

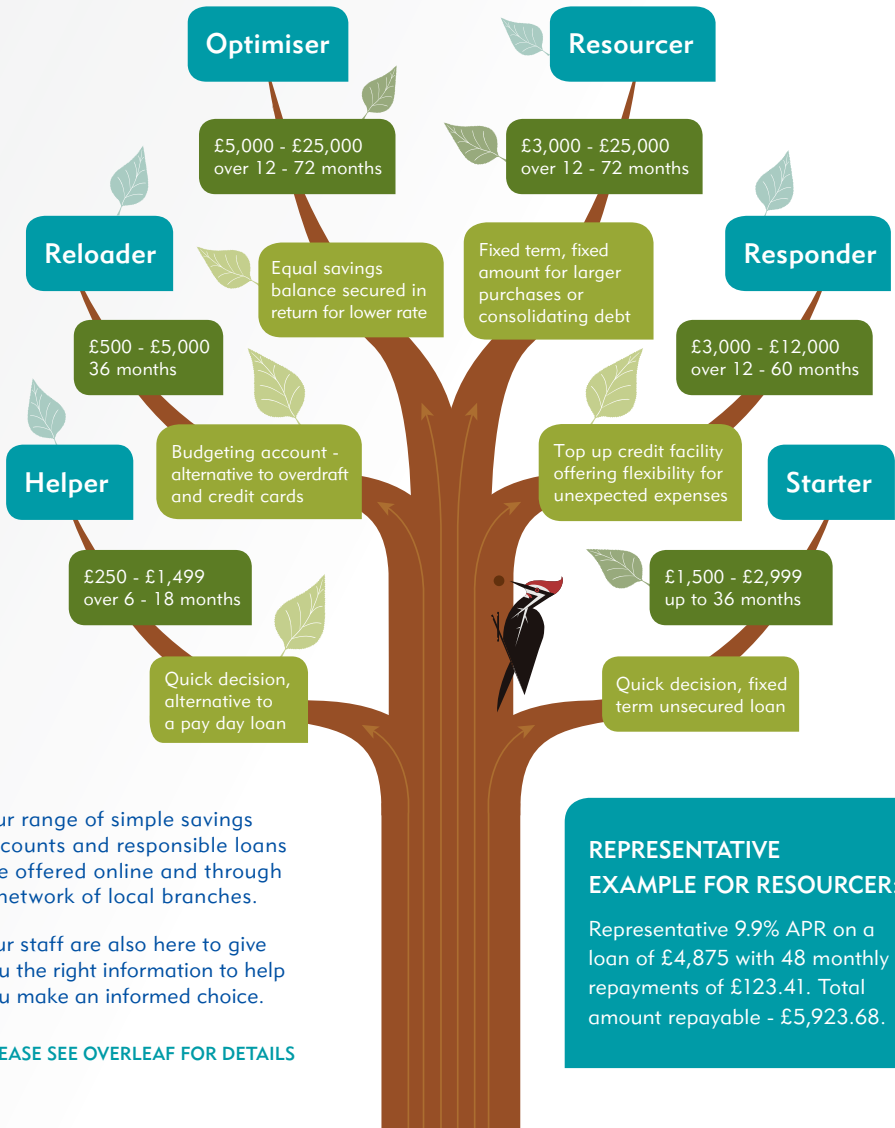


policecu.co.uk

COMPARER

Pick the right loan for you

Life insurance at no extra cost*



Our range of simple savings accounts and responsible loans are offered online and through a network of local branches.

Our staff are also here to give you the right information to help you make an informed choice.

PLEASE SEE OVERLEAF FOR DETAILS

REPRESENTATIVE EXAMPLE FOR RESOURCER:

Representative 9.9% APR on a loan of £4,875 with 48 monthly repayments of £123.41. Total amount repayable - £5,923.68.

FINANCIAL SERVICES FOR THOSE WHO SERVE & PROTECT

Honorary President: Lord Stevens of Kirkwhelpington, QPM, DL

OUR PRODUCTS AND RATES

This leaflet should be read in conjunction with the Loans leaflet.

As our membership grows, we try hard to extend your choices, while keeping things straightforward and easy to arrange.

We often do special promotional offers - check our website
policecu.co.uk

Loan Type	Representative fixed APR	Minimum Value	Maximum Value	Term (months)	Detail
Starter	14.9%	£1,500	£2,999	Up to 36	Easy to apply, up to £2,999 for up to 3 years.
Resourcer	9.9% 8.2% 6.9% 7.9%	£3,000 £5,000 £7,500 £15,000	£4,999 £7,499 £14,999 £25,000	12 - 60 12 - 60 12 - 60 12 - 72	Fixed term, fixed amount loan, ideal for one off purchases or consolidating debts.
Optimiser	4.5%	£5,000	£25,000	12 - 72	Up to £25,000 at our lowest rate, secured against your savings.
Reloader	14.9%	£500	£5,000	36	Budgeting account - alternative to an overdraft and credit cards.
Responder	12.7%	£3,000	£12,000	12 - 60 ††	Top up credit facility offering flexibility to meet unexpected expenses.
Helper	25%	£250	£1,499	6 - 18	Our alternative to a pay day loan.
Savings Type	Dividend*	Minimum Value	Maximum Value	Detail	
Rewarder	Annual	From £10 a month	£75,000 ‡	Minimum deposit of £10 to become a member of Police CU. Withdraw funds without penalty. †	
Youngster	Annual return at rate of Rewarder dividend	From £10 a month	£75,000 ‡	Available to children or grandchildren under 18 living in the same house as the main member. Withdraw funds without penalty. †	
Cash ISA	Annual return	£100	£15,240 per tax year from 6 April 2015	Tax free savings. Transfers from other ISA providers may not be permitted (please check website). Access to savings without penalty, subject to 60 days written notice or without notice subject to 60 days interest penalty. †	

† Temporary restrictions on certain savings deposits or on opening accounts may apply from time to time - check with your branch or our website. †† After 36 month agreement period expires, a new agreement is required in order to retain draw down facility. Otherwise the facility remains in place until any outstanding balance is repaid. For full terms and conditions about the policy, please contact Police Credit Union or visit the PCU website. * Subject to approval at AGM.

Loans subject to status, conditions and credit checks to members aged 18 or over. Police Credit Union is a member of the Financial Services Compensation Scheme. ‡ The Scheme guarantees to pay 100% up to a maximum £75,000 of savings, should the Credit Union fail. Police Credit Union Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority & the Prudential Regulation Authority (Registered No 213306). 0845 telephone numbers are charged at local rate for landlines but may attract a premium from mobile phone providers.

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