

GO SIXTY PLUS

Loan Rate Schedule



As at 4 January 2024

Interest Rate	Comparison Rate	Max. Term	Min. Deposit/Equity	No Ongoing or Monthly Fees	Offset Account (Max \$20k)	Redraw Available	Additional Repayments	Split Loan Available	Interest Only Option
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Home Care Services Loanⁱ

Variable Special	7.24% P.A.	7.30% P.A. ¹	LE*	20%	⊕	⊕	⊕	⊕	⊕	⊖
Fixed Special 3 Year	5.69% P.A.	7.02% P.A. ^{1,i}	LE*	20%	⊕	⊕	⊖	⊕	⊕	⊖
Purpose Home Loan for members who wish to access equity for reasons including but not limited to: - Home care services; - Home improvements; - New or replacement vehicle; - Medical expenses; or - Lifestyle aspirational needs.					Security Requirement Registered first mortgage over residential property. Better Offset Accountⁱⁱ Our Home Care Services Loan includes a Better Offset Account with a Visa Debit Card and unlimited FREE transactions (incl. Visa, Visa payWave, eftpos, BPAY®, rediATM, and Direct Debit) plus no account keeping fees					

Bridge to Retirement Loan

7.24% P.A.	7.30% P.A. ¹	Up to 1 year	25%	⊕	⊖	⊖	⊕	⊖	⊕	
Purpose Transition from residential home to retirement village, enabling members to access funds to pay for their licence to occupy prior to leaving and/or selling their residential home.					Security Requirement Security over the Licence to Occupy (ie. premium payable under termination of Resident's Agreement), and registered first mortgage over residential property.					

Lifestyle Personal Loan

Personal Loan	7.24% P.A.	7.65% P.A. ²	5 years	N/A	⊕	⊖	⊕	⊕	⊖	⊖
Purpose Personal Finance for members who wish to access equity for reasons including but not limited to: - Home care services; - Home improvements; - New or replacement vehicle; - Medical expenses; or - Lifestyle aspirational needs.					Security Requirement Security over the Licence to Occupy (ie. premium payable under termination of Resident's Agreement)					

Ready to apply for your loan?

Call us today on **1300 131 844**, visit your local branch or apply online policecu.com.au

Terms, conditions, fees, charges and lending criteria apply. Full details upon request. Owner occupied only. Information and interest rates are effective from date of notice and subject to change. Comparison rates are based on ¹secured \$150,000 loan over 25 years and ²secured \$30,000 over 5 years. WARNING: The comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. ⁱFixed interest period of 3 years applies, reverting to the Discount Variable interest rate current at time of maturity. ⁱⁱMaximum \$20,000 balance in the offset account for the life of the loan. LE* Loan term is determined on applicant's life expectancy at time of application.

Police Credit Union Ltd BSB 805 005 ABN 30 087 651 205 AFSL/Australian Credit Licence 238991 17-23 Carrington Street Adelaide PO Box 6074 Halifax St PO SA 5000
Call 1300 131 844 Visit policecu.com.au Fax 08 8208 5789