

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 \$250.00

Overdraft \$250.00

Mortgage \$250.00

Unsecured Line of Credit \$250.00

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

Administrative office

Lithgow

1 Ordnance Avenue
Ph: 1300 369 900

Branch Locations

Lithgow

148 Main Street
Ph: (02) 6354 1615

Blackheath

31 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. Fees and charges quoted are correct at the time of printing and are subject to change as per the provisions of the National Credit Code, Account & Access Facility (Conditions of Use) and 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 issue or credit provider of the products outlined in this Schedule.

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 or Deposit 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.

BRO-0002 18072022

Fees and Charges Schedule

Effective 18th July 2022



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

Transaction Fees (Rebates apply)

Domestic ATM Transaction (excludes direct charge)	\$1.25
EFTPOS Transaction	\$1.25
Bank@Post™	\$3.50
Branch Cash Withdrawal/Member Cheque Encashment	\$2.75
Domestic ATM Enquiry/Declined Transaction	\$1.00
Visa Cash Advance/Overseas ATM	\$5.00
Branch Cheque Withdrawal	\$5.00
Branch Cheque Deposit	\$0.50
Cheque Collection (deposits) per item	\$0.50
External Periodic Payment by Cheque/Bulk Payee/ Periodic Payment/Branch External Transfer to another Financial Institution	\$2.75

Specially Requested Services Charges

Debit Cards

Monthly VISA Debit Card fee	\$2.00
Replacement of lost Visa Debit Card	\$10.00
Overseas Replacement of Card	\$175.00 USD
Visa Voucher Retrieval per voucher	\$20.00
Visa Chargeback Request	\$25.00

Member Chequing

Cheque Book 25 leaf	\$15.00
Cheque Book 50 leaf	\$30.00
Cheque Book 100 leaf	\$60.00
Member Cheque Dishonour Fee	\$17.50
Stop Payment on Member's Cheque which is subsequently dishonoured	\$17.50

Fee Reduction Tips:

- Pay for purchases using Visa Card and select "credit" button (not available at some merchants and merchant surcharges may apply)
- Use EFTPOS to get cash out at same time as purchase
- Make balance enquiries through Phone Banking or Internet Banking
- Pay your Bills using BPAY® via Internet or Phone Banking
- Transferring your savings and loans from other institutions and depositing your whole pay with FFCU may help you achieve more Relationship Balance fee rebates as described above

Relationship Balance Fee Rebate Scheme

Use Family First Bank for all your banking needs and be rewarded through our Relationship Balance Fee Rebate Scheme.

It's simple! We will calculate your average monthly balances across all of your accounts, review your age and length of membership, then determine the number of free transactions you are entitled to.

Any transactions in excess of this calculation will be charged to your account on the last day of each month at the applicable rates.

Relationship Balance	Monthly Entitlement
\$0 - \$9,999	<ul style="list-style-type: none"> • 3 Free ATM or EFTPOS Transactions • 5 Free Branch Cheque deposits • 10 Free Cheque Collection (deposits) items (1 Chq = 1 item) • Alternate rebates may apply, depending on your Relationship Balance (see table on right)
\$10,000 to \$175,000	<ul style="list-style-type: none"> • 8 Free ATM or EFTPOS • 4 Free Bank@Post™ • 3 Free Branch Cash Withdrawals/Member Cheque cashed • Monthly VISA Debit Card fee waived
Over \$175,000	Unlimited Free Transactions*

*Excludes specially requested services charges

Other Rebates:

- 10 Free ATM or EFTPOS transactions if aged under 18 or membership greater than 20 years
- 4 Free Branch Cash Withdrawals and unlimited Free Branch Cheque Withdrawals if aged under 18 or over 65

No Transaction Fees* apply to:

- S4 Community Care Accounts
- S9 Family First Home Loan Offset Accounts

Unlimited FREE transactions apply on these Transactions:

- VISA Purchases using the Credit facility
- Direct Debits
- Branch cash deposits (bulk coin fee applies)
- Cheque deposits to Loans & Christmas Club Accounts
- Bank@Post™ deposits to Loan & Christmas Club Accounts
- Electronic Credits - Payroll, Centrelink etc.
- Periodic Payments, Internet Banking, Phone Banking and Transfers within Family First
- BPAY®
- Member Cheques presented.

Specially Requested Services Charges

Direct Entry

Direct Debit Dishonour Fee	\$17.50
Quick Debit Dishonour Fee	\$17.50
Direct Debit Honour Fee (A/c overdraws)	\$12.50
IPEX (FF transfer to another FI)	\$30.00
IPEX (Inward deposit from another FI)	\$12.50

Account Charges

Bank Cheque	\$20.00
Special Clearance Cheque	\$30.00
Copy of a Cheque	\$50.00*
Providing original of cheque/voucher	\$50.00*
Trace to Other Bank	\$50.00*
*Charge of \$50 per hour if a list of items are requested	
Staff processed manual transfer on Family e-Saver Account (refer to Brochure)	\$17.50
Duplicate Deposit Book	\$17.50
Voucher Search per item	\$50.00
Security Postage	\$5.00
Copies of Statement/Transaction Listing per page	\$1.00
Dormancy Fee (after 2 years of inactivity)	\$25.00 p.a
Returned EFT Payment Fee	\$12.50
Cash Withdrawal Fee (per \$2,000 or part thereof)	\$2.00
Bulk Coin Handling Fee (per \$100 or part thereof)	\$1.00
Conversion of Overseas Cash/Cheques	At cost

S3 Christmas Club

All withdrawals made outside the allowable withdrawal period (1st November to 31st January) \$15.00

Foreign Currency Services (commission applies)

Overseas transfers/Drafts/Cash Passports etc.	At cost
Foreign Cheque Conversion under \$25,000	\$15.00
Foreign Cheque Conversion over \$25,000	\$60.00
Cash Passport commission on card amount loaded	1.00%

Other Fees

BankLink (Load Clients)	\$25.00
Banklink (Delete Clients)	\$25.00
Banklink Annual Fee	\$25.00 pa
NAB Deposit Fee	\$1.50
Bank Audit Certificate	\$25.00