

## FEES AND CHARGES

Application Fees	
Car Loan	\$250.00
Personal Loan	\$200.00
Overdraft	\$100.00
Business Overdraft	\$100.00
Home Loan 1 <sup>st</sup> mortgage	\$300.00
Flexicredit	\$300.00
Existing Mortgage – increase	\$150.00
Investment Loan	\$400.00
Service Fees	
Firefighter Home Loan	per annum \$300.00
Business Overdraft	per annum \$200.00
Secured Overdraft	per month \$10.00
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 \$225.00
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](http://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](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto: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: 21/04/2021

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ABN 17 087 651 152

AFSL 237515

Australian Credit Licence 237515

Loan	Interest rate	Comparison Rate	Description	Maximum Term	Minimum Loan amount
<b>HOME LOANS</b> Mortgage Loans secured by First Mortgage. Terms & conditions apply					
First Home Owner Home Loan	2.49%	2.83% <sup>1</sup>	Security: Owner occupied property Options for no LMI	30 years	
Discounted Home Loan Special	2.29%	2.63% <sup>1</sup>	Discounted interest rate for 2 years, reverting to Firefighter Home Loan. Maximum LVR: 90% (with LMI) or 80% (without LMI) Security: Owner occupied property.		\$250,000
Firefighter Home Loan	2.99%	3.32% <sup>1</sup>	Maximum LVR: 90% with LMI or 80% without LMI. Security: Owner occupied property		\$200,000
Standard Variable Home Loan	3.34%	3.36% <sup>1</sup>	Maximum LVR: 90% (with LMI) or 80% (without LMI). Security: Owner occupied property		\$25,000
Investment Loan	From 3.34%	From 3.36% <sup>1</sup>	Loan for any worthwhile purpose. Security: Owner occupied or Residential investment property.		
Flexicredit Line of Credit	5.95%		Overdraft for any worthwhile purpose Security: Owner occupied or Residential investment property.	25 years	\$25,000
<b>CAR LOANS</b> Loans for purchase of motor vehicle, motorcycle, boat or caravan, secured by Consumer Goods Mortgage					
Vehicle Loan Special	4.99%	5.33% <sup>2</sup>	Special interest rate for a limited time	7 years	New vehicle greater than \$20,000
"Chief" Car Loan	5.99%	6.33% <sup>2</sup>	New vehicle		New vehicle amount OR Greater \$20,000
"Commander" Car Loan	7.95%	8.29% <sup>2</sup>	Used vehicle		\$10,000
<b>PERSONAL LOANS</b> Loans for any worthwhile purpose					
Secured Personal Loan	8.95%	10.31% <sup>3</sup>	Secured by vehicle less than 7 years old OR valued over \$10,000	5 years	\$5,000
Redi Loan	9.95%	17.91% <sup>4</sup>	No security required.	2 years	Minimum \$1,000 Maximum \$15,000
Prime Loan	13.90%	15.27% <sup>3</sup>		10 years	Minimum \$1,000 Maximum \$20,000
<b>OVERDRAFTS</b>					
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%		Payable on: Overdrafts over approved limit & Overdrawn Savings Accounts with no pre-approved limit		

Comparison rates based on: <sup>1</sup>\$150,000 over 25 years <sup>2</sup>\$30,000 over 5 years <sup>3</sup>\$10,000 over 3 years <sup>4</sup>\$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.