

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 land title registration 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 Fees 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 \$30.00

Subsequent Default Notice \$50.00

Bank Cheque (per cheque) \$10.00

IPEX (per transfer) \$15.00

Rate Lock Fee (A non refundable fee payable on settlement to lock in a fixed rate applicable as at the date of loan approval) 0.125% of fixed loan amount

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

Loan Establishment Fee

Personal Loan \$250.00

Overdraft \$250.00

Mortgage \$250.00

Unsecured Line of Credit \$250.00

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

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. Family First 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 trading as Family First Bank 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.

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), Target Market Determination (TMD) for the relevant Loan Product, Deposit Rates & Summary of Accounts & Access Facilities, Financial Services Guide, Lending Rates & Fees Schedule, Credit Guide and Fees and Charges Schedule.

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 27th May 2022



Family First Credit Union Limited trading as Family First Bank
 ABN 39 087 650 057 | AFSL & Australian credit licence No. 241068

Secured Variable Rate Personal Loan (Car Loan)

Minimum \$5,000	Rate p.a.	Comparison rate p.a. ¹
New Car up to 12 months old	5.49%	5.49%
Car up to 3 years old	7.49%	7.49%
Car up to 5 years old	8.49%	8.49%

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

Secured Variable Rate Personal Loan (Assignment of Savings Loan)

Secured (any amount)	Rate p.a.	Comparison rate p.a. ²
All applications	5.60%	5.60%

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

Unsecured Variable Rate Personal Loan

\$2,000 - \$30,000	Rate p.a.	Comparison rate p.a. ³
Home Owner	12.00%	12.00%
Non Home Owner / Previous FF Borrower	13.50%	13.50%
Non Home Owner / First Time Borrower	15.50%	15.50%

³ Comparison Rate based on a typical Personal Loan of \$10,000 over 3 years.

Line of Credit

Unsecured (minimum \$5,000)	Rate p.a.
Home Owner	12.00%
Non Home Owner / Previous FF Borrower	13.50%
Non Home Owner / First Time Borrower	15.50%
Secured (any amount)	Rate p.a.
Secured by Assignment of Savings	5.60%
Secured by Mortgage ^{AB*}	5.60%

Home Loan Variable Rate - Owner Occupied^{A*}

Owner Occupied Loans	Rate p.a.	Comparison rate p.a. ⁴
Standard Variable Rate	4.20%	4.25%
Discounted Variable Rate ^E	3.20%	3.25%
Promotional Rates for New Borrowings (ends on 7 June 2022)		
up to \$250,000	2.70%	2.75%
\$250,000 - \$500,000	2.63%	2.68%
\$500,000 +	2.44%	2.49%

Home Loan Variable Rate - Investment^{AB*}

Investment Loans	Rate p.a.	Comparison rate p.a. ⁴
Standard Variable Rate	4.80%	4.85%
Discounted Variable Rate ^E	3.80%	3.85%
Promotional Rates for New Borrowings (ends on 7 June 2022)		
up to \$250,000	3.30%	3.35%
\$250,000 - \$500,000	2.93%	2.98%
\$500,000 +	2.74%	2.79%

Overdraft accounts

	Rate p.a.
Unsecured (\$500 and over)	
Home Owner	12.00%
Non Home Owner / Previous FF Borrower	13.50%
Non Home Owner / First Time Borrower	15.50%
Secured (Minimum of \$5,000)	
Secured by Assignment of Savings	5.60%
Secured by Mortgage ^{AB*}	5.60%

⁴ Comparison rate is based on a \$150,000 secured home loan over a 25 year period

^A Security taken over loans deemed non standard will attract a higher interest rate of 0.25%p.a.

^B Interest only loans will attract a higher interest rate of 0.25%p.a. (excludes construction loans)

^C Break cost fee applies to fixed rate home loans if fully repaid throughout fixed rate period

^D An offset account is not available with fixed rate home loans

^E Previously referred to as the 12 Month Discounted Variable Rate

^F May be subject to a rate lock fee

*Loan applications are assessed on a number of criteria which may result in a higher interest rate

Home Loan Fixed Rate - Owner Occupied^{ACDF*}

New Borrowings up to \$250,000 & all existing loans (any amount)	Rate p.a.	Comparison rate p.a. ⁴
1 Year Fixed Rate	3.16%	2.79%
2 Year Fixed Rate	3.54%	2.89%
3 Year Fixed Rate	3.79%	3.02%

New Borrowings \$250,000 - \$500,000	Rate p.a.	Comparison rate p.a. ⁴
1 Year Fixed Rate	3.03%	2.72%
2 Year Fixed Rate	3.41%	2.81%
3 Year Fixed Rate	3.66%	2.94%

New Borrowings \$500,000+	Rate p.a.	Comparison rate p.a. ⁴
1 Year Fixed Rate	2.84%	2.52%
2 Year Fixed Rate	3.22%	2.62%
3 Year Fixed Rate	3.47%	2.75%

Home Loan Fixed Rate - Investment^{ABCDF*}

New Borrowings up to \$250,000 & all existing loans (any amount)	Rate p.a.	Comparison rate p.a. ⁴
1 Year Fixed Rate	3.51%	3.37%
2 Year Fixed Rate	3.76%	3.43%
3 Year Fixed Rate	3.99%	3.53%

New Borrowings \$250,000 - \$500,000	Rate p.a.	Comparison rate p.a. ⁴
1 Year Fixed Rate	3.33%	3.02%
2 Year Fixed Rate	3.58%	3.09%
3 Year Fixed Rate	3.91%	3.23%

New Borrowings \$500,000+	Rate p.a.	Comparison rate p.a. ⁴
1 Year Fixed Rate	3.14%	2.83%
2 Year Fixed Rate	3.39%	2.90%
3 Year Fixed Rate	3.72%	3.04%