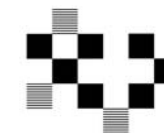


Comparison Rate Schedule

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



POLICE & NURSES
 CREDIT SOCIETY

Date of Issue 20 April 2009

Home Loans

		Lifestyle Home Loans		Other Home Loans					
		I Year Intro Rate reverting to Standard Variable (%pa)	Standard Variable (%pa)	Easypay Home Loan (%pa)	Low Doc Home Loan (%pa)	Bridging (%pa)	Easy Living Access (%pa)	100% Home Loan (%pa)	Low Deposit Home Loan (%pa)
Annual Percentage Rate		5.24/5.59	5.59	5.53	7.01	6.45	6.56	6.56	6.26
Amount	Term								
\$20,000	4 years	7.61	7.77	7.71	9.20	8.63	9.40	11.89	10.36
\$25,000	5 years	6.95	7.08	7.02	8.51	7.95	8.51	10.43	9.21
\$30,000	5 years	6.71	6.84	6.78	8.26	7.70	8.18	10.07	8.89
\$50,000	7 years	6.09	6.19	6.13	7.61	7.05	7.34	8.64	7.78
\$70,000	25 years	5.77	5.80	5.74	7.22	6.66	6.84	7.27	6.78
\$100,000	25 years	5.70	5.74	5.68	7.16	6.60	6.75	7.19	6.70
\$130,000	25 years	5.67	5.71	5.65	7.13	6.57	6.71	7.14	6.66
\$150,000	25 years	5.66	5.69	5.63	7.11	6.55	6.69	7.12	6.64
\$200,000	25 years	5.63	5.67	5.61	7.09	6.52	6.66	7.09	6.61
\$225,000	25 years	5.62	5.66	5.60	7.08	6.52	6.65	7.08	6.60
\$250,000	25 years	5.62	5.65	5.59	7.07	6.51	6.64	7.07	6.60
\$275,000	30 years	5.61	5.64	5.58	7.06	6.50	6.63	7.01	6.55
\$300,000	30 years	5.61	5.64	5.58	7.06	6.50	6.62	7.00	6.55
\$325,000	40 years	5.60	5.63	5.57	n/a	n/a	n/a	n/a	n/a
\$350,000	40 years	5.60	5.63	5.57	n/a	n/a	n/a	n/a	n/a

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 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 a 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 and 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 location. 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.
 Police & Nurses Credit Society Limited ABN 69 087 651 876 AFSL 240701

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