finance¹⁴
- Qualify for *Member Rewards*⁵ and enjoy more fee free transactions
- No early repayment fees on loans⁶
- Financial Planning⁷ and Travel Services
- Savings & Investment accounts, automatic payroll and direct crediting services, cheque book facilities
- Electronic periodical payments
- Pay by the month insurance options⁸.

How Do I Become a Member ?

You will need to complete a membership application. This can be done a number of ways:

1. Contact PCU Assistance Centre on 131 PCU (131 728) and ask for an application form to be sent to you
2. You can contact or visit any of our Branches and complete an application form (see back page for Branch details)
3. Join online at www.pcu.com.au

Your Money is Safe and Secure

Credit Unions are supervised by the same body as Banks, the Australian Prudential Regulation Authority (APRA).

Easy Access Account

your everyday savings access facility

ATM & EFTPOS Access

Accessing your funds is easy - our cards provide ATM & Eftpos access Australia wide.

24 hours, 7 days a Week Access

You can check your account details, make transfers or pay bills via BPAY using our Redidial Telephone Banking service or online with our Internet Banking (to access visit www.pcu.com.au).

Adding Flexibility to Your Account

Attaching an Overdraft⁹ credit facility to the easy access account means you will always be prepared for those unexpected bills or bargain buys!

Added Convenience

- Electronic payroll credits
- Full cheque facilities
- Automatic electronic transfers
- Deposit and withdraw through Bank@Post¹⁰
- Visa Card cash withdrawals at other financial institutions anywhere in the world displaying the Visa symbol.

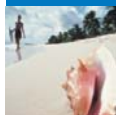
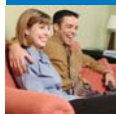
Bank@Post

(formerly giroPost)

Bank@Post¹⁰ is Australia Post's personal banking service, the largest banking service in Australia with facilities at over 3,100 Australia Post Bank@Post outlets.

With Bank@Post you can withdraw and deposit¹⁰ over the counter at any Australia Post outlet displaying the red Bank@Post logo.

All you need is a personal account with Police Credit Union and an access card with an accompanying pin. Visit www.pcu.com.au for more details.





Free Home Banking Services

24hrs a day, 7 days a week access

1. Free¹ Internet Banking with BPAY www.pcu.com.au

- Use BPAY to view and pay bills
- View and print all savings, loans and investment transactions
- Transfer funds between your accounts or to other financial institutions
- View interest earned, payroll details, direct credits and more.

2. Redial Telephone Banking with BPAY Ph: 131 PCU (131 728)

- Obtain account balances and transaction information
- Use BPAY and transfer funds between your accounts
- Hear interest earned, payroll details and more.

Getting Started

Contact the PCU Assistance Centre on 131 PCU (131 728) to access our Internet Banking and Redial Telephone Banking services.

Member Rewards Program⁵

Reduce (or avoid) Transaction Fees and Charges

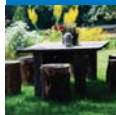
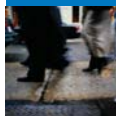
Do you end up paying more in transaction fees and charges to your banking institution the more you do business with them? **At Police Credit Union we won't penalise you for your loyalty - we'll reward you through our *Member Rewards* program!**

Easy to Qualify

To qualify for *Member Rewards*, simply maintain a combined monthly balance of \$5000 or more worth of savings, investments or drawn loans within the one membership and we'll reward you with more fee free personal cheques, external electronic periodical payments, ATM and EFTPOS transactions than would normally apply to our Members' accounts.

Make PCU Your No.1 Financial Institution and Save!

If you have accounts at other financial institutions it could make sense to transfer them over to us to enjoy the benefits of *Member Rewards*. For more information please contact the PCU Assistance Centre on 131 PCU (131 728) or our website www.pcu.com.au





Loans⁹

Personal Loans

- Funds for any worthwhile purpose
- Pre-approval available with 100% finance
- Easy to apply, fast approvals and flexible terms
- No account keeping charges or early repayment fees
- Refinance or consolidate your debts
- Qualify for the *Member Rewards*⁵ Program (see previous page) and receive bonus fee free transactions per calendar month.

Car Loans

- Available for new or used vehicles with 100% finance
- Pre-approval available with flexible terms
- No monthly charges, no penalties for early repayment
- Insurance⁸ can be arranged with convenient payroll deduction
- Refinancing options available.

Car Buying Service¹¹

We have negotiated a free service with an accredited car buying company (Car Solutions) to assist you with the sourcing of new vehicles.

Members can access a variety of vehicles through a sophisticated search system to find the best deal. For more details please visit www.pcu.com.au

Credit Overdraft Facility

Having a Police Credit Union Credit Overdraft⁹ linked to your Easy Access Account is like having a pre-approved loan for those unexpected bills or for that great bargain:

- Access funds through ATM/Eftpos, over the counter at Branches or by writing a cheque
- It will cost you nothing in interest until you access the funds
- Repayments are 2.5% of the outstanding balance.

Home Loans

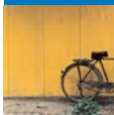
Before you make one of the biggest financial commitments of your life, talk to us about the right home loan options for you:-

- No account keeping fees⁴
- Redraw facility available
- 100% Mortgage Offset Savings Account
- Equity Maximiser “All in One” mortgage¹²
- Fixed or variable interest options
- Split rate facility available-part fixed, part variable
- Interest Only and Bridging loans
- Retirement Lifestyle Loan (Reverse Mortgage)¹³
- No early repayment penalties⁶
- Pre-approval available
- Qualify for the *Member Rewards*⁵ Program
- Loans available for home purchase, refinance, investment, renovation or any worthwhile purpose

Mortgage Offset Account

An account that can help reduce your mortgage balance, pay less interest and own your home sooner

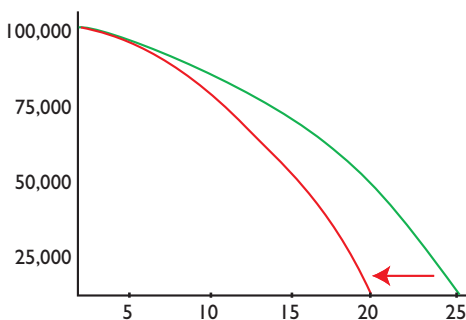
- Deposit all your income into the Mortgage Offset Account to reduce the interest on your loan on a daily basis
- Use the up to 55 days interest free period on your Police Credit Union Visa Credit Card³ to pay for all your living expenses
- Pay your full Visa Credit Card statement balance by the due date from the Offset Account using our automatic payment option, Internet Banking or Redial Telephone Banking service. This way you maximise your home loan and don't pay any credit card interest (excludes cash advances)
- A 100% Mortgage Offset Account means every dollar saved reduces your Home Loan on a daily basis to help decrease your interest payable resulting in owning your home sooner.



How the Mortgage Offset works

Loan balance	\$100,000
Mortgage Offset savings	\$ 10,000
Interest is calculated on	\$ 90,000

\$100,000 Home Loan with \$10,000 in a Mortgage Offset Account can reduce the loan term



Please note the above example is illustrative only. Home Loan interest rates and other variables may vary from time to time which will change the calculations.

How to Apply For a Loan

1. Call PCU Direct to apply over the phone on **131 PCU (131 728)**
2. Telephone or visit any Police Credit Union Branch (see back cover for locations)
3. Lodge your application over the internet at www.pcu.com.au

PCU Visa Cards

Visa Credit Card³

- Interest rate that starts low and stays low
- Up to 55 days interest free
- Low annual fee
- Obtain transaction details through Internet Banking (www.pcu.com.au) or Redial Telephone Banking
- ATM/Eftpos Access Australia wide
- Additional card for family Members.
- Enjoy benefits from Visa Entertainment Program.

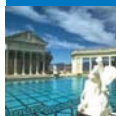


Visa Debit Card

- ATM/Eftpos access Australia wide
- Optional credit overdraft⁹ facility available giving you the convenience of a credit facility when extra funds are required
- Withdraw cash from any financial institution displaying the Visa symbol in Australia or overseas
- Your Visa Debit Card provides access to the Visa Entertainment Program. This gives you the opportunity to purchase unique deals including preferred seating at special events, discounts on retail as well as other exclusive offers
- Obtain transaction details through Internet Banking (www.pcu.com.au) or Redial Telephone Banking.



For more information on our Visa Cards, please contact your nearest Branch (see back page) or visit our website www.pcu.com.au





Motor Vehicle Leasing/Salary Packaging¹⁴

Salary packaging is a great way to reduce your taxable income. Police Credit Union can arrange leasing finance for you through our 'POL-LEASE' service:

- Competitive rates
- Your choice of vehicle new or used
- Flexible terms
- Flexible residual
- Convenient automatic payments
- Full comprehensive insurance⁸
- No ongoing annual fees
- Choose your own supplier and negotiate your own price independently
- Car Buying Service¹¹.

Easy to Apply

For more details or to obtain a quote, please contact our Leasing Department on 131 PCU (131 728) or email: leasing@pcu.com.au

Alternatively, you can visit our website www.pcu.com.au to obtain more information.

POL-LEASE
Leasing Services

Savings Accounts²

Easy Access Account

A Police Credit Union Easy Access Account provides all the convenient features you need from a day-to-day savings account such as:-

- ATM/Eftpos access to your funds.
- Link Visa Card and Cheque Book
- Electronic payroll crediting
- Free BPAY, Internet Banking and Redial Telephone Banking access
- Overdraft Credit⁹ facility available
- Deposit and withdraw through Bank@Post¹⁰
- No minimum balance requirements
- No monthly account-keeping fees
- Regular electronic bill pay and transfer facilities.

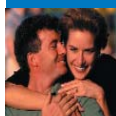
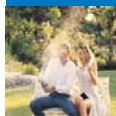
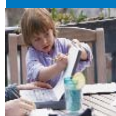
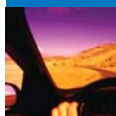
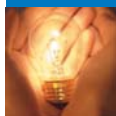
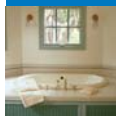
Safeguard Account


Safeguard is a special purpose savings account to help you avoid penalty charges such as Overdrawn Service fees and Dishonour fees. Your funds are at call and earn daily interest. You can set up bill payments and direct credit and use internet and phone banking on this account. A Redicard is available to access your funds.

Christmas Club Account

Have your money available when you need it most - just in time for the Festive Season! The interest on your Christmas Club¹⁵ account is calculated on the daily closing balance, with funds available November 1.

- Just saving \$25 a week means you'll have over \$1000 just in time for Christmas¹⁵



- 
- Make deposits whenever you wish or we can arrange to have part of your salary paid automatically into your Christmas Club Account.

Savings Plus Account

Savings Plus has a built-in incentive to help you grow your savings - a competitively tiered interest rate that increases as your savings balance grows.

Market Linked Account

With a balance as little as \$5,000 you can earn interest at money market rates with our Market Linked Account. Your money is available for withdrawal after just seven days - and providing you keep a minimum balance of \$5,000, you can make withdrawals at any time.

Budget Saver Account

To help plan for the payment of regular bills such as phone, electricity or car registration, you can have a fixed amount deposited in a Budget Saver Account from your pay.

Online SuperSaver Account

The Online SuperSaver¹⁶ Account is opened through our free Internet Banking¹ service www.pcu.com.au

The Online SuperSaver Account is a great way to make the most of your spare cash. Whether you are saving, investing or simply parking your funds, PCU's Online SuperSaver offers:

- A competitively tiered interest rate that increases as your savings balance grows
- 24 hr access to your funds via Internet Banking or Redial Telephone Banking
- No account keeping fees
- No minimum balance requirements
- No minimum deposit restrictions
- Transfer funds to and from your online account anytime through internet banking

- Flexibility with no fixed term requirements
- Interest calculated daily and paid quarterly.

For more information on our Online SuperSaver Account please contact your nearest Branch (see back page) or visit our website www.pcu.com.au

First Home Saver Account

First Home Saver¹⁷ is an account designed to assist you in saving for your first house. Features of the First Home Saver Account include:

- Available to Members aged 18 and over
- The account has a special low rate of tax that you pay on the interest you earn.
- The government will contribute an amount to your account depending on what you deposit into it
- You could qualify for our *Member Rewards Program*⁵ to reduce or avoid transaction charges.
- No account keeping fees
- No minimum balance requirements

Fixed Term Investment Accounts²

A term investment (term deposit) is a great choice when planning a secure future for you and your family.


Flexible terms

We can arrange investments for a number of different monthly terms.

Convenient interest options

You can choose whether your interest is paid at maturity, every 6 months or every month - proof that






a Police Credit Union term investment account is as flexible as you need it to be!



Accelerate your investment today


So whether you're saving for your first home, children's education or your retirement income, we have the product that suits you.

Getting Started is Easy



With as little as \$1000 we can help you decide on a term investment account that best suits your personal needs.

If you are an Edvest Member (see opposite) you are entitled to higher bonus interest rates and special investment term deposit products.




For more information or to open your Fixed Term Investment Account, please contact your nearest Branch (see back cover for locations) or visit our website www.pcu.com.au

Other Services




Financial Planning Services⁷

Taking advantage of investment opportunities or planning for retirement can be a challenge for most of us.



That's where our Financial Planning Service can help. We can arrange a complimentary consultation with a licensed Bridges financial adviser who will prepare a personal investment plan for you (taking into account issues like superannuation, tax minimisation and income return).



You are under no obligation to proceed with the plan prepared for you. To arrange a complimentary consultation or for more information, contact your nearest Police Credit Union Branch (see back page) or visit our website www.pcu.com.au

Edvest Service

The Edvest Service offers selected Members a range of advisory and financial services that will ensure a secure lifestyle. Edvest entitles Members to discounts on a range of Police Credit Union and other Products and Services. These include:-

- Higher bonus interest rates on various investment accounts
- Special exemptions on selected fees and charges
- Independent financial advice by a qualified Bridges Financial Planner⁷
- Free Financial Planning Workshops
- Regular newsletters and social events
- Discounts on Insurance⁸
- Group escorted holidays.

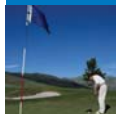
Insurance⁸

We offer the following insurance products: -

- Motor Vehicle
- Home and Contents
- Compulsory Third Party (Greenslips)
- Travel Insurance
- Strata Title Mortgage Protection
- Landlord Fixtures and Fittings
- Personal Effects and Valuables
- Personal Legal Cover
- Caravans
- Loan Protection Insurance (death, accident, sickness and unemployment)¹⁸
- Term Life Insurance¹⁹.

Fast Insurance Quotes

To obtain a quote or for more information on any of the above policies, contact your nearest Branch or visit our online quoting system at www.pcu.com.au





Travel Services

PCU can refer Members to a travel organisation with a dedicated support network of sales consultants to manage your travel needs. Services include:

- Fully escorted group tours to Australian and Overseas destinations
- Exclusive cruise deals and 'one-off' travel specials
- Booking travel requirements for Members Australia wide or overseas. Basically any travel needs can be serviced to ensure a trouble free experience.

Call 1800 043 590 or visit our website www.pcu.com.au and click on the travel link for more information and contact details.

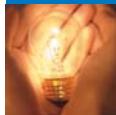
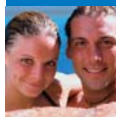
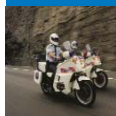
Travel Currency Services


PCU provides the leading world currencies and cash passports/travellers cheques for all your travel needs. Contact your nearest Branch with 24hrs notice for your currency requirements.

Important Information

The product issuer for deposit and payment products is Police Credit Union Ltd. A Financial Services Guide (FSG) including terms and conditions is available at all Branches, on our website and upon request. Any advice given has not taken into account your personal needs and financial circumstances and you should consider whether it is appropriate for you. When providing these products to you we are acting on behalf of our business partners and not as your agent. Please read and consider the FSG in deciding whether to use a particular product. The Police Department Employees' Credit Union Limited. ABN 95 087 650 799. AFSL No. 240018. Level 27, 1 Market Street, Sydney NSW 2000.

1. Access to the service is free however certain transactions may attract a fee – see current fees and charges brochure. **2.** Terms and conditions, fees and charges apply and are available on request. **3.** Terms and conditions apply and are available on request. Fees and charges and lending criteria apply. Annual waiver fee offer can be withdrawn at anytime without notice. **4.** Excludes Retirement Lifestyle Loan, Equity Maximiser home loan and any linked loans. **5.** The Member Rewards program rewards you for doing business with the Credit Union. The program gives you more fee free personal cheques, ATM and EFTPOS transactions than would normally apply to our Member's accounts. Member Rewards are assessed on a calendar monthly basis. Individual and primary joint account holders qualify for Member Rewards where the combined balances of all savings, investments and drawn loans within the one membership only are kept over \$5,000 for the whole calendar month. Secondary joint account holders qualify for Member Rewards for transactions on the joint SI account or where the combined balances of any of your individual accounts are kept over \$5,000 for the whole calendar month. Transactions conducted using the Visa Credit Card do not count towards Member Rewards. Member Rewards do not apply to fees for ATM balance inquiries, Visa Cash advances, overseas ATM withdrawals or any drawn loan balance from a PCU MasterCard, AMS securitised mortgage, Equity Maximiser loans, Police Value Home Loan, Leasing accounts or Online SuperSaver balance. Refer to Schedule of Fees and Charges. **6.** Excludes fixed rate Home Loans. If OneChoice Home Loan or Police Value Home Loan is finalised within 4 years, or Equity Maximiser or Retirement Lifestyle Loan is finalised within 3 years of funding, fees apply. **7.** Bridges Financial Planning Pty Ltd. AFSL No. 240837. In referring Members to Bridges, Police Credit Union does not accept any liability or responsibility for any act of omission or advice provided by Bridges or its Authorised representatives. Bridges pay referral fees ranging from 0% to 30% of the entry and/or any ongoing fee (plus incentive payments from the amount you pay Bridges). Staff may receive an incentive (worth \$50) if they refer you to Bridges and you take out a financial plan. **8.** Allianz Australia Insurance Limited (Allianz) AFSL No: 234708, ABN 15 000 122 850 of 2 Market Street, Sydney NSW 2000 is the insurer of this insurance. In arranging this insurance Police Credit Union, ABN 95 087 650 799, acts as an agent for Allianz not as your agent. The information contained in this guide is a summary only. We do not advise you whether the insurance is appropriate for your personal objectives, financial situation or needs. To decide if it is appropriate for





you, please carefully read the Product Disclosure Statements where relevant, which are available from Police Credit Union. If you purchase this policy, we will charge you an agreed premium, including any relevant taxes and charges. The total premium may vary due to rounding. If you buy Allianz products, Police Credit Union may be paid a commission of up to 30% of the premium. For more details ask Police Credit Union. **9.** Terms and conditions apply and are available on request. Fees and charges and lending criteria apply. **10.**

Bank@Post and its device mark are registered trade marks of The Australian Postal Corporation. All rights reserved. Make withdrawals up to \$1,000 per day. Deposit cash and cheques (7 working days clearance on cheques deposited). Cheques made out in joint names will not be accepted for deposit through Bank@Post. Terms and conditions, fees and charges apply and are available on request. **11.**

The service is referral only and is offered by Car Solutions and not PCU. **12.** Terms and conditions apply and are available on request. Fees and charges and lending criteria apply - refer to the Equity Maximiser fees and charges brochure for the full listing of fees and charges. **13.** Due to strict lending criteria of this product (refer to our website www.pcu.com.au), Members must seek independent financial advice. **14.** Police Credit Union recommends you seek independent, legal, financial and taxation advice on salary packaging.

15. Assumes a minimum of 40 weeks. Terms and conditions, fees and charges apply and are available on request. Withdrawals made during the period to 31/10 each year are subject to a withdrawal fee. **16.**

Your Online SuperSaver Account balance does not contribute to your Member Rewards. Terms and conditions, fees and charges apply and are available on request. **17.** Terms and conditions, fees and charges apply and are available on request. A First Home Buyers PDS including terms and conditions is available at all Branches, on our website and upon request. Please read and consider the PDS in deciding whether to use a particular product. **18.** Issued by CUNA

Mutual General Insurance, a business name owned by CUMIS Insurance Society Inc. ABN 72 000 562 121. Australian Financial Services Licence Number 245491 and CUNA Mutual Life Australia Limited ABN 83 089 981 073 Australian Financial Services Licence Number 245492. **19.** The advice provided by St Andrew's Life Insurance Pty Ltd (St Andrew's) ABN 98 105 176 243 in this letter is general only. Before deciding to invest in any financial product, consider its Product Disclosure Statement and its appropriateness to you or speak to a financial adviser. Term Life Direct is not a product of, nor guaranteed by, The Police Department Employees' Credit Union (PCU). St Andrew's is not an Approved Deposit Taking Institution. A Term Life Direct policy does not represent a deposit with or a liability of PCU. PCU does not guarantee or accept liability in respect of Accidental Death. When we arrange insurance policies, PCU is paid a commission by the product issuer based on the premium paid by you. When providing these products to you PCU are acting on behalf of their business partners and not as your agent. Terms and conditions apply and can be found at www.pcu.com.au/insurance_termlife.

If you do not want to receive any marketing material then please telephone 131 PCU (131 728) to advise us. Please note that when you call and opt out we will alter our records so that you only receive material we are required to send you by law or our constitution.

CONTACTING US

PCU Assistance Centre (General Enquiries)

Ph: 131 PCU (131 728) Eaglenet: 88899
Fax: (02) 9287 0889 Email: info@pcu.com.au

PCUDirect

Ph: 131 PCU (131 728) Eaglenet: 88884
Fax: (02) 8267 6860 Email: direct@pcu.com.au

Sydney

Ph: (02) 8268 2500 Eaglenet: 44850
Fax: (02) 9283 2340 Email: sydney@pcu.com.au

Parramatta

Ph: (02) 9841 8200 Eaglenet: 44700
Fax: (02) 9893 8489 Email: parramatta@pcu.com.au

Penrith

Ph: (02) 4720 5000 Eaglenet: 44750
Fax: (02) 4720 5099 Email: penrith@pcu.com.au

Newcastle

Ph: (02) 4908 6200 Eaglenet: 44870
Fax: (02) 4926 4241 Email: newcastle@pcu.com.au

Wollongong

Ph: (02) 4221 9000 Eaglenet: 44830
Fax: (02) 4227 1198 Email: wollongong@pcu.com.au

Goulburn

Ph: (02) 4827 1000 Eaglenet: 44730
Fax: (02) 4821 8816 Email: goulburn@pcu.com.au

Gosford

Ph: (02) 4320 0200 Eaglenet: 44880
Fax: (02) 4325 5620 Email: gosford@pcu.com.au

Canberra

Ph: (02) 6206 7000 Eaglenet: 44860
Fax: (02) 6257 1330 Email: canberra@pcu.com.au

Campbelltown

Ph: (02) 4640 7000 Eaglenet: 88839
Fax: (02) 4620 0139 Email: campbelltown@pcu.com.au

Port Macquarie

Ph: (02) 6582 9900 Eaglenet: 44840
Fax: (02) 6584 5925 Email: portmacq@pcu.com.au

Redial Telephone Banking

131 PCU (131 728) Eaglenet: 88833

Website Internet Banking: www.pcu.com.au

Email: info@pcu.com.au

BSB Number: 815 000