

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
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		\$ 49.90
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
- Quarterly statements are provided for loan accounts
- 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 and Fees and Charges

Effective 10 December 2021

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

Loan	Interest rate	Comparison Rate	Description	Maximum Term	Minimum Loan amount
Home Loans Mortgage Loans secured by First Mortgage. Terms & conditions apply					
First Home Owner Home Loan	2.49%	2.51% ¹	Owner occupied property Options for no LMI	30 years	\$200,000
Discounted Home Loan Special	2.29%	3.20% ¹	Owner occupied property 0.07% below Firefighter Home Loan rate for 2 years Maximum LVR 90% (with LMI) or 80% (without LMI)		\$200,000
Firefighter Home Loan	2.99%	3.32% ¹	Owner occupied property Maximum LVR 90% (with LMI) or 80% (without LMI)		\$200,000
Standard Variable Home Loan	3.34%	3.36% ¹	Owner occupied property Maximum LVR 90% (with LMI) or 80% (without LMI)		\$25,000
Investment Loan	From 3.34%	From 3.36% ¹	Residential investment property Loan for any worthwhile purpose		\$25,000
Flexicredit Line of Credit	5.95%		Owner occupied or Residential investment property Overdraft for any worthwhile purpose	25 years	\$25,000
Car Loans Loans for purchase of motor vehicle, motorcycle, boat or caravan, secured by Consumer Goods Mortgage					
Vehicle Loan Special	4.99%	5.33% ²	Special interest rate for a limited time	7 years	New vehicle greater than \$20,000
"Chief" Car Loan	5.99%	6.33% ²	New or Used vehicle		New vehicle amount or used vehicle greater than \$20,000
"Commander" Car Loan	7.95%	8.29% ²	Used vehicle		\$10,000
Personal Loans Loans for any worthwhile purpose					
Secured Personal Loan	8.95%	10.31% ³	Secured by vehicle less than 7 years old or value greater than \$10,000	5 years	\$5,000
Redi Loan	9.95%	17.91% ⁴	No security required.	2 years	Minimum \$1,000 Maximum \$20,000
Prime Loan	13.90%	15.27% ³		10 years	Minimum \$1,000 Maximum \$20,000
Overdrafts					
Overdraft	10.95%		Available on S1 Everyday account Minimum monthly repayments = \$25 or 5% of limit, whichever is greater	Minimum \$500 Maximum \$5,000	
Business Overdraft	11.99%		Only available on S21 Business accounts and subject to annual review Minimum monthly repayments = \$25 or 5% of limit, whichever is greater	Minimum \$500 Maximum \$10,000	
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.