



# Easypay Plus Package Comparison Rate Schedule

Date of Issue: 20 December 2011

Police & Nurses Credit Society Limited  
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Perth WA 6000  
Telephone 13 25 77  
[www.pncs.com.au](http://www.pncs.com.au)



Home Loans		Easypay Plus Packages			
		Total borrowing <\$500k	Total borrowing >\$500k	Total borrowing <\$500k LVR 75% or less	Total borrowing >\$500k LVR 75% or less
Annual Percentage Rate		6.54% pa	6.44% pa	6.39% pa	6.29% pa
Amount	Term				
\$25,000	5 years	8.53% pa	8.43% pa	8.39% pa	8.29% pa
\$30,000	5 years	8.21% pa	8.10% pa	8.06% pa	7.96% pa
\$50,000	7 years	7.57% pa	7.47% pa	7.43% pa	7.32% pa
\$70,000	25 years	7.17% pa	7.06% pa	7.02% pa	6.92% pa
\$100,000	25 years	6.98% pa	6.87% pa	6.84% pa	6.73% pa
\$130,000	25 years	6.88% pa	6.77% pa	6.73% pa	6.63% pa
\$150,000	25 years	6.83% pa	6.73% pa	6.69% pa	6.58% pa
\$200,000	25 years	6.76% pa	6.65% pa	6.62% pa	6.51% pa
\$225,000	25 years	6.74% pa	6.63% pa	6.59% pa	6.48% pa
\$250,000	25 years	6.72% pa	6.61% pa	6.57% pa	6.46% pa
\$275,000	30 years	6.69% pa	6.58% pa	6.55% pa	6.44% pa
\$300,000	30 years	6.68% pa	6.57% pa	6.53% pa	6.43% pa

Easypay Plus Personal Loans		
Annual Percentage Rate		9.25% pa
Amount	Term	
\$5,000	2 years	9.25% pa
\$10,000	3 years	9.25% pa
\$15,000	4 years	9.25% pa
\$20,000	4 years	9.25% pa
\$25,000	5 years	9.25% pa
\$30,000	5 years	9.25% pa
\$20,000	6 years	9.25% pa
\$25,000	7 years	9.25% pa
\$30,000	7 years	9.25% pa

For more information please call 13 25 77  
or visit [pncs.com.au](http://pncs.com.au)

All rates are effective at the dates listed above and are subject to change without notice. Terms, conditions, fees, charges and lending criteria apply and are available on request or application. The comparison rate for Police & Nurses home loans for properties in the metropolitan area is calculated on a loan amount of \$150,000 over a term of 25 years based on monthly repayments and are secured by first mortgage over property. The comparison rate for Police & Nurses personal loans is calculated on a loan amount of \$15,000 over a term of 4 years based on monthly repayments. The comparison rates are accurate only for the examples given, when monthly repayments are made. Different amounts and different terms will result in different comparison rates. Other factors, such as redraw fees or early repayment fees, and costs such as fee waivers, are not included in the comparison rate but may influence the final cost of the loan. A copy of our Comparison Rate Schedule is available from any Police & Nurses branch or online at [www.pncs.com.au](http://www.pncs.com.au). The information contained in this publication is for general purposes only. It has been prepared without considering any personal objectives, financial situation or needs. We recommend you read the relevant Product Disclosure Statement and/or Terms & Conditions when considering a product's appropriateness to your circumstances. Copies of these documents are available at [www.pncs.com.au](http://www.pncs.com.au) or from any Police & Nurses locations. Police & Nurses Credit Society is a member of an ASIC approved dispute resolution system. For information regarding this, please contact us on 13 25 77.