

General Information

Savings

Under the Distance Marketing Directive, you have the right to cancel your savings account within 14 days of opening without financial or other penalty.

It is possible to nominate a beneficiary to receive up to £5,000 of savings, in the event of a member's death. The nomination form is available from any branch or may be downloaded from www.policecu.co.uk/savings/rewarder-savings/downloads

Police Credit Union is required by HMRC to deduct tax at basic rate from dividends credited to those not resident in the UK.

Loans

Loans subject to standard credit checks and proof of identity. Loans are offered subject to status and conditions to members aged 18 or over. Written quotations for loans available on request. Loans can only be considered for members who have a Rewarder savings account with PCU.

Under the Distance Marketing Directive, you have the right to cancel your loan within 14 days of completion, without financial penalty or interest charge, by repaying all funds borrowed.

General

Life Insurance is offered subject to conditions including a six month pre-existing limitation. For full terms and conditions about the policy, please contact PCU or visit www.policecu.co.uk

Police Credit Union is part of the Financial Ombudsman Scheme.

Police Credit Union is a member of the Financial Services Compensation Scheme. The Scheme guarantees to pay 100% of a maximum £85,000 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).

Data Protection Statement: In accordance with the principles of the Data Protection Act 1998, we will use your personal details for the purposes of managing your accounts with Police Credit Union. Your personal details will be treated confidentially and will only be shared with other agencies for the purposes of credit referencing and debt recovery, for which purpose we hold an appropriate consumer credit licence.



@police_cu
/police_cu

Local branches and contact points

Bedfordshire

0845 241 7510

Birmingham

0845 241 7501

Bristol

0845 241 7502

Essex

0845 241 7509

Exeter

0845 241 7503

Hampshire

0845 241 7511

Liverpool

0845 241 7504

or ext 77550 / 77551

Kent

0845 241 7508

Newcastle

0845 241 7506
or ext 69570 / 69571

Northamptonshire

0845 241 7514

Stockton

0845 241 7505
or ext 1465

Welwyn Garden City

0845 241 7507

West Yorkshire

0845 241 7513

POA

0845 371 7303

Please contact Police Credit Union Head Office for local branch addresses or visit our website at www.policecu.co.uk

0845 telephone numbers are charged at local rate for landlines but may attract a premium from mobile phone providers.



We donate this space to Children Today - a charity that we believe deserves support in helping children and young people with disabilities. Visit www.childrentoday.org.uk

With your help, we can make a difference.

Registered charity no. 1137436



policecu.co.uk

SAVINGS & LOANS



Comparer

Find the right account for you



Police Credit Union Ltd.
South East Area Office
Police HQ (Odsey Block)
Stanborough Road
Welwyn Garden City
Herts. AL8 6XF
0845 241 7507 or
01707 638716

Joining and loan applications online!

POLICE CREDIT UNION LIMITED

Head Office, Guardians House, 2111 Coventry Road, Sheldon, Birmingham B26 3EA
T: 0845 241 7501 F: 0121 700 1218 E: enquiries@policecu.co.uk W: www.policecu.co.uk

(00161115)

LOANS AND SAVINGS FOR THE POLICE AND LAW ENFORCEMENT FAMILY
Honorary President: Lord Stevens of Kirkwhelpington, QPM, DL

A range of savings and loans to meet your needs

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

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.

Take a look at this chart of our entire range of accounts and, if there's anything more you need to know, please ask.

LIFE COVER*
at no extra cost

SAVINGS TYPE	DIVIDEND**	MIN VALUE	MAX VALUE	DETAIL	
Rewarder	Annual	From £10 a month	Up to £85,000	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	Up to £85,000	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	Up to £15,240 per tax year from 6 April 2015 (£15,000 maximum in 2014/15 tax year)	Tax free savings. Transfers in 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. Subject to overall PCU member balance of £85,000. †	
LOAN TYPE	REPRESENTATIVE FIXED APR	MIN VALUE	MAX VALUE	TERM (MONTHS)	DETAIL
Starter	14.9%	£1,500	£2,999	6 - 36	Easy to apply, up to £2,999 for up to 3 years.
Resourcer	9.9%	£3,000	£4,999	12 - 60	Fixed term, fixed amount loan, ideal for one off purchases or paying off loans.
	8.2%	£5,000	£7,499	12 - 60	
	6.9%	£7,500	£14,999	12 - 60	
	7.9%	£15,000	£25,000	12 - 72	
Optimiser	4.5%	£5,000	£25,000	24 - 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.

† Temporary restrictions on certain savings deposits or an 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. * Life Insurance is offered subject to conditions including a six month pre-existing limitation. For full terms and conditions about the policy, please contact Police Credit Union or visit the PCU website.

** Subject to approval of AGM.

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.

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 £85,000 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 210306). 0845 telephone numbers are charged at local rate for landlines but may attract a premium from mobile phone providers.

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