	Account Name	Interest Rate	Comparison Rate	Redraw	Internet Banking	Offset Account	Annual Fee	Monthly Fee	Maximum Term	Minimum Loan Amount	Specific Characteristics
Home Loans	**Firefighter Home Loan LVR ≤60%**	**6.14%**	***6.41%[1]***	✓	✓	✓	✓	×	30 years	$150,000	**New Money** for Owner occupied - LVR not exceeding 60% Annual fee $300
	Firefighter Home Loan LVR ≤80%	6.49%	*6.76%[1]*	✓	✓	✓	✓	×	30 years	$150,000	**New Money** for Owner occupied - LVR not exceeding 80% or greater than 80% with LMI Annual fee $300
	First Home Owner	6.34%	*6.35%[1]*	✓	✓	✓	×	×	30 years	$150,000	New Home Loan for Owner occupied
	Standard Variable	6.69%	*6.70%[1]*	✓	✓	✓	×	×	30 years	$25,000	Home Loan for Owner occupied
	Investment (P&I)	6.69%	*6.70%[1]*	✓	✓	✓	×	×	30 years	$25,000	Residential Investment Property. Loan for any worthwhile purpose
	Investment Interest Only *	6.74%	*6.76%[1]*	×	✓	×	×	×	5 years	$150,000	Residential Investment Property
	FlexiCredit Line of Credit	8.35%		NA	✓	×	×	✓	25 years	$25,000	Owner Occupied or Residential Investment Property Overdraft for any worthwhile purpose
Car Loans	**Chief Car Loan**	6.49%	*6.83%[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
PersonalLoans	**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**	11.20%		NA	✓	×	×	×	NA	$500	Maximum overdraft amount $5,000
	Business Overdraft	12.24%		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.'
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.
*Investment Interest only loan after the initial term reverts to the Investment Loan Principal and Interest rate at the time.

Application Fees	
Car Loan	$250.00
Personal Loan	$200.00
Overdraft	$100.00
Business Overdraft	$100.00
Home Loan 1st 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		$204.00
• PEXA		At cost
Title Search Fee		$ 55.65
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

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

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 accesses 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

Current as at 12/10/2026

FSCU Where Banking Matters

Personal and Home Loans

Interest Rates & Fees & Charges