



# Lending Products - Current Interest Rates

Police & Nurses Credit Society Limited  
ABN 69 087 651 876 AFSL/ACL 240701  
Level 7, 130 Stirling Street  
Perth WA 6000  
Telephone 13 25 77  
[www.pncs.com.au](http://www.pncs.com.au)



Date of Issue: 23 December 2011

## Home Loans

Product	Interest Rate
Easypay Home Loan	- Easypay Rate - Standard Rate
	6.78% pa 7.04% pa
Concessional 1 Year Fixed – Lifestyle Home Loan	6.35% pa
Standard Variable – Lifestyle Home Loan	6.84% pa
Dream Home Loan	6.49% pa
Fixed 3 Years	5.95% pa
Fixed 5 Years	6.50% pa
Easy Living Access Loan (not available)	7.81% pa
Bridging Loan	7.45% pa
Equity Access Investor Access	7.34% pa
Business Loan	6.84% pa
Advantage Home Loan	6.86% pa
100% Home Loan (no longer available)	8.01% pa
Low Deposit Home Loan (no longer available)	7.71% pa
Low Doc Home Loan (no longer available)	8.46% pa

## Easypay Plus Package

Product	Interest Rate
Easypay Plus Home Loan	Total borrowing <\$500,000 >\$500,000
	6.54% pa 6.44% pa
Easypay Plus Home Loan LVR 75% or less	Total borrowing <\$500,000 >\$500,000
	6.39% pa 6.29% pa
Easypay Plus Equity Access	Total borrowing <\$500,000 >\$500,000
	6.84% pa 6.74% pa
Easypay Plus Investor Access	Total borrowing <\$500,000 >\$500,000
	6.84% pa 6.74% pa
Easypay Plus Personal Loan	9.25% pa

## VISA Credit Card

Product	Interest Rate
Easypay VISA Credit Card	- Easypay Rate - Standard Rate
	11.99% pa 14.45% pa

## Personal Loans

Product	Interest Rate
Easypay Personal Loan	Any purpose secured by motor vehicle up to 7 years of age (secured with maximum loan to vehicle valuation ratio of 100%)
	9.75% pa
Easypay Personal Loan	Other
	13.75% pa



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## VISA Line of Credit/Freedom Credit (no longer offered)

Product	Interest Rate
Freedom Savings Overdraft Easypay Access Overdraft Pinpoint Savings Overdraft Easy Living Access Overdraft	16.44% pa
Business Overdraft	16.19% pa