

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.

* 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.

The Police Credit Union is part of the Financial Ombudsman Scheme. PCU is required by HMRC to deduct tax at basic rate from dividends credited to those not resident in the UK.

The 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.

The Police Credit Union is authorised by the Prudential Regulatory Authority and regulated by the Financial Conduct Authority and by the Prudential Regulatory Authority. FCA number 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 the 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.

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 £5000 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

Local branches & 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.

With your help, we can make a difference.

www.childrentoday.org.uk

Registered charity no. 1137436

Police Credit Union Head Office

Guardians House, 2111 Coventry Road,
Sheldon, Birmingham B26 3EA
Tel: 0845 241 7501 Fax: 0121 700 1118
Email: enquiries@policecu.co.uk



Support when you really need it...

Helper

Our alternative to
pay day loans, at
a fair rate to help



PoliceCU.

Loans and savings for the police and law enforcement family.

Honorary President: Lord Stevens of Kirkwhelpington, QPM, DL



The Helper

- Our alternative to 'pay day loans'
- Open to PCU members with payroll or pension deduction
- Borrow from £250 - £1,000
- Interest rate 25% p.a APR representative
- Loans subject to affordability check and sight of pay slip
- Loan in your bank account within 24 hours of receipt of application
- 6 - 12 month repayment term, depending on size of loan
- No compounding of interest because it's fixed term, with no rollover
- Funds by Faster Payment instantly into your bank account, once the loan is accepted
- No penalties for early repayment
- All within credit union ethos

A loan to help you out, not drag you down

When the first thing you need is cash, the last thing you need is a sky-high interest rate.

Our new Helper loan is a 'short term unsecured loan' which gives you a much lower interest rate than most 'pay day loans' - and more time to pay and plan your finances, so you can avoid using short-term credit facilities in the future.

- Offered to existing or new PCU members who are serving or retired Police officers or Police staff, or serving POA members, in all cases having access to payroll or pension deduction for loan repayments
- Not open to members who have entered an IVA or who have been declared bankrupt
- Currently we regret the Helper is not available to family members nor members without payroll deduction facility

A quick decision by us, a quick solution for you

- We will usually only need to see your pay slip and be advised of existing credit agreements
- A credit check will be made. We want to be sure you can afford the loan
- We want to be sure you can pay as we'll be lending you other members' savings
- In most cases, loan can be offered within 24 hours of receipt of application
- Credit Agreement available to download via our website, rather than you having to wait for one by post

Time to repay, beyond your next pay day

Loan Value (£)	Term
£250 - £599	6 months (fixed)
£600 - £1,000	6 - 12 months

Will I always have to pay 25% interest?

- After 3 months of satisfactory repayments and good conduct on your loan, further loans (but not a Helper) at a lower interest rate may be available to you - see 'Other loan options'
- There are no penalties for partial or full early repayment
- If you wish, you can pay off part of your loan with a lump sum. Your monthly repayments will stay the same, but the term of the loan will diminish and the total amount of interest paid reduced. Or you can pay off the whole loan, so that there'll be no more interest to pay. Either way, there are no penalties

Life cover at no extra cost

- Life cover is provided at no extra cost, up to the age of 65*, during the term of your loan
- In the event of a claim, your PCU loan(s) would be waived and your savings balance(s) doubled, up to a maximum of £25,000

Interested?

If already a member, apply on-line or contact your local branch. If not yet a member, you can join and apply to borrow at the same time - you can apply on-line or contact your local branch.

To join, you agree to save at least £10 per month by payroll deduction. So, as you pay off your loan, you're building a savings balance at the same time. That's what credit unions are all about - developing a savings habit and borrowing sensibly.

Other loan options:

(subject to terms and credit status)

- **Starter Loan**
Easy to apply, for amounts from £1,000 - £1,999, for up to 2 years
- **Reloader Loan**
Budgeting account - alternative to an overdraft and credit cards, for loans from £500 - £5,000
- **Responder Loan**
Top up credit facility offering flexibility to an overdraft and credit cards, for amounts from £2,000 - £12,000
- **Resourcer Loan**
Fixed term, fixed amount loan, ideal for one off purchases or paying off loans, for amounts from £3,000 - £25,000