



# 2023 Newsletter



# Chairman's and CEO's Summary



Chairman, Alexander Zimmermann



Chief Executive Officer, Costa Anastasiou

*We are pleased to present the Chairman's and CEO's Summary of Police Credit Union's 2022 results. Members can access the full 2022 Annual Report on [policecu.com.au](https://policecu.com.au)*

While 2022 brought with it persistent challenging and volatile market conditions, Police Credit Union rose to the occasion and continued to deliver outstanding results, while remaining focused on supporting our Members.

Police Credit Union has yet again exceeded our Member Satisfaction benchmark since 2009 and achieved a strong 92.5% Member Satisfaction result for the 2022 financial period. This result was reinforced by a better practice Net Promoter Score of 96.4, providing testimony to the goodwill of Members in recommending others to our business.

During the reporting period, Police Credit Union achieved record Annual Member Value and Products per Member results of over \$327 and 5.48 respectively.

Our ongoing investments in delivering a balanced mix of traditional face to face, as well as credible, reliable and innovative digital solutions for customers, resulted in a score of 96.6% in the measure of Member trust in Police Credit Union looking after your financial needs.

Group profit after tax concluded the financial period at \$6.6 million, slightly ahead of the previous year, and increasing Member reserves to \$105.9 million, representing a 10.6% increase on the previous period. This resulted in an increase in the Capital Adequacy Ratio to 15.51%. As a mutual and customer-owned organisation, 100% of profits are reinvested back into the business to provide Members with access to loans and deposits, and to strategically invest in capital infrastructure designed to further enhance products and services.

With Return on Assets and Return on Equity ratios concluding the period at 0.55% and 6.52% respectively, your Credit Union has continued to perform in the upper industry quartile<sup>1</sup> relative to key financial metrics.

Strong and improved results for people and risk-based culture indices reflect a continued focus on key areas of, adherence to policy, compliance and regulations, sustained high-performance outcomes, and values-aligned behaviours and conduct.

Driving effective and sustained operational outcomes during the pandemic resulted in the strong performance of the Organisational Resilience Index, which directly impacts credible engagement and underlying trust with Members. The Organisational Resilience Index measured 90.9 for the period. Our continued careful approach in managing this important strategic measure, reflects the availability of critical operating systems including: the level of maturity and effectiveness of our Cyber Security Defences and Mitigation strategies, and Business Continuity Management framework; the number of IT Security Risk incidents, and the currency of Resilience knowledge and learning.

<sup>1</sup>Source: APRA Quarterly authorised deposit-taking institution performance statistics - September 2004 to June 2022: Credit Unions ROA: 0.3% ROE: 4%, Mutual Banks ROA: 0.3% ROE 4.6%.

During the period, Police Credit Union invested over \$574K in sustainable strategic community investments, including the renewal of important existing sponsorships and some newly formed partnerships. We have consistently delivered on our community commitments each year since formulating our strategic benchmark in 2006 with a cumulative Community Investment Spend in excess of \$6.1 million. Since 2018, Police Credit Union has maintained a carbon neutral footprint having achieved its strategic target reduction which formally commenced in 2007. Police Credit Union continued to expand the scope of its environmental impact initiatives, including policy frameworks and initiatives designed to reduce greenhouse gas emissions, waste, and pollution.

***We recognise that reliability and trust is at the core of everything we do. Our purpose, values, and culture, set the foundations for good conduct.***

Our core values of superior service, honesty, integrity, and financial prudence, reflect the essential beliefs and culture of the business. Our purpose is to improve our Members' lives by providing outstanding value and service that enables them to achieve their financial aspirations. Our strategy is centered around a high-performance

framework in areas critical to long-term success, and includes careful planning around Customer Experience, Financial Performance, Community and Environment, People, Culture, Risk and Governance, as well as Innovation and Improvement.

The Police Credit Union governance and leadership teams continue to draw on their capability and cultural strength. They remained on heightened alert in responding to an environment characterised by sustained levels of volatility, uncertainty, complexity, and ambiguity. Although the pandemic appears to be easing, the economic consequences are likely to persist and linger for many years to come.

Moving forward, our strategic planning framework, also considers, amongst other matters, the impact of rising interest rates and inflation, heightened geopolitical risks, increasing impact of regulation, cyber-security and environmental-related risks.

During the year we farewelled Director Andrew Dunn and acknowledged his leadership and governance contributions, since he first joined the Board in 2013. We also welcomed Ann-Marie Chamberlain as an Appointed Director. Ann-Marie offers more than 15 years' executive-level Management experience in the Banking Sector and shares our passion for giving back to the community through her long-standing association with Volunteering SA/NT as a Board member and the current Chair.

Sadly, we also mourned the sudden passing of retired Director, Mick Standing. In addition to his significant community commitment as a police officer, Mick's contribution as a long-serving Director between 2006 and 2021 contributed greatly to Police Credit Union's ongoing success. He will be fondly remembered as a true friend of Police Credit Union for his authentic dedication, devoted service, fierce loyalty, and natural leadership.

Notwithstanding the significant impact that the pandemic continues to impose, the team at Police Credit Union displayed admirable courage, resilience, adaptability, and commitment. Their authenticity and humanity shone through, in a display of unwavering work ethic, passion for success, diligence and professionalism in serving you with outstanding customer service.

We highly value the significant trust placed in us by our Members to deliver on your many banking needs. Police Credit Union remains highly resilient and well-positioned to continue to deliver exceptionally competitive financial products and services. Our commitment to remaining sustainable, values driven and relevant to our communities, in '*delivering a customer experience that is second to none*', is absolute.

On behalf of the Board, Management, and our staff we sincerely thank our many Members, friends and business partners for your ongoing support and loyalty. We look forward to a bright and prosperous future partnership.



Mr Alex Zimmermann  
Chairman



Mr Costa Anastasiou  
Chief Executive Officer

### Summary of 2022 Strategic Financial and Non-Financial Measures

| Strategic Measure                          | Actual<br>30 June 2022 | Strategic Target<br>Achieved |
|--|------------------------|------------------------------|
| Group Profit After Tax                     | \$6.6 million          | ✓                            |
| Group Assets                               | \$1.2 billion          | ✓                            |
| Growth in Total Assets                     | -1.44%                 | ✓                            |
| Return on Assets                           | 0.55%                  | ✓                            |
| Return on Equity                           | 6.52%                  | ✓                            |
| Expenses to Income                         | 76.42%                 | ✓                            |
| Expenses to Assets                         | 2.08%                  | ✓                            |
| Capital Adequacy                           | 15.51%                 | ✓                            |
| Member Satisfaction Rating                 | 92.5                   | ✓                            |
| Number of Products per Member              | 5.48                   | ✓                            |
| Member Value for the 12-month period       | \$327 per Member       | ✓                            |
| Employee Satisfaction Index                | 89.29                  | ✓                            |
| People-based Culture Index                 | 94.11                  | ✓                            |
| Risk-based Culture Index                   | 97.2                   | ✓                            |
| Organisational Resilience Index            | 90.9                   | ✓                            |
| Innovation Index                           | 89.6                   | ✓                            |
| Average Significant Risk Score             | 33                     | ✓                            |
| Annual Community Investment Spend (\$'000) | \$574                  | ✓                            |
| Community Engagement Index                 | 90                     | ✓                            |
| Carbon Emissions Footprint                 | Neutral                | ✓                            |



*Pictured: above: Nicole and Sarah delivering KitKats to Police Officers on R U OK Day. Below on page 5: McLaren Vale Country Fire Service with their winning coffee machine.*

## The year that was: 2022

As always, Police Credit Union continues to be driven by our strategic priorities, whilst being led by our core values of superior service, honesty, integrity and financial prudence. While we achieved some wonderful financial results in 2022, we also invested back into our wider community and environment through a variety of initiatives and sponsorships, including supporting our core bond Members, police officers.

### Important Community Initiatives and Partnerships

This year we celebrated five years of our partnership with Crime Stoppers SA. In that time, more than 3,000 people were apprehended by police and more than 9,000 crimes were solved. Our support allows the not-for-profit to offset essential operational costs associated with maintaining their free call hotline, website, rewards program, and delivery of community engagement campaigns.

We also had another successful year as Major Sponsor of the Adelaide Footy League and Naming Rights Sponsor of Hills Football League. We continued our sponsorship of the historic Adelaide Clipper Ship and the Police Historical Society.

Like we have in the past, we proudly supported the Blue Light Police Link Program, with our staff actively helping to raise funds to purchase Christmas presents for children at the Women's and Children's Hospital as part of their yearly Christmas Party.

Our support of SA and NT nurses remains strong, as we sponsored several Women's and Children's Health Network events and donated coffee machines and goodies to the Royal Darwin and Palmerston Hospitals. We also supported the Barossa Hills Fleurieu Local Health Network and the Northern Adelaide Local Health Network with initiatives to recognise and give back to nurses.

### Giving back to our core bond and strengthened partnerships

Our core bond is extremely important to us, and this year we renewed our ongoing sponsorship of the Police Association of South Australia for another five years. We are also proud of our long-standing partnership with the Northern Territory Police Association.

Our commitment to SA and NT police was also displayed throughout the year with a variety of small gestures of thanks. This included delivering brownies to police stations across the state and territory on Valentine's Day, delivering rocky road

during Police Week and activities to support R U OK Day.

We were proud to be the Major Sponsor of the National Police Basketball Championships held in Adelaide this year as well as sponsoring the Northern Territory Police Legacy Ball which raised vital funds to help support the families of police officers who have died whilst serving their community.

### Supporting the environment

This year we introduced a carbon offset feature to our Low Rate Car Loan (Special Offer) which means Members can opt in to offset their car's estimated emissions for the term of their loan at no extra cost\*. We forward purchase offsets from Canopy Based Nature Solutions who produce high quality environmental credits to facilitate action on climate change, biodiversity loss and water quality. You can find out more about our Special Offer Low Rate Car Loan at [policecu.com.au](https://policecu.com.au).

\*Estimated Car emissions will be offset for the term of the loan.

## Better now and in the future

We're proud to share that Police Credit Union has achieved another excellent year of performance across all measures. You can read more about this in our 2022 Annual Report, available at [policecu.com.au](https://policecu.com.au) or grab a copy at one of our branches.

## Service you can bank on

You may have noticed we have a new logo and tagline *Bank On Us*. While our outgoing logo served us well for more than a decade, it was time for a refresh. As a leading alternative to the major banks, it's vital our brand remains contemporary, representative of current and potential Members and appeals to a broad audience.



**POLICE  
CREDIT  
UNION**  
**BANK ON US**



## Hear from our Members...

'People you can trust with your money!  
You're a member not a number with Police Credit Union'. Diana, Semaphore South SA

'Police Credit Union provides me and my community with many banking, insurance, and community-focused services that make life easier and better'. Marcello, Kensington Gardens SA





**Register for Online Banking in minutes!** If you're not registered for Online Banking, simply call us on 1300 131 844 or visit your local branch and we'll get you set up today! You can use Online Banking to view your accounts, pay your bills using BPAY®, make transfers including Fast Payments and check your Online Statements. Check out our website for other convenient banking options you can access with Online Banking.

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## A digital refresh for more convenient access!

We continue to update our online channels to ensure you have quick, easy, secure access to your accounts.

### Online Banking

Did you notice the recent changes we made to Online Banking? Its new look is easier to use and has some exciting new features without compromising on security and safety.

#### You can enjoy:

- Easier navigation.
- Self-serve password reset (make sure you have registered for SMS One Time Password).
- Setting up your Alerts to be sent to your registered phone or email address as well as to your Online Banking and Banking App Inbox.
- Being able to view your individual account numbers so you can easily organise transfers to be directly deposited into specific accounts.
- Filtering your statements between debit and credit accounts.
- Self-managing your term deposit maturity and interest options.

To see for yourself, log into Online Banking today!

### There are now even more ways for you to access your money, including:

More than 2,100 ATMs across Australia with atm<sup>x</sup> by Armaguard. Locate your nearest atm<sup>x</sup> to withdraw (direct charge free) cash - using our website ATM finder.

Withdrawing cash at supermarkets, select retailers or post offices with bank@post.

Using your Visa payWave enabled card for contactless payments – just wave and go.

Setting up your digital wallet and tapping and paying using your mobile phone for fast, convenient and secure payments.

We do encourage you to always check for any fees before using an ATM and completing any transactions.

atm<sup>x</sup>



SAMSUNG pay



## The next step in our digital journey



### Secure, convenient, innovative and NEW

Early next year, we will be relaunching our **Banking App** with some awesome new features. Think improved biometric access, easier navigation and a detailed savings calculator. You'll also be able to change or reset your Online Banking password plus update your contact details! **Stay tuned for more details.**

### Are you using our current Banking App?

If not, you are missing out on the convenience of viewing your accounts, paying bills and transferring funds including Fast Payments with Osco®.

### Misplaced your card?

Don't forget you can use the current Banking App to temporarily lock your card OR report to us that it's lost or stolen.

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# Could you save money by not chasing a cashback?

You may have noticed that some banks offer you a cashback deal as a financial incentive when you take out a home loan with them.

Whilst this appears to be a good offer at the time, many of these financial institutions still charge you a hefty annual package fee, meaning that the money you may save in the beginning will come back in fees later down the track. For example, a \$2k cashback may seem appealing but with many banks charging annual package fees up to \$395, a 30-year mortgage will cost \$11,850 in annual package fees alone, along with any other applicable initial application fees. So that cashback which first seemed so appealing starts diminishing in value very quickly.

When you refinance or take out a home loan with Police Credit Union, we charge no monthly or annual fees over the course of your loan, which could save you more money (even thousands) in the long term.

What's more, we pride ourselves in offering competitively low home loan rates that have the potential to save you money over the course of your loan compared to a higher interest rate with another bank that offers you a cashback.

Make sure you critically review rates offered by other banks, particularly comparison rates. Comparison rates reflect the actual annual interest rate, together with the loan amount, the term of the loan and the required repayments. It also includes many of the fees and charges associated with taking out the loan.

**With all those fees you don't have to pay, plus competitively low home loan rates and great customer service, you could not only save yourself thousands of dollars but also time by choosing a home loan with Police Credit Union.**

**Find out more** about our home loan rates at [policecu.com.au](https://policecu.com.au). Alternatively visit your local branch or give our friendly team a call on 1300 131 844.





# Tips to protect your home during and after a renovation

Have you caught the renovation bug? You're not alone. Many Australians are renovating like never before rather than purchasing a new home - thanks to the impacts of the global pandemic, growing cost of living and rising house prices.

In all the excitement of planning a renovation, it's easy to forget about updating your insurance policy. Here are some steps to take to ensure your new upgraded home is protected not only during renovations but long into the future.

## Understand your cover

It's easy to let insurance cover slip your mind or to assume your current building and home and contents policy will cover your renovations. What you might not know is that there could be conditions within your current policy which become relevant when you are renovating. For example, if you vacate your home during construction for more than 60 days, your policy may not cover you.

To better understand your cover, read your Product Disclosure Statement or even better, get in touch with us or your insurance provider today.

## Get in touch

Call us or your insurance provider as soon as possible to let them know you're renovating! In the case of Police Credit Union Home Insurance, if you're planning a construction, alterations, additions, demolitions, repairs or decorations of your

house costing more than \$75,000, you need to let us know as soon as possible as these can affect your policy.

**Tip:** when planning a bigger renovation, it's important to confirm that your licensed builder has their own insurances covering them for the build.

## Inspect your home

Reno time is the perfect opportunity to inspect your home for little things you could replace or fix to reduce your likelihood of needing to lodge an insurance claim in the future. Here's a few things to look out for:

- Missing roof tiles or damaged tiles. These can lead to water damage and cost a significant amount to repair.
- Poorly draining gutters and downpipes. Check for cracks, and make sure your downpipes are connected to a working stormwater drain or other drainage system.
- Old taps and flexi hoses that may need repair. Plumbing connections from the water mains to major appliances, sinks and toilets are often a common source of water damage.

## Protect your most prized asset with Police Credit Union Insurance

Chat to one of our friendly insurance team specialists today about our Home and Contents Insurance. We also offer competitive low-rate variable Renovation Loans with \$0 monthly and annual fees with 100% offset accounts. For insurance or a loan simply call us on 1300 131 844 or visit a branch. For more information on our insurance products, visit [policecu.com.au](https://policecu.com.au).

## Make sure your new renovated home is protected!

Once your renovations are complete, it's time to reassess your insurance cover regardless of whether you invested a small or large amount into your upgrades. It's very important that the sum insured accurately reflects the cost to rebuild your property or replace your contents.

Did you know that the Australian Securities and Investments Commission states that up to 80 per cent of homeowners are underinsured<sup>^</sup>? If you are underinsured, you will be liable to cover any repair or construction costs not covered by your policy for future claims.

Try the calculators on our website at [policecu.com.au](https://policecu.com.au) to determine the level of your cover. Then all you need to do is give us a call on 8208 5696 to update your policy and you're set!



## A special five year milestone for a crime solving partnership

In July 2022, we celebrated five years of our partnership with Crime Stoppers South Australia. In that time, more than 3,000 people were apprehended by police and more than 9,000 crimes were solved thanks to the community.

Crime Stoppers South Australia CEO, Nigel Smart, believes that ongoing support from Police Credit Union assists the not-for-profit organisation to engage people and encourage them to anonymously share information about unsolved crime and suspicious activities.

"Welcoming Police Credit Union as a funding partner in 2017 provided financial stability at a time when we did not have any other major sponsorship support in place and since then we have been able to go from strength to strength," Mr Smart said.

"As a charity we work hard to make every dollar count, and we have been recognised at state, national and international levels for our crime-solving and awareness programs," he said.

Police Credit Union CEO, Mr Costa Anastasiou, said supporting the Crime Stoppers SA program is another example of how Police Credit Union, a customer-owned organisation, actively supports better communities.

"We are immensely proud to re-invest our profits back into enhancing our services to give back to the South Australian community through a number

of very worthwhile activities, such as our partnership with Crime Stoppers. People sharing information with police via Crime Stoppers delivers real and significant benefits to every South Australian. The results speak for themselves," Mr Anastasiou said.

"We are excited to reach this half-decade milestone and look forward to supporting community safety through this long-standing partnership," he said.

**Make a difference**  
If you have any information about unsolved crime or suspicious activity, then please call **Crime Stoppers** on **1800 333 000** or head to **[crimestoppers.com.au](http://crimestoppers.com.au)**



supporting better communities



## Meet Belinda, our newest Relationship Manager!

This year, we welcomed Belinda Owen to our team in the newly created role of Platinum Relationship Manager, Nurses. We have proudly offered our Platinum Package to nurses and healthcare professionals for over 40 years, and Belinda's job is to work personally with this special cohort to help them get the most out of their banking!

"Over the years, I have consistently heard of the trust and connection Police Credit Union Members have with their credit union, this is something I have rarely seen within other organisations that I have come across. At the risk of sounding corny, it was something I wanted to be a part of," Belinda said.

"My main goal in my role is to make our Members' everyday banking easy. Whether it's understanding the basics of home buying, creating a budget, or managing your home loan – I'll help explain the process in a straightforward and easy to understand manner, without any banking jargon. I want to share my knowledge and expertise with honest and dedicated personal service."

If you are a nurse or healthcare professional and want some support with your banking, contact Belinda at [bowen@policecu.com.au](mailto:bowen@policecu.com.au) or call her direct on 0458 083 270.

# Stay scam aware!

Scams continue to become more sophisticated and ruthless, so we want to keep you up to date with the latest scams being used by fraudsters.

## Don't become a victim of the latest scam trend: family impersonation.

Scammers are sending texts with 'Hi Mum' or 'It's me' and claiming to be a family member having difficulty with their phone. If you receive a text like this you should:

- Not provide any information or transfer any money until you have verified that the person contacting you is actually the family member that they claim to be.
- Call their usual number, even if they claim they cannot receive calls. If the family member picks up, then you know their claims about having difficulties with their phone aren't true.
- Ask your family member a question only they would know the answer to.
- Delete any messages or emails that seem suspicious.
- Continue to regularly monitor your account transactions using Online Banking or the Police Credit Union Banking App or check your statements. If you see any unauthorised transactions, call us as soon as possible on 1300 131 844.

## Be aware of a reappearing scam: Paypal scams.

The current form of this reappearing scam targets sellers, asking you to transfer funds in order to 'increase the limit on your Paypal account' so you can then be paid for the item you are selling. Never send money to anyone in order to receive money as this is a sure sign of a scam.

## Further to our scam warnings, we also urge you to be hyper vigilant following multiple recent data breaches.

With the recent Optus and Medibank data breaches, we are urging our Members to be vigilant and on high alert as the potential for identity compromise, lending and payment fraud may be more likely.

It's also an opportunity to take steps to secure your personal information. To do this, you can:

- Secure your devices and regularly monitor for unusual activity.
- Change your online account passwords.
- Check your accounts regularly for unusual activity such as items you haven't purchased.
- Place limits on your accounts or ask your bank how you can secure your money.
- If you suspect fraud, you can request a ban on your credit report.
- Be alert to any emails, text messages or phone calls from people requesting personal or account information, including access to devices.
- NOT respond to any requests until you ensure that a caller is from the organisation they claim to be from.
- NOT respond to anyone claiming to be a representative from Police Credit Union. Contact us on 1300 131 844.
- Consider identity protection.

More information about how to protect yourself is available on the [OAIC website](http://www.oaic.gov.au) [www.oaic.gov.au](http://www.oaic.gov.au)

Scammers may use your personal information to contact you by phone, text or email. **NEVER click on links or provide personal or financial information** to someone who contacts you out of the blue.

Learn how to protect yourself from scams by visiting [scamwatch.gov.au](http://scamwatch.gov.au)

You can also report scams to [Scamwatch](http://Scamwatch) and check the [Australian Cyber Security Centre](http://Australian Cyber Security Centre) website for information about cyber security.



As always, Police Credit Union's [Guardian Fraud Protection Service](http://Guardian Fraud Protection Service) is active 24/7. This is a comprehensive suite of services aimed at keeping your transactions safe and secure, including identifying high risk transactions.

If you're concerned that your identity has been compromised or you're a victim to a scam, please contact Police Credit Union immediately.

If you have any queries about your account, please consider sending us a Secure Message via the inbox in Online Banking or the Banking App. We can safely respond to your query quickly and securely during business hours. Our branches and Contact Centre are also available, please call 1300 131 844.



# GO SIXTY PLUS

## Retirees encouraged to draw down on home equity

These days, the federal government is encouraging Australians to utilise all available assets to fund their retirement, including the use of superannuation, savings and equity in family homes.

In 2021, the federal government's Pension Loans Scheme was renamed the Home Equity Access Scheme. Based on a concept similar to reverse mortgages, the Home Equity Access Scheme (funded by the government) is paid as a regular fortnightly amount up to 150% of normal pension payment rates to eligible retirees of "Age Pension" age – but you don't have to be an Age Pensioner recipient to qualify for the loan within the scheme.

From 1 July 2022, eligible applicants can now access two lump sum payments in a 12-month period. The total of the lump sums cannot exceed the maximum annual rate of Age Pension, which is \$13,345 for singles and \$20,119 for couples based on current rates.

In addition to considering these new government schemes, have a look at Police Credit Union's range of exciting and unique financial products, GO SIXTY PLUS, designed to also meet the needs of those over aged over 60. GO SIXTY PLUS is a great alternative to the Home Equity Access Scheme and can provide support and benefits to anyone residing in their own home or in a retirement village. This product range includes:

### Bridge to Retirement Loan

Designed to facilitate an easy transition into a retirement village or aged cared facility, this loan pays the 'licence to occupy' or the 'refundable accommodation deposit' via bridging finance secured against your existing home property.

The loan enables you to purchase your future residential arrangements before the sale of your existing home has been finalised. It can also facilitate the purchase of your chosen retirement village unit or aged care accommodation within three to four weeks, while allowing up to a 12-month period to prepare your existing home for sale.

There is no need to make loan repayments as the interest is capitalised and will calculate daily and compound monthly. Plus, there are no penalties for early repayment at any time during the 12-month period and interest will only be charged up to the pay-out date.

The loan must be paid out in full following the sale of your existing home. The minimum loan amount is \$20,000 and the Maximum Loan to Value (LVR) ratio is 75%.

### Lifestyle Personal Loan

Exclusive to Police Credit Union, this unique loan is for those aged over 60 residing in an approved Retirement Village. The loan is based on the residential agreement

(Licence to Occupy) you have with the retirement village operator. This includes your current equity together with the future refundable amount.

The Lifestyle Personal Loan are minimum loans of \$5,000 and a maximum loan amount of \$50,000, (which can be taken as a lump sum for purchases such as a car, caravan or holiday). This loan has a fixed term of five years and requires regular weekly, fortnightly or monthly repayments.

### Home Care Services Loan

This is a variable home loan for over 60s who own their home and wish to access some of this wealth for reasons like home care services, home improvements, travel expenses, new or replacement vehicles or medical expenses.

The minimum loan value is \$20,000, with a maximum term of 30 years, and Principal and Interest repayment options made weekly, fortnightly or monthly with a maximum LVR of 80%.



#### Want more information?

Call **Linda Ginever**, your dedicated Personal Relationship Manager on **0438 859 797** or email her at [gosixtyplus@policecu.com.au](mailto:gosixtyplus@policecu.com.au).

# Award winning loans for another year

Just like in past years, in 2022 we celebrated some very exciting award wins for our competitive home, car and personal loans!

## RateCity National Awards

Receiving five award wins for our home loan, car loan and personal loan products in the RateCity National Awards ranks Police Credit Union in the top 10% of Australian lenders for each category.



## Mozo Experts Choice Awards

We received four award wins in the Mozo Experts Choice Awards for 2022 for our home and car loan products. Designed to help Australians find the best available option in each category, these awards are only presented to the best products in each category and evaluated against the same criteria.



## Canstar

Our Solar Eco Loan was awarded the national Canstar Outstanding Value - Green Personal Loan award!

We're very proud to receive this national award for our competitively low rate loan that is good for you and the environment.

Visit our website at [policecu.com.au](https://policecu.com.au) to check out our award-winning loans for yourself.