

**Police and Nurses Credit Society Ltd (“Police and Nurses”) Belmont Forum Staff
Discount Terms & Conditions**

Offer is valid 1 July 2009 to 30 June 2010. The 50% application fee discount is only available to individuals employed by a shop or business located at the Belmont Forum shopping centre, and who apply for a home loan at the Police & Nurses Belmont branch. Discount applies to the home loan application fee only; no other fee will be discounted. Terms, conditions, fees, charges and normal lending criteria apply to Police and Nurses home loan products. This information is for general purposes only. It has been prepared without considering any personal objectives, financial situation or needs. We recommend you read the relevant PDS and/or Terms & Conditions when considering a product’s appropriateness to your circumstances. Copies of these documents are available at pncs.com.au or by visiting any Police & Nurses branch.

Police & Nurses Credit Society Ltd ABN 69 087 651 876 AFSL 240701.