

FEES AND CHARGES

Application Fees	Car Loans	\$200
	Rediloan	\$100
	Prime Personal Loan	\$100
	Overdraft	\$100
	Business Overdraft	\$100
	Home Loan 1 st mortgage	\$300
	Flexicredit	\$300
	Existing Mortgage – increase Renegotiation	\$150 \$600
Annual Service Fee	Firefighter Privilege package	\$300
	Business Overdraft	\$200
Home Loan Redraw		FREE
Fees paid to others	Mortgage Documentation Fee	\$338.25
	Registration/Discharge of Mortgage at LTO	\$163.00
	Title Search Fee	\$43.55
	Valuation Fee From	\$194.75
	Mortgage Discharge Fee	\$235.75
PPSR Registration Fee	\$8.00	
Security Handling Fees	Discharge of Mortgage	\$150
	Deed of Priority	\$90
	Consent	\$150
Northern Territory Mortgage Fees	Title Search Fee	PRICE ON APPLICATION
	Valuation Fee	
	Mortgage Documentation Fee	
	Settlement Agent Fee	
	Registration of Mortgage	
	Settlement Bank Cheque	
Arrears Notice	Mortgage Discharge Documentation Fee	\$10
	Registration of Discharge of Mortgage	
	Payable whenever we send you a notice or letter because your repayments are in arrears	

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)1
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: 1/11/2018

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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%	3.99%	4.30%¹	Mortgage Loan secured by First Mortgage over Owner Occupied property only. Terms and Conditions apply	30 years	\$200,000
Home Loan Standard Variable	4.60%	4.60%¹	Mortgage Loan secured by First Mortgage over Owner Occupied or Residential Investment property. Terms and Conditions apply	30 Years	\$25,000
Home Loan Interest Only	5.45%	5.47%¹			
Flexicredit	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%	6.27%²	Loan for purchase of new Motor Vehicle (< 2 years) Secured by Consumer Goods Mortgage. Includes motorcycle / boat / caravan	7 years	< 2 years: \$30,000 Brand new vehicle: purchase price
“Commander” Car Loan	8.95%	9.24%²	Loan for purchase of Motor Vehicle Secured by Consumer Goods Mortgage. Includes motorcycle / boat / caravan		\$15,000
“Officer” Car Loan	9.95%	11.34%³	Loan for purchase of Motor Vehicle. Secured by Consumer Goods Mortgage Includes motorcycle / boat / caravan		\$1,000
PERSONAL LOANS					
Redi Loan	9.95%	14.07%⁴	Unsecured Loan for any worthwhile purpose	2 years	Minimum \$1,000 Maximum \$15,000
Prime Loan	13.90%	14.61%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.

* Interest rate effective 1/8/2017