

FEES AND CHARGES

Application Fees	
Car Loan	\$200.00
Personal Loan	\$200.00
Overdraft	\$100.00
Business Overdraft	\$100.00
Home Loan 1 st mortgage	\$300.00
Flexicredit	\$300.00
Existing Mortgage – increase	\$150.00
Renegotiation	\$600.00
Annual Service Fee	
Firefighter Privilege package	\$300.00
Business Overdraft	\$200.00
Redraw	
Home Loan	FREE
Car Loan	\$20.00
Personal Loan	\$20.00
Fees paid to others	
Mortgage Documentation Fee	\$338.25
Registration/Discharge Mortgage	
• LTO	\$173.00
• PEXA	At cost
Title Search Fee	\$ 46.55
Valuation fee	from \$194.75
Mortgage Discharge Fee	\$235.75
PPSR Registration Fee	\$ 8.00
Security handling fees	
Discharge of Mortgage	\$150.00
Deed of Priority	\$ 90.00
Consent	\$150.00
Arrears Notice	
Payable whenever we send you a notice or letter because your repayments are in arrears	\$10.00

General Terms and Conditions applicable to all loans

- No account keeping fees
- No early payout penalties apply
- Fees and charges and Lending criteria apply
- Terms and Conditions are available on request
- Interest is calculated daily and charged monthly in arrears
- Quarterly statements are provided for loan accounts
- Loans are available for any worthwhile purpose.

Financial Hardship Assistance

If you are experiencing financial hardship or difficulty please contact us. FSCU is committed to assisting and supporting any members who face financial difficulty.

General Information for all products and services

The provisions of the Customer Owned Banking Code of Practice apply to these products and services. FSCU complies with the Privacy Act 1988 and the Australian Privacy Principles. Our Privacy Policy is available from our website www.fscu.com.au or our office.

FSCU has an internal dispute resolution process and is also a member of an independent external dispute resolution scheme. Our internal system can be accessed by telephone, email, fax, in writing or in person. In many cases this leads to a successful resolution. However, if you are unhappy with any decision or our handling of your complaint, you may lodge a complaint with:

The Australian Financial Complaints Authority.

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

PERSONAL AND HOME LOANS

Schedule of Interest Rates

And

Fees and Charges



As at: 1/12/2020

22 Chancery Lane, Adelaide SA 5000

Phone: 08 8227 2222 Fax: 08 8227 2422

www.fscu.com.au

ABN 17 087 651 152

AFSL 237515

Australian Credit Licence 237515

Loan	Interest rate	Comparison Rate	Account Features	Maximum Term	Minimum Loan amount
HOME LOANS					
Firefighter Privilege Package LVR < 80%	3.10%	3.43%¹	Mortgage Loan secured by First Mortgage over Owner Occupied property only. Terms and Conditions apply	30 years	\$200,000
Standard Variable Home Loan	3.34%	3.36%¹	Mortgage Loan secured by First Mortgage over Owner Occupied property. Terms and Conditions apply	30 Years	\$25,000
Investment Loan	3.99%	4.01%¹	Mortgage Loan secured by First Mortgage over residential property. Secured Loan for any worthwhile purpose. Terms and Conditions apply.		
Flexicredit Line of Credit	5.95%		Secured Overdraft secured by First Mortgage over Owner Occupied or Residential Investment property.	25 years	\$25,000
CAR LOANS					
“Chief” Car Loan	5.99% 6.99%	6.27%² 7.27%²	Loan for Purchase of Motor Vehicle, motor cycle, boat or caravan - Secured by Consumer Goods Mortgage New vehicle or <2years > \$30,000 Used vehicle < 4years > \$20,000	7 years	New vehicle amount OR \$20,000
“Commander” Car Loan	7.95%	8.22%²	Loan for Purchase of Motor Vehicle, motor cycle, boat or caravan - Secured by Consumer Goods Mortgage		\$10,000
PERSONAL LOANS					
Secured Personal Loan	8.95%	10.31%³	Secured for any worthwhile purpose Secured by vehicle age < 7 years old OR value > \$10,000	5 years	\$5,000
Redi Loan	9.95%	17.91%⁴	Unsecured Loan for any worthwhile purpose	2 years	Minimum \$1,000 Maximum \$15,000
Prime Loan	13.90%	15.27%³		10 years	Minimum \$1,000 Maximum \$20,000
OVERDRAFTS					
Overdraft	10.95%		Available on S1 Everyday account or S20 Retirement Access account Minimum monthly repayments = \$25 or 5% of limit, whichever is greater	Minimum \$500 Maximum \$5,000	
Business Overdraft	11.99%		Only available on S21 Business accounts and subject to annual review Minimum monthly repayments = \$25 or 5% of limit, whichever is greater	Minimum \$500 Maximum \$10,000	
Default Rate of Interest	16.95%		Daily interest payable on: Overdrafts over approved limit and Overdrawn Savings Accounts with no pre-approved limit		

Comparison rates based on: ¹\$150,000 over 25 years ²\$30,000 over 5 years ³\$10,000 over 3 years ⁴\$2,500 over 2 years

WARNING: Comparison rates apply only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and costs such as fee waivers, are not included in the comparison rate but may influence the cost of the loan