



# Comparison Rate Schedule

Date of Issue: 23 December 2011

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[www.pncs.com.au](http://www.pncs.com.au)



Home Loans		Basic Variable Home Loans		Lifestyle Home Loans		Other Home Loans			
		Dream Home Loan	Easypay Home Loan	1 Year Intro Rate reverting to Standard Variable	Standard Variable	Bridging	Easy Living Access	3 Years Fixed Home Loan	5 Years Fixed Home Loan
<b>Annual Percentage Rate</b>		6.49% pa	6.78% pa	6.35% pa	6.84% pa	7.45% pa	7.81% pa	5.95% pa	6.50% pa
<b>Amount</b>	<b>Term</b>								
\$20,000	4 years	N/A	N/A	N/A	N/A	9.64% pa	10.66% pa	N/A	N/A
\$25,000	5 years	N/A	8.35% pa	8.21% pa	8.39% pa	8.95% pa	9.76% pa	N/A	N/A
\$30,000	5 years	N/A	8.09% pa	7.94% pa	8.13% pa	8.70% pa	9.44% pa	N/A	N/A
\$50,000	7 years	7.12% pa	7.41% pa	7.31% pa	7.45% pa	8.05% pa	8.59% pa	N/A	N/A
\$70,000	25 years	6.72% pa	7.01% pa	7.00% pa	7.05% pa	7.66% pa	8.09% pa	6.69% pa	6.90% pa
\$100,000	25 years	6.65% pa	6.95% pa	6.93% pa	6.98% pa	7.60% pa	8.01% pa	6.66% pa	6.83% pa
\$130,000	25 years	6.62% pa	6.91% pa	6.90% pa	6.95% pa	7.57% pa	7.96% pa	6.64% pa	6.80% pa
\$150,000	25 years	6.60% pa	6.89% pa	6.88% pa	6.93% pa	7.55% pa	7.94% pa	6.63% pa	6.78% pa
\$200,000	25 years	6.58% pa	6.87% pa	6.86% pa	6.91% pa	7.53% pa	7.91% pa	6.62% pa	6.76% pa
\$225,000	25 years	6.57% pa	6.86% pa	6.85% pa	6.90% pa	7.52% pa	7.90% pa	6.61% pa	6.75% pa
\$250,000	25 years	6.56% pa	6.85% pa	6.84% pa	6.89% pa	7.51% pa	7.89% pa	6.61% pa	6.74% pa
\$275,000	30 years	6.55% pa	6.84% pa	6.83% pa	6.88% pa	7.50% pa	7.88% pa	6.63% pa	6.75% pa
\$300,000	30 years	6.55% pa	6.84% pa	6.83% pa	6.88% pa	7.50% pa	7.87% pa	6.63% pa	6.74% pa
\$325,000	40 years	N/A	6.83% pa	6.83% pa	6.87% pa	N/A	N/A	N/A	N/A
\$350,000	40 years	N/A	6.83% pa	6.83% pa	6.87% pa	N/A	N/A	N/A	N/A

For more information on our loans please call 13 25 77  
 or visit us online at [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 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.