

Fees and Charges

Application Fees		
Car Loan		\$250.00
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
Investment Loan		\$300.00
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
Secured Personal Loan		\$20.00
Fees paid to others		
Mortgage Documentation Fee		\$338.25
Registration/Discharge Mortgage		
• LTO		\$176.00
• PEXA		At cost
Title Search Fee		\$ 47.35
Valuation fee	from	\$225.50
Mortgage Discharge Fee		\$235.75
PPSR Registration Fee		\$ 8.00
Equifax – credit check	per applicant	\$ 20.00
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 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
- Six monthly statements are provided for loan accounts
- One monthly statements are provided for overdrafts
- 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)
 Post: GPO Box 3, Melbourne Vic 3001

Contacting Fire Service Credit Union

For further information, our contact details are:

Phone: (08) 8227 2222
 Fax: (08) 8227 2422
 Email: fscuhelpdesk@fscu.com.au
 Website: www.fscu.com.au
 Mail: Level 1, 22 Chancery Lane, Adelaide

Office Hours

Monday to Friday 8.30am – 4.45pm
 Tuesday 9.30am – 4.45pm



Personal and Home Loans

Schedule of Interest Rates & Fees and Charges

Effective 26 August 2021

Fire Service Credit Union Ltd
 ABN 17 087 651 152
 AFSL and Australian Credit Licence 237515

	Account Name	Account code	Interest Rate	Comparison Rate	Min Loan Amount	Maximum Term	Redraw Facility	Extra Repayments	Monthly Fee	Annual Fee	Application Fee	Specific Characteristics
Home Loans	First Home Owner Home Loan	L25	2.49%	2.83% ¹	\$200,000	30 Years	✓	✓	x	x	✓	Owner occupied property
	Discounted Firefighter Home Loan	L50	2.29%	3.20% ¹	\$200,000		✓	✓	x	✓	✓	Owner occupied property 0.70% below Firefighter Home Loan rate for 2 years
	Firefighter Home Loan	L25	2.99%	3.32% ¹	\$200,000		✓	✓	x	✓	✓	Owner occupied property
	Standard Variable Home Loan	L26	3.34	3.36% ¹	\$25,000		✓	✓	x	x	✓	Owner occupied property
	Investment Loan	L6	3.34%	3.36% ¹	\$25,000		✓	✓	x	x	✓	Residential Investment property
			3.99%	4.01% ¹	\$25,000		✓	✓	x	x	✓	Any worthwhile purpose
Flexicredit	S28 S29	5.95%		\$25,000	25 Years	✓	✓	✓	x	✓	Owner occupied or Residential investment property Overdraft for any worthwhile purpose	
Car Loans	Chief Car Loan Special	L35	4.99%	5.33% ²	\$20,000	7 Years	✓	✓	x	x	✓	New Vehicle only Special interest rate for a limited time
	Chief Car Loan	L35	5.99%	6.33% ²	>\$20,000		✓	✓	x	x	✓	New vehicle amount or Used vehicle >\$20,000
	Commander Car Loan	L34	7.95%	8.29% ²	\$10,000		✓	✓	x	x	✓	Used vehicle
Personal Loans	Secured Personal Loan	L27	8.95%	9.22% ²	\$5,000	7 Years	✓	✓	x	x	✓	Secured by vehicle less than 7 years old or value greater than \$10,000
	Redi Loan	L23	9.95%	11.31% ³	\$1,000	3 Years	x	✓	x	x	✓	No security required.
	Prime Loan	L21	13.90%	15.27% ³	\$1,000	10 Years	x	✓	x	x	✓	No security required.
Overdrafts	Overdraft	S1	10.95%		< \$500 >\$5000	Not Applicable			x	x	✓	Minimum monthly repayments = \$25 or 5% of limit, whichever is greater
	Business Overdraft	S21	11.99%		> \$500 <\$10000				x	✓	✓	Only available on Business accounts and subject to annual review Minimum monthly repayments = \$25 or 5% of limit, whichever is greater
	Default Rate of Interest		16.95%		Payable on: Overdrafts over approved limit & 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.