

| | Account Name | Interest Rate | Comparison Rate | Redraw | Internet Banking | Offset Account | Annual Fee | Monthly Fee | Maximum Term | Minimum Loan Amount | Specific Characteristics |
|----------------|--|---------------|---------------------|---|------------------|----------------|------------|-------------|--------------|---------------------|--|
| | Effective 31 January 2024 | | | | | | | | | | |
| Specials | Firefighter Home Loan LVR ≤60% ^{^5} | 6.09% | 6.37% | ✓ | ✓ | ✓ | ✓ | ✗ | 30 years | \$150,000 | New Money for Owner occupied with a LVR not exceeding 60% Annual fee \$300 |
| | Firefighter Home Loan LVR ≤80% ^{^^5} | 6.24% | 6.51% ¹ | ✓ | ✓ | ✓ | ✓ | ✗ | 30 years | \$150,000 | New Money for Owner occupied with a LVR not exceeding 80% or greater than 80% with LMI Annual fee \$300 |
| Home Loans | Firefighter Home Loan | 6.24% | 6.51% ¹ | ✓ | ✓ | ✓ | ✓ | ✗ | 30 years | \$150,000 | Home loan for Owner occupied Annual fee \$300 |
| | First Home Owner | 6.09% | 6.10% ¹ | ✓ | ✓ | ✓ | ✗ | ✗ | 30 years | \$150,000 | New Home Loan for Owner occupied |
| | Standard Variable | 6.44% | 6.45% ¹ | ✓ | ✓ | ✓ | ✗ | ✗ | 30 years | \$25,000 | Home Loan for Owner occupied |
| | Investment | 6.69% | 6.70% ¹ | ✓ | ✓ | ✓ | ✗ | ✗ | 30 years | \$25,000 | Residential Investment Property Loan for any worthwhile purpose |
| | Flexicredit Line of Credit | 8.10% | | NA | ✓ | ✗ | ✗ | ✓ | 25 years | \$25,000 | Owner Occupied or Residential Investment Property Overdraft for any worthwhile purpose |
| Car Loans | Chief Car Loan | 6.24% | 6.58% ² | ✓ | ✓ | ✗ | ✗ | ✗ | 7 years | \$20,000 | New vehicle amount or used vehicle greater than \$20,000 |
| | Commander Car Loan | 7.95% | 8.29% ² | ✓ | ✓ | ✗ | ✗ | ✗ | 7 years | \$10,000 | Used vehicle |
| Personal Loans | Secured Personal Loan | 8.95% | 10.31% ³ | ✗ | ✓ | ✗ | ✗ | ✗ | 5 years | \$5,000 | Secured by a vehicle <7 years old or value >\$10,000 |
| | Redi Loan | 9.95% | 17.91% ⁴ | ✗ | ✓ | ✗ | ✗ | ✗ | 2 years | \$1,000 | Maximum loan amount \$20,000 |
| | Prime Loan | 13.90% | 15.27% ³ | ✗ | ✓ | ✗ | ✗ | ✗ | 10 years | \$1,000 | Maximum loan amount \$20,000 |
| Overdrafts | Overdraft | 10.95% | | NA | ✓ | ✗ | ✗ | ✗ | NA | \$500 | Maximum overdraft amount \$5,000 |
| | Business Overdraft | 11.99% | | NA | ✓ | ✗ | ✓ | ✗ | NA | \$500 | Maximum overdraft amount \$10,000 |
| | Default Rate of Interest | 16.95% | | Payable on Overdrafts over approved limit and 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:** This 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.'

[^]Firefighter Package Home Loan is only available to new loans or increases to existing loans when the minimum new borrowing amount is \$150,000 and the LVR does not exceed 60% on eligible owner-occupied home loan products.

^{^^}Firefighter Package Home Loan is only available to new loans or increases to existing loans when the minimum new borrowing amount is \$150,000 and the LVR does not exceed 80% on eligible owner-occupied home loan products.

^{^^^}Firefighter Package Home Loan is only available to new loans or increases to existing loans when the minimum new borrowing amount is \$150,000 and the LVR does not exceed 90% on eligible owner-occupied home loan products.

⁵Offer available for a limited time only and may be withdrawn at any time.

LVR means Loan to Value Ratio. We will calculate your LVR and determine your eligibility for this rate when we assess your loan. A higher LVR may result in a different interest rate.

Personal and Home Loans

Interest Rates & Fees & 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 | | \$187.00 |
| <ul style="list-style-type: none"> • LTO • PEXA | | At cost |
| Title Search Fee | | \$ 50.70 |
| 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 |

Disclaimer

The fees and charges disclosed in this document are for information purposes only. For a borrower to find out the fees and charges which apply to their loan refer to the individual loan contract.

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

Phone: 1800 931 678 (free call)
Email: info@afca.org.au
Website: www.afca.org.au
Mail: 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

Effective 1 July 2024

