



POLICE & NURSES
CREDIT SOCIETY

Comparison Rate Schedule

Police & Nurses Credit Society Limited
ABN 69 087 651 876 AFSL 240701
246 Adelaide Terrace Perth WA 6000
Tel: 13 25 77 Fax: (08) 9265 7706
www.pncs.com.au

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Fixed Rate Home Loans

		3 Year fixed (%pa)	5 Year fixed (%pa)
Annual Percentage Rate		5.79	6.49
Amount	Term		
\$20,000	4 years	7.96	n/a
\$25,000	5 years	7.25	7.99
\$30,000	5 years	7.01	7.74
\$50,000	7 years	6.33	7.03
\$70,000	25 years	5.86	6.20
\$100,000	25 years	5.80	6.13
\$130,000	25 years	5.76	6.10
\$150,000	25 years	5.75	6.08
\$200,000	25 years	5.72	6.06
\$225,000	25 years	5.71	6.05
\$250,000	25 years	5.71	6.04
\$275,000	30 years	5.69	5.99
\$300,000	30 years	5.69	5.99

For more information on our loans please call 13 25 77.

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 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 and car loans is calculated on a loan amount of \$15,000 over a term of 4 years based on monthly repayments. The Home Loan and Personal & Car Loan 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.

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