



Comparison Rate Schedule

Date of Issue: 20 December 2011

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



Personal Loans		Secured	Unsecured
Annual Percentage Rate		9.75% pa	13.75% pa
Amount	Term		
\$5,000	2 years	15.21% pa	19.22% pa
\$10,000	3 years	11.96% pa	15.95% pa
\$15,000	4 years	11.03% pa	15.02% pa
\$20,000	4 years	10.71% pa	14.70% pa
\$25,000	5 years	10.45% pa	14.44% pa
\$30,000	5 years	10.33% pa	14.32% pa
\$20,000	6 years	10.55% pa	14.54% pa
\$25,000	7 years	10.35% pa	14.34% pa
\$30,000	7 years	10.25% pa	14.24% pa

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