

police & nurses mutual banking
biannual newsletter • JANUARY 2011

essentials

mastering
the **ups &
downs**
of interest rates



**will you keep your
new year's resolutions?**

it's all about setting realistic
and measurable goals

**are you a risky
investor?**

understanding your risk profile



POLICE & NURSES
MUTUAL BANKING



A better **wa** to bank.



Welcome to the January 2011 edition of *Essentials*

The last six months have been a busy time for Police & Nurses. Our last *Essentials* was published just as we were going to air with our newest advertising campaign.

The campaign came as a timely reminder that Police & Nurses is the largest locally-owned and operated banking institution and that money invested with Police & Nurses stays in Western Australia.

Police & Nurses offers many of the same services as the major banks, but with one major difference - we are owned by our members, not

external shareholders. This means we endeavour to put the interests of our members first in everything we do.

In November 2010 the Reserve Bank raised interest rates by 0.25 per cent which prompted some of our Eastern States competitors to raise interest rates by almost double that figure. We decided to raise interest rates by the minimum amount of 0.25 per cent because we felt it was in our members' best interests.

There have also been significant improvements in other areas of our business over the last six months.

We moved our Mandurah and Maddington branches to larger premises, introduced MiLink mobile banking and successfully applied for our licence under the new National

Credit Consumer Code which came into effect on 1 January 2011. More information on some of these developments can be found in this edition of *Essentials*.

In every edition of *Essentials* we run a range of competitions. For this edition we have five competitions that you can enter via email. If you don't have access to email, call our Contact Centre on 13 25 77 and one of our team can enter the competitions on your behalf.

I hope you enjoy reading this edition of *Essentials* and if there is anything you'd like to see in future editions, feel free to email us at pncs@pncs.com.au or call 13 25 77.

AE (Fred) Huis
Chief Executive

Staff Q&A

Dianne Toy
Conveyancer



What is a conveyancer?

A conveyancer, or settlement agent, assists with the final stages of buying or selling a property by overseeing things like the transfer of titles and final payments.

How long have you been with Police & Nurses?

I've been with Police & Nurses for just over four years.

What is the best part of your job?

The diversity of the tasks I undertake everyday; no two settlements are ever the same. I like to help make what is usually a stressful time (buying or selling a property) much smoother for our members.

What is your favourite way to spend your free time?

I am currently building a house and planning my wedding and they're both time-consuming! When I'm not preoccupied with that I enjoy spending time with my family and friends.

What is the best piece of advice you have ever been given?

Treat people how you want to be treated.

Who or what inspires you?

My mum, she has made me who I am today. She has time for everyone and makes the most of life. She volunteers all her time to helping out children in crisis care when they can not live with their parents for one reason or another.

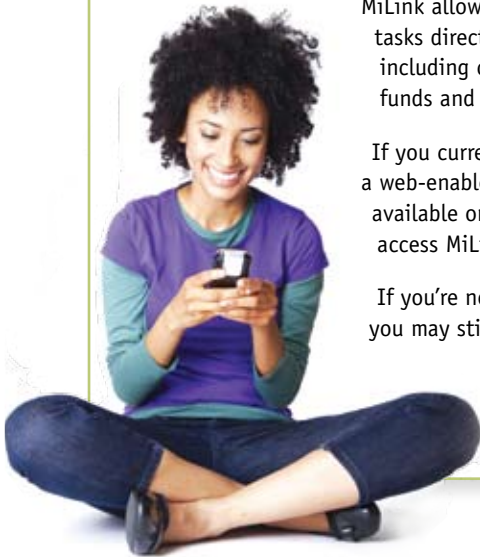
Can you share with us something that you are proud of?

I recently obtained my Settlement Agent's Licence after a lot of hard work and studying.

i Did you know that Police & Nurses has a Conveyancing department? You can also receive a 20% discount off the standard conveyancing fee if you are a Police & Nurses member, or if you're applying for a Police & Nurses loan.

Mobile Banking

It's now even easier for our members to access banking on the go with the introduction of MiLink mobile banking.



MiLink allows you to do many common online banking tasks directly from a web-enabled mobile phone, including checking account balances, transferring funds and paying bills.

If you currently use Netlink online banking and have a web-enabled mobile phone, a Do It Yourself guide is available on our website with instructions on how to access MiLink mobile banking.

If you're not currently using Netlink online banking you may still use MiLink. Simply contact us on 13 25 77, or visit your nearest branch, where we'll be happy to assist you with the registration process.

More rediATMs in WA

The rediATM network has grown to over 3,500 ATMs nationally and in Western Australia there are now 323 ATMs available for our members to use without incurring any direct charge fees.

Participating ATMs will be branded as rediATM and could be co-branded with National Australia Bank or Bank of Queensland logos who, like Police & Nurses, are also members of the network.

To locate your nearest fee free ATM:

- Call our Contact Centre on 13 25 77 and one of our staff can advise you.
- Log on to rediATM.com.au and use their online ATM locator.
- If you have an iPhone, there is a rediATM application available for download via the 'App Store'.
- SMS your postcode or suburb and state to 199 55 ATM and you'll receive a text message within seconds. SMS costs 55c including GST.*

*SMS costs 55c including GST. Members who do not have premium phone line SMS enabled will not be able to access this service. Need help with the SMS Search? Call the SMS Helpline on 1800 195 773.



Happy winners

Richard and Helen Martin-Beck were the successful winners of our Britz It promotion in late 2009, winning the use of a campervan for two weeks and a \$500 fuel voucher.

They spent last winter on the road and wrote to us on their return to Perth to let us know how their trip went.

We have now returned from a fabulous trip to Alice Springs, Uluru and surrounds in a well fitted-out campervan, a "first" for us. Everything went well as we covered 8,500kms in 14 days. We visited some very special places such as Coober Pedy and Woomera, and did some whale watching at the Bight. It has always been one of our wishes to cross the Nullarbor and the \$500 fuel voucher was a great help in budgeting for this special trip.

Interestingly, we saw an advertisement being filmed as we drove past Mundrabilla Roadhouse near the WA border on 16 June. When we came back and stopped at the road house on our return we asked about the ad and discovered it was for Police & Nurses. We told them about our win and that Police & Nurses was the reason for our trip. They were delighted to hear of the association.

Our thanks to all concerned for allowing us this opportunity to make a dream come true.

Richard and Helen Martin-Beck



mastering the **ups & downs** of interest rates

In April 2009 the Reserve Bank of Australia lowered interest rates to levels not seen in over 50 years. But with the global financial crisis receding and Australia's economy back on track, interest rates have risen quickly.

In November 2010 the major banks shocked mortgage holders by raising interest rates well above the Reserve Bank's increase of 0.25 per cent. The Commonwealth Bank raised theirs by 0.45, National Australia Bank by 0.43, Bankwest by 0.40, ANZ by 0.39 and Westpac by 0.35.

Police & Nurses made the decision to keep the interest rate rise at 0.25 per cent as it wasn't in the best interests of Police & Nurses members to raise rates any higher.

In his address to the media, Police & Nurses CEO Fred Huis spoke about the difference of being a mutual and how that enabled Police & Nurses to keep the interest rate rise at a minimum despite rising cost pressures.

"Because we are a mutual we don't have external shareholders who consistently demand a return of profits, so we can be more flexible than the bigger banks. We still need to return profits to keep the business running, but it's not always our primary goal," he said.

No doubt the sharp rise in interest rates has unsettled many mortgage holders.

Inevitably, over the life of any home loan, rates will go up and down so it's wise to have strategies in place for both. Jill Jetson-Shumbusho, Police & Nurses Head of Member Services, offers this advice.

Only borrow as much as you need

If you are in the process of taking out a home loan, don't stretch yourself to the limit. Understand the impact of interest rate changes on your repayments and be sure that you have the capacity to cope with the additional expense when rates do go up.

Consider locking in your rates

For people who value repayment certainty, a fixed loan may be appropriate.

Additional repayments

Regardless of interest rate movements, it's always a good strategy to make additional repayments into your mortgage.

Try to build the extra payment into your budget so that it happens automatically. Regular supplementary payments will lower your interest bill, pay off your mortgage faster and build a buffer to give you added security when interest rates rise.

Before getting stuck into this strategy, be sure that you have a redraw facility that enables you to access your extra contributions without difficulty if you suddenly need cash. If you have a loan through Police & Nurses you can apply to use our online redraw

facility to enable you to redraw straight into your Netlink online account any amount between \$2,000 and \$10,000.

What goes up must come down, so when interest rates fall you have a prime opportunity to build your buffer painlessly by simply maintaining the repayments you are used to making.

Budget

In the current climate of rising interest rates, people with larger loans may be feeling the strain of even small percentage increases.

If this is the case, an appraisal of your household budget may be helpful. Often the simple act of reviewing your spending highlights opportunities to save money. Alternatively you may have an asset that can be sold (such as a little-used boat or second car) that will help reduce your mortgage and make your repayments more manageable.

When things go wrong

If you are having difficulties repaying your loan, talk to your lender early and explain your circumstances. There are many options including repayment relief to get you through this period of rising interest rates.

Also your lender may be more understanding if you communicate with them that you are in financial difficulty, rather than simply getting behind on payments without providing a reason.

You may also be able to seek advice from other parties besides your lender. Some local councils and non-profit organisations offer free financial counselling services to provide advice for people in financial difficulty. Don't despair, there is help available if you need it.

i For more information on Police & Nurses loans drop in to one of our branches, visit pncs.com.au or call us on 13 25 77.



The rise of the personal loan



It seems only a few years ago ‘experts’ were predicting the demise of the personal loan.

Back then, it appeared that personal loans, once a core product of Credit Societies, were slowly being replaced by other credit options.

Credit cards and finance packages were becoming a more attractive option for people making large purchases. And many offered extra incentives to consumers, such as rewards points programs and extended interest-free periods.

However, five years on the personal loan is as popular as ever.

People are moving away from putting major items on credit cards that they won't be able to repay quickly. Credit cards offer the convenience of credit on demand, but the downside is the high interest rate charged if they aren't paid off within a specified period.

Personal loans have a much lower interest rate than credit cards,

making them a smarter choice for purchases that will take longer to pay back.

Finance packages through major stores or car dealerships often charge higher interest rates than a personal loan and may include hidden fees or conditions. In contrast, Police & Nurses personal loans are highly competitive and easy to understand.

Members may be tempted to refinance a home loan to make a major purchase such as a car or a holiday. This means there is only one loan to pay back and manage. However, unless you are dedicated and pay off the extra amount quickly, you will find that you're likely to end up paying more in the long run.

Personal loans have a shorter time frame than home loans, so even though the interest rate may be slightly higher, they are more likely

to be paid off faster. This means less interest is paid across the term of the loan.

For example, a \$10,000 EasyPay Personal Loan for a holiday paid off over three years will attract \$1,600 in interest. However that same \$10,000 added to a home loan for a 20-year period could attract up to \$9,000 in interest.*

Personal loans provide peace of mind for members. They have set repayments and a set term so members know approximately how much they will be paying per month and how long it will take them to pay it back. Police & Nurses personal loans allow members to make additional repayments and request top-ups if they encounter unexpected expenses.

If you're thinking about making a major purchase, why not consider a Police & Nurses personal loan?

Will you keep your new year's resolutions?



By the time you read this we'll be well into the first month of 2011. It's about this time in the new year when you start to wonder whether those resolutions you made a couple of weeks back are ever going to materialise. And you might be pondering the wisdom of going public with them too!

For most people the answer to the likelihood of success is 'probably not' and this can become the subject of a running joke with friends and family.

It's no surprise that studies into the most popular New Year's resolutions reveal a recurring theme of self-improvement. Most of us will have resolved to do one or more of these things at some time:

- Improve health: lose weight, exercise more, eat better, drink less alcohol, quit smoking.
- Improve finances: get out of debt, save money.
- Improve career: get a better job, start a business.
- Improve education: improve grades, get a better education, learn something new.
- Improve self: become better organised, reduce stress, be less grumpy, manage time, be more independent.
- Take a trip.
- Volunteer to help others.

Recent research shows that while 52% of participants in a New Year's resolution study were confident of success with their goals, only 12% actually achieved them.

Men achieved their goal 22% more often when they engaged in goal setting, eg. having small measurable goals like '1kg per week', instead of simply saying, "I'm going to lose weight".

Women succeeded 10% more when they made their goals public and got support from their friends.

Of course it's far easier to set goals about your weight than is the case with your finances. But most of us know that if we have something specific in mind, including how much it's going to cost, we've got a better chance of saving towards it. It's all about setting realistic and measurable goals.

If your 2011 resolutions are already looking shaky, don't despair. And don't give up on them this early. After all, there was a good reason for choosing them in the first place. Happy New Year everyone!



are you a risky investor?

Understanding your risk profile is one of the crucial aspects to successful investing.

One of the first things a financial planner tries to determine when they meet a new client is to understand their risk profile.

Your risk profile is based on how willing you are to accept fluctuations in the value of your investments.

- Having a 'low' risk profile means you want a safe return on investment and may be willing to forgo higher returns for more security.
- A 'high' risk profile means you want a high return on investment and you are tolerant of occasional dips in asset values to chase the bigger returns.
- A 'balanced' profile means you are willing to take a moderate amount of risk with your investments and probably have a combination of higher risk investments, such as shares, together with lower risk investments, such as government bonds.

Your investment risk profile may change over time; factors such as your age, or the status of the market can impact the level of risk you may want to take.

In a strong market, investors are often more willing to take on a higher level of risk. In a weaker market, when valuations tend to be lower and therefore asset prices less expensive, investors tend to be more risk averse.

Surprisingly, our risk tolerance tends to increase at the exact time we should be scrutinising our investment portfolios the most.

How do you avoid this risk fluctuation? One way is to set a savings goal and only take as much risk as is needed to reach your target. That way, you are not tempted to stretch your risk tolerance just because markets are strong.

Age also has an impact on our risk profile. Investors in their strongest income-earning years might be

more willing to take on a higher degree of risk in their investment or superannuation portfolios.

As an investor gets closer to retirement, their risk profile is likely to become a little more conservative, simply because losses at this later stage of life are harder to recoup.

If you want to establish an investment portfolio, or review an existing one, it's important to discuss these issues with a financial planner to ensure your investment strategy reflects a risk profile that's appropriate to your situation.

This is general advice only. Before acting on any information contained, expressly or implicitly, in this article you should seek professional advice.

i To talk to one of our experienced **Police & Nurses Financial Planners** about investments and goals simply call 08 9265 7722 to arrange an obligation-free appointment.

Underinsurance is overlooked



A recent study by the Australian Securities and Investments Commission reported that between 27% and 81% of consumers would be underinsured by 10% or more if they were faced with having to rebuild their home and replace contents[^].

It's easy enough to find yourself underinsured. Some of the most common reasons for this are:

- We gradually accumulate possessions over time and don't allow for this.
- We don't allow for increases in the value of some items, eg. collectibles or antiques.
- We don't give a high priority to insurance in our household budgets.

Room by room

When was the last time you reviewed the contents of your home? Did you look in the garage? What about things you've stored in the garden shed?

To properly estimate the value of your home contents you need to go from room to room and itemise everything.

Have you thought about the cost of replacing the contents of your wardrobe? What about special items of value like jewellery, antique

furniture, sporting equipment or artwork?

If you haven't had special items valued for some time, ask a valuer to put a price on them. For valuable items you should also take photographs - remember to keep these, or the device you store them on, at a different location.

Another thing to make note of is collections. A collection or set of things like CD's or books can be worth more than the collective

individual price of each one. Most home contents policies ask you to declare collections separately, along with other valuables.

To help you with this we have a checklist available from the Police & Nurses web site at pnccs.com.au. This simple to use checklist provides hints about what you should include, from clothes to pots and pans. You will be amazed at what you have accumulated over the years.

Prevention is better than cure

There are things you can do to prevent the loss of your possessions in the first place. Making burglars think twice through good quality locks and even alarms is a start. Smoke detectors are another must-have that's relatively inexpensive and could save you a lot of grief.



If you think your contents insurance could be insufficient, check your current policy then spend some time exploring your house and surrounds. This will give you peace of mind and might even lead to your own garage sale!

Don't forget that Police & Nurses offers highly competitive insurance for your home and contents. For more information you can call us on 13 25 77 or go to pnccs.com.au.

New national regulation for **Australian lenders**



A new law called the National Consumer Credit Code, governing how Australian lending organisations operate, was passed in 2009.

The aim of this law, which came into effect on 1 January 2011, is to make financial institutions more responsible when it comes to lending money to consumers.

The new law applies to all Australian organisations that lend money through loans or credit cards, including banks, credit societies, and building societies and finance or mortgage brokers. Key features include:

- responsible lending requirements to ensure consumers don't commit to credit contracts they are unable to repay;
- provisions to stop lenders from exploitative practices; and
- a single national licencing regime for lenders and brokers.

For the past 18 months Police & Nurses have reviewed our lending processes to ensure we are fully compliant with the legislation; we were awarded our licence under the new national regime in October 2010.

When reviewing our lending practices, we discovered we were already doing many of the things that are now required by law. Our 'members first' philosophy demands that we put our members' interests first when assisting them with a loan or a credit card and we always do our best to match the right product to the member's needs.

The only change that members may experience as a result of the new legislation is the possibility of being asked additional questions when you apply for a loan or credit

card. These questions are designed to ensure that we fully understand your circumstances and provide you with a product that not only suits your needs at the time you apply, but will also be suitable for you into the future.

Police & Nurses is regulated to the same high standards of security as banks by government agencies including the Australian Prudential Regulation Authority, The Australian Securities and Investments Commission, the Reserve Bank of Australia, the Australian Transaction Reports and Analysis Centre and the Australian Competition & Consumer Commission.

For more information on the National Consumer Credit Code visit treasury.gov.au



Gibb River Road Challenge

In May 2010, Ken Manley and Cliff Slodecki, two senior staff from Police & Nurses, took part in the Gibb River Road Mountain Bike Challenge to raise money for two worthwhile charities - the Eleanor Harvey Nurses Society and Police Legacy.

The Gibb River Road Challenge is an off road cycling trek that spans 777 kilometres along the Gibb River Road in the Kimberley region of Western Australia.

The Legacy Legends team, sponsored by Police & Nurses, raised \$13,384.

Ken and Cliff chose the Eleanor Harvey Nurses Society and Police Legacy because both organisations make a real difference to people in times when they need help the most.

Many people know of the excellent work Police Legacy does, but few people know that there is a similar charity for nurses in need, namely the Eleanor Harvey Nurses Society.

The Legacy Legends will hit the red dirt again in May this year. You can make a donation to the 2011 Gibb Challenge Account (BSB: 806 015, Account: 01836071) and don't forget to include your member number in the reference for a tax receipt.

Trystars Triathlon WA

Police & Nurses are proud to sponsor Trystars, Triathlon WA's program for children aged seven to 15 years.

The aim of Trystars is to encourage young people to enjoy the sport of Triathlon with the focus on healthy, safe and fun participation. Children under 11 learn skills in running, cycling and swimming with a focus on participation and team work. Children 12 and over develop their skills in these core areas and can also compete in a range of junior triathlons tailored towards their age and skill level.

For more information on joining Trystars or becoming a member of Triathlon WA visit triwa.org.au or call 9387 2907.



Wall to Wall Ride

Police & Nurses Director and WA Police Commissioner Karl O'Callaghan lead a contingent of 32 riders in the inaugural Wall to Wall Ride for Remembrance in September 2010.

The aim of the ride was to remember police officers killed in the line of duty. It attracted riders from around the country who met in Canberra for a memorial service on Saturday 18 September.

The WA contingent travelled on their motorbikes for 3,800km and over seven days aiming to raise money for children with cancer. Altogether the team raised around \$160,000 which was put towards a \$600,000 3D molecular imaging machine for Princess Margaret Hospital's Oncology ward.

Police & Nurses were a proud sponsor of the ride and also accepted donations for the ride through our branches.

The Reef at Two Rocks

Titled blocks from \$199,000

Sandy beaches. Golden sunsets. Crisp ocean air. Take a moment to imagine living in the idyllic new land release. The Reef at Two Rocks.

Land so close to the beach and marina is indeed a very rare commodity. These traditional size blocks, many with ocean views, offer new home buyers a very unique investment and lifestyle opportunity.

Situated on gently undulating land, the development lies peacefully on a stretch of exquisite natural coastline.

To find out more about The Reef at Two Rocks, visit thereef.net.au or stop by our sales office, just off Two Rocks Road, open 2-5pm each Saturday and Sunday.

The Reef
AT TWO ROCKS

Election results

Police & Nurses is pleased to announce the results of the 2010 Election of Directors

As required by the Police & Nurses constitution, Ms Ann Rial, Mr Eric Smith and Mr Stephen Melville were all eligible for re-election to the Board of Directors last year.

Ann Rial decided to retire from the Board following 23 years of service to Police & Nurses. Her contribution during this time has been greatly appreciated and we wish her all the best with her future endeavors.

Eric Smith and Stephen Melville offered themselves for re-election, along with Gloria Sutherland, John Chamberlain and Deborah Evans as new candidates for the vacant positions of Director.

A postal ballot was held in October 2010 in accordance with the Constitution and the results were announced at the 2010 Police & Nurses Annual General Meeting.

Congratulations to the successful candidates Eric Smith, Stephen Melville and Gloria Sutherland. We also wish to thank John Chamberlain and Deborah Evans for participating in the election process.

Books Galore in Notting Hill



There is nothing quite the same as buying a new book; the smell and the texture of a well-made book can never be replaced.

At the top end of Portobello Road in London's fashionable Notting Hill, lies Blenheim Crescent, a haven for book lovers as well as lovers of food and travel.

Two specialist book stores are dotted along this narrow road, each one focussed on a different subject. The shops are quite small and tend to fill with people on Saturdays when the Portobello Markets attract a host of locals and tourists to Notting Hill.

If you have a free day during a visit to England's capital, these book stores are well worth a look, whether you're buying for yourself or finding the perfect souvenir to bring back to home.



Books for Cooks

Quite simply, a foodie's paradise. There are thousands of recipe books filling the shelves - from floor to ceiling - on all manner of topics related to food. These include many hard to find or out of print titles.

Founded in 1983, Books for Cooks was at one time owned by Clarissa Dickson Wright, the famous TV cook from Two Fat Ladies. It attracts a wide variety of

customers and has titles on any type of cuisine imaginable.

There's a sofa for cookbook junkies in need of a long read. And cookbooks are put to the test in the café at the back of the shop, where delicious lunches, cakes and beverages are on offer. Cooking classes are run most days above the shop, sometimes attracting celebrity chefs to deliver special workshops.

The Travel Bookshop

The Travel Bookshop became famous in 1999 after featuring in the movie *Notting Hill*, starring Julia Roberts and Hugh Grant. In the movie, Hugh Grant's character owned the shop and it still picks up a few interested tourists who remember the movie and want to tick it off their list of London sights to see.

The Travel Bookshop was founded in 1979. Nestled between the local art galleries, eateries and the many retro and avant-garde boutiques of Notting Hill, it offers a cornucopia of travel-related books, maps and gifts.



Win! A \$500 TRAVELEX CASH PASSPORT
see overleaf

Offers & comps



Win! Double pass movie tickets to Sucker Punch

A young girl is institutionalised by her wicked stepfather. Retreating to an alternative reality as a coping strategy, she envisions a plan which will help her escape from the facility.

Starring Emily Browning, Abbie Cornish and Vanessa Hudgens this movie is stylised action fantasy at its best, from the director of *Watchmen* and *300*.

Check the classification. Visit suckerpunch.com.au

To enter

For your chance to win one of 50 double passes to *Sucker Punch* email your name, address and date of birth to moviecompetition@pncs.com.au

(C) 2011 WARNER BROS. ENTERTAINMENT INC. AND LEGENDARY PICTURES.



Win! \$500 Travelex Cash Passport

If you are heading overseas now, or plan to in the future, why not pick up a Travelex Cash Passport?

The Australian Dollar has experienced some unprecedented success in recent months. When the dollar is high it is a good time to take advantage of the exchange rates and grab a Travelex Cash Passport for your next holiday.

Travelex Cash Passports provide the security of travellers cheques with the convenience of plastic, it allows you to pre-load your travel money for safe and convenient use at 1.4 million ATMs as well as shops and restaurants worldwide. Cards are available in the following currencies; Euros, Pounds, US dollars, Hong Kong dollars, Singaporean dollars, New Zealand and Australian dollars.

Buying your foreign currency before you leave Australia is easy through Police & Nurses, so talk to your local branch today to secure the best rates.

To enter

For your chance to win a Travelex Cash Passport (to the value of \$500 AUD) email your name, address and date of birth to cashpassport@pncs.com.au

* This is not intended to constitute advice, any information is intended to be general in nature and does not take into account your specific objectives, circumstances, financial situation or needs.



WIN! Wine or coffee from Tastebuds

Tastebuds offer premium Australian wine and gourmet international Arabica coffee at a discounted rate. Their aim is to offer you a range of select wines and coffees with great customer service and the convenience of your order being delivered to you door!

Visit tastebudswa.net.au or call 9313 4738 for more information or to place an order.

To enter

If you are over 18 years of age and want to win one of three cases of mixed wine or one of five 1kg coffee sampler packs email your name, address and date of birth to tastebudscompetition@pncs.com.au





Win! A TiVo

TiVo is helping Essentials readers put an end to fights over the remote and enjoy TV on their terms.

With TiVo you can pause, rewind and record live TV, record every episode in a series with the Season Pass® feature and WishList all your favourite celebs. TiVo is so intuitive, it will learn what you like and automatically record programs it thinks you'll enjoy.

Want more than what's on TV? Download from a selection of over 850 movies and over 3,000 TV shows through CASPA™ On Demand on TiVo and enjoy the latest new release movies, without DVD store late fees!

To enter

To win a TiVo media device and wireless adaptor send an email to tivocompetition@pnsc.com.au with your name, address and date of birth.

Want to enter, but don't have email?

If you wish to enter our competitions but don't have access to email you can call our **Contact Centre** on **13 25 77** and a Member Services Consultant will be happy to enter on your behalf.

Terms & Conditions: The competitions commence on 1 January 2011 at 9am (AWST) and close on 4 March 2011 at 5pm (AWST). The winners will be the entries selected at the promoter's premises on 14 March 2011 at 11am (AWST). Total prize value is \$3,205.50. The promoter is Police & Nurses Credit Society, Level 7, 130 Stirling Street, Perth WA. ABN 69087651876 AFSL/ACL 240701. Winners will be notified by mail. For full competition terms and conditions, please visit pnsc.com.au/news/essentials/index.html



Win! Naughty but nice at Novotel Perth Langlely

Leave the outside world behind and spoil yourselves in Novotel Perth's Jacuzzi Suite. With a king sized bed, jacuzzi and river views you'll never want to leave. So you don't have to.

One lucky winner will enjoy two nights accommodation in a Jacuzzi Suite at Novotel Perth (Friday, Saturday or Sunday nights), bath bomb, naughty but nice gift, an in house movie, breakfast in bed, late check out of 1pm, complimentary car parking, one dozen oysters and a bottle of sparkling wine on arrival.



Novotel Perth Langlely is located in Perth's city centre within easy walking distance of shopping malls, cinemas, restaurants, sporting grounds and tourist attractions.

Visit novotelperthlangley.com.au for more information or phone 9425 1200 for reservations.

Novotel Perth Langlely is also pleased to offer discounted \$99 room-only accommodation to Police & Nurses members during January 2011. (Standard room, valid Friday & Saturday nights from 1-31 January 2011 - subject to availability).

To enter

To win a naughty but nice package at the Novotel Perth Langlely email your name, address and date of birth to novotelcompetition@pnsc.com.au



We stand for You & WA.



POLICE & NURSES
MUTUAL BANKING

HEAD OFFICE

Police & Nurses Credit Society Limited
ABN 69 087 651 876
Level 7, 130 Stirling Street, Perth WA 6000
PO Box 8609, Perth BC WA 6849
Telephone: 13 25 77 Fax: (08) 9219 7660
Website: pncs.com.au
Email: pncs@pncs.com.au

Essentials is the official bi-annual magazine for members of Police & Nurses Credit Society Ltd. Police & Nurses Credit Society provides the Essentials magazine free of charge to let you know about new and improved products and services, specific promotions and stories that may be of interest to you. Should you have any concerns about receiving the magazine, please contact us on 13 25 77.

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 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/ACL 240701