

## Loan Fees & Charges

**Legal Costs** This fee includes preparation of documents, searches, attendance to settlement, lodgement of documents and change of name preparation. At cost\*  
\*Other fees and charges may apply and will be specified at the time the loan is approved

Members will be required to meet the cost of any Government Fees applicable to their Mortgage. The cost of these fees may vary in different States and Territories. At cost

**Mortgage Valuation Fee** At cost\*  
\*cost based on area valuation conducted

**Construction Loan - Progress Inspection Valuation Fee** At cost\*  
\*cost based on area valuation conducted

**Fixed Interest Home Loans** At cost\*  
\*Break Cost Fee (calculated per credit contract)

**Pexa Fee's** At cost

**Loan Account Variation/Switching fee** \$150.00

**Discharge of Mortgage Settlement Fee** \$250.00

### Standalone Discharge of Mortgage Fees

Pexa Fee - Registration of Standalone Discharge Fee At cost

Standalone Discharge of Mortgage Registration Fee At cost

Standalone Discharge of Mortgage Agency Lodgement Fee At cost

**Enforcement Expenses** At cost

**1st Default Notice Issue** \$30.00

**Subsequent Default Notice Issue** \$50.00

**Bank Cheque** (per cheque) \$10.00

**IPEX** (per transfer) \$15.00

**Miscellaneous Dealing Fee** \$150.00  
(e.g. Production fee, prepare & consent second mortgage)

**Personal/Home Loan Redraw Facility** minimum redraw \$1,000.00 (per redraw) \$25.00

### Loan Establishment Fee

Personal Loan \$200.00

Overdraft \$200.00

Mortgage \$200.00

Unsecured Line of Credit \$200.00

## Administrative office

### Lithgow

1 Ordnance Avenue  
Ph: 1300 369 900

## Branch Locations

### Lithgow

148 Main Street  
Ph: (02) 6354 1615

### Blackheath

28 Govetts Leap Road  
Ph: (02) 6354 1610

### Bathurst

75-77 William Street  
Ph: (02) 6354 1611

### Mudgee

The Gateway,  
82 Church Street  
Ph: (02) 6354 1613

Relevant terms, conditions, fees and charges may apply to facilities / products mentioned in this brochure and are available on request. Credit Union lending criteria applies. Interest rates, fees and charges quoted are correct at the time of printing & are subject to change as per the provisions of the National Credit Code & the Customer Owned Banking Code of Practice. Information in this brochure has been prepared by Family First Credit Union Limited AFSL & Australian credit licence No 241068 ABN 39 087 650 057. Unless specified, Family First Credit Union Limited is either the issuer or credit provider of the products outlined in this schedule. Rates effective 20th April 2020 and applies to new loans only.

#### WARNING:

Comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

To decide if a product is right for you please read carefully the following documents: Account & Access Facility Booklet (containing Conditions of Use), Summary of Accounts and Availability Of Access Facilities, Financial Services Guide, Deposit and Lending Interest Rate Brochure, Credit Guide and Fees and Charges Brochure

This brochure is for information only. The loan fees and charges payable under your loan contract will be as specified in the financial table of the loan contract (as varied from time to time).

# Lending Rates & Fees Schedule

Effective 20th April 2020



Family First Credit Union Limited

ABN 39 087 650 057 | AFSL No & Australian credit licence 241068

## Secured Car Loans

Minimum \$5,000	Rate p.a.	Comparison rate p.a. <sup>1</sup>
New Car up to 12 months old (home owner)	5.99%	6.27%
Car up to 3 years old (home owner)	6.99%	7.27%
Car up to 5 years old (home owner)	7.99%	8.27%
New Car up to 12 months old (non - home owner)	6.99%	7.27%
Used Car, maximum 3 years old (non-home owner)	7.99%	8.27%
Used Car, maximum 5 years old (non home owner)	8.99%	9.28%

<sup>1</sup> Comparison Rate based on a typical secured Car Loan of \$30,000 over 5 years.

## Assignment of Savings Loans

	Rate p.a.	Comparison rate p.a. <sup>2</sup>
All applications	5.60%	5.88%

<sup>2</sup> Comparison Rate based on a typical Assignment of savings secured loan of \$30,000 over 5 years.

## Line of Credit

Unsecured (minimum \$5,000)	Rate p.a.
Home Owner	12.50%
Non Home Owner / Previous FFCU Borrower	14.00%
Non Home Owner / First Time Borrower	16.00%

  

Secured (any amount)	Rate p.a.
Secured by Assignment of Savings	5.60%
Secured by Mortgage	5.60%

## Standard Variable Rate

Owner Occupied Loans	Rate p.a.	Comparison rate p.a. <sup>3</sup>
12 Month Discounted Variable Rate <sup>ABC</sup>	3.05%	4.03%
Standard Variable Rate <sup>BC</sup>	4.05%	4.12%

Investment Loans	Rate p.a.	Comparison rate p.a. <sup>3</sup>
12 Month Discounted Variable Rate <sup>ABC</sup>	3.65%	4.63%
Standard Variable Rate <sup>BCD</sup>	4.65%	4.72%

## Standard Fixed Rate

Owner Occupied Loans	Rate p.a.	Comparison rate p.a. <sup>3</sup>
Fixed 1 Year <sup>B</sup>	2.90%	4.02%
Fixed 2 Year <sup>B</sup>	2.90%	3.92%
Fixed 3 Year <sup>B</sup>	2.95%	3.84%

Investment Loans	Rate p.a.	Comparison rate p.a. <sup>3</sup>
Fixed 1 Year <sup>BD</sup>	3.25%	4.59%
Fixed 2 Year <sup>BD</sup>	3.25%	4.47%
Fixed 3 Year <sup>BD</sup>	3.30%	4.37%

<sup>3</sup> Comparison rate is based on a \$150,000 secured home loan or investment loan over a 25 year period

<sup>A</sup> This product is priced at 1.00%p.a. under the standard variable mortgage rate applicable to that product for a period of 12 months

<sup>B</sup> Security taken over loans deemed non standard will attract a higher interest rate of 0.25%p.a.

<sup>C</sup> No discount rates apply to interest only loans (includes construction loans)

<sup>D</sup> Interest only loans will attract a higher interest rate of 0.25%p.a. (excludes construction loans)

\*Loans secured by acreage will attract higher rates (please contact lending department for further information)

## Personal Loans

\$2,000 - \$4,999	Rate p.a.	Comparison rate p.a. <sup>4</sup>
Home Owner	15.50%	24.18%
Non Home Owner / Previous FFCU Borrower	16.50%	25.22%
Non Home Owner / First Time Borrower	18.50%	27.29%

<sup>4</sup> Comparison Rate based on a typical Personal Loan of \$2,500 over 2 years.

\$5,000 - \$30,000	Rate p.a.	Comparison rate p.a. <sup>5</sup>
Home Owner	12.50%	13.91%
Non Home Owner / Previous FFCU Borrower	14.00%	15.43%
Non Home Owner / First Time Borrower	16.00%	17.44%

<sup>5</sup> Comparison Rate based on a typical Personal Loan of \$10,000 over 3 years.

## Overdraft accounts

	Rate p.a.
<b>Unsecured (\$500 - \$1,999)</b>	
All applications	16.00%
<b>Unsecured (\$2,000 and over)</b>	
Home Owner	12.50%
Non Home Owner / Previous FFCU Borrower	14.00%
Non Home Owner / First Time Borrower	16.00%
<b>Secured (Minimum of \$5,000)</b>	
Secured by Assignment of Savings	5.60%
Secured by Mortgage	5.60%