

# Next Christmas all wrapped up!



## Make next Christmas easier - start saving with a QPCU Christmas Club Account

By planning to save a little into your Christmas Club Account regularly, you'll have extra money to spend next Christmas. A competitive interest rate of 4.00% p.a. calculated on a daily basis makes the Christmas Club Account a great way to SAVE.

Don't wait until next year, open your Christmas Club Account today!



Phone 131 468 or visit [www.qpcu.com.au](http://www.qpcu.com.au)



Terms and conditions, fees and charges apply. Rate is current as at 1 December 2005 and subject to change without notice. You should read the relevant Product Disclosure Statement (PDS) and QPCU's Financial Services Guide (FSG) which are available by calling 131 468 or at [www.qpcu.com.au](http://www.qpcu.com.au), before making a decision to acquire this product. Queensland Police Credit Union Limited ABN 79 087 651 036 AFSL No. 241413