

## 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** \$250.00

### Standalone Discharge of Mortgage Fees

Pexa Fee - Registration of Standalone Discharge At cost

Standalone Discharge of Mortgage Registration At cost

Standalone Discharge of Mortgage Agency Lodgement At cost

**Enforcement Expenses** At cost

**1st Default Notice** \$30.00

**Subsequent Default Notice** \$50.00

**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 for a maximum period of 120 days) 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

## 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. 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 19th February 2024



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. <sup>(1)</sup>
New Car up to 12 months old	7.99%	8.35%
Car up to 3 years old	8.99%	9.35%
Car over 3 years old	9.99%	10.35%

## Secured Variable Rate Personal Loan (Assignment of Savings Loan)

Secured (any amount)	Rate p.a.	Comparison rate p.a. <sup>(2)</sup>
All applications	9.60%	9.96%

## Unsecured Variable Rate Personal Loan

\$2,000 - \$30,000	Rate p.a.	Comparison rate p.a. <sup>(3)</sup>
Home Owner	14.00%	15.79%
Non Home Owner / Previous FF Borrower	15.50%	17.31%
Non Home Owner / First Time Borrower	17.50%	19.33%

## Overdrafts

Unsecured	Rate p.a.
Home Owner	14.50%
Non Home Owner / Previous FF Borrower	16.00%
Non Home Owner / First Time Borrower	18.00%

  

Secured	Rate p.a.
Secured by Assignment of Savings	9.60%
Secured by Mortgage <sup>(5)</sup>	9.60%

## Home Loan Variable Rate - *Owner Occupied*<sup>(5) (10)</sup>

Owner Occupied Loans	Rate p.a.	Comparison rate p.a. <sup>(4)</sup>
Discounted Variable Rate <sup>(11)</sup>	7.20%	7.27%
Standard Variable Rate up to \$250,000	6.20%	6.27%
Standard Variable Rate \$250,000 - \$500,000	6.13%	6.20%
Standard Variable Rate \$500,000 +	5.94%	6.01%

## Home Loan Fixed Rate - *Owner Occupied*<sup>(5) (7) (8) (9)</sup>

Owner Occupied	Rate p.a.	Comparison rate p.a. <sup>(4)</sup>
1 Year Fixed Rate	6.30%	7.18%
2 Year Fixed Rate	6.20%	7.07%
3 Year Fixed Rate	5.95%	6.91%

**WARNING:** These comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees and other loan amounts might result in a different comparison rate.

- (1) Comparison Rate based on a typical secured Car Loan of \$30,000 over 5 years.  
 (2) Comparison Rate based on a typical Assignment of Savings secured loan of \$30,000 over 5 years.  
 (3) Comparison Rate based on a typical Personal Loan of \$10,000 over 3 years.  
 (4) Comparison Rate based on a \$150,000 secured home loan over a 25 year period.  
 (5) Security taken over loans deemed non standard will attract a higher interest rate of 0.25%p.a.  
 (6) Interest only loans will attract a higher interest rate of 0.25%p.a. (excludes construction loans).  
 (7) Break cost fee may apply to a fixed rate home loan if fully repaid throughout the fixed rate period.  
 (8) An offset account is not available with fixed rate home loans.  
 (9) May be eligible for a rate lock fee.  
 (10) Interest only option available, redraw available, mortgage offset available on application.  
 (11) Previously referred to as 12 Month Discounted Variable Rate.

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

This is general information only and your needs and financial circumstances have not been taken into account. Terms, conditions, fees and charges may apply. Before using any of Family First Bank's products or services you should read our Financial Services Guide.

## Home Loan Variable Rate - *Investment*<sup>(5) (6) (10)</sup>

Investment Loans	Rate p.a.	Comparison rate p.a. <sup>(4)</sup>
Discounted Variable Rate <sup>(11)</sup>	7.80%	7.88%
Standard Variable Rate up to \$250,000	6.55%	6.62%
Standard Variable Rate \$250,000 - \$500,000	6.48%	6.55%
Standard Variable Rate \$500,000 +	6.29%	6.36%

## Home Loan Fixed Rate - *Investment*<sup>(5) (6) (7) (8) (9)</sup>

Investment	Rate p.a.	Comparison rate p.a. <sup>(4)</sup>
1 Year Fixed Rate	6.65%	7.75%
2 Year Fixed Rate	6.55%	7.62%
3 Year Fixed Rate	6.30%	7.43%

## Construction, Interest Only & Bridging Loan<sup>(5) (6)</sup>

Construction, Interest Only & Bridging Loans	Rate p.a.	Comparison rate p.a. <sup>(4)</sup>
Construction Loan	6.20%	6.27%
Interest Only Home Loan	8.05%	8.13%
Bridging Home Loan	7.45%	7.53%

## Contact us

1300 369 900  
 or  
[lending@familyfirst.com.au](mailto:lending@familyfirst.com.au)