

**FIRST CHOICE CREDIT UNION SCHEDULE OF LOAN FEES AND CHARGES**  
**ABN 63 087 649 867 2/18 Sale Street ORANGE NSW 2800**  
**Effective 20 June 2018**

<b>Fees &amp; Charges Retained By Credit Union</b>	<b>Amount</b>
<b><u>PERSONAL LOAN - UNSECURED</u></b>	
Loan Approval Fee Personal loans ( Payable at funding)	\$100.00
Loan Redraw (Personal Loan) Fee for each Redraw on Loan (payable at time of redraw). Minimum redraw amount \$500.00	\$25.00
<b><u>PERSONAL LOAN - SECURED BILL OF SALE</u></b>	
Loan Approval Fee Personal loans ( Payable at funding)	\$100.00
Bill of Sale Preparation Costs (payable at funding)	\$7.50
Loan Redraw (Personal Loan) Fee for each Redraw on Loan (payable at time of redraw). Minimum redraw amount \$500.00	\$25.00
<b><u>HOUSING LOANS - SECURED 1ST MORTGAGE</u></b>	
Loan Approval Fee Housing loans ( Payable at funding)	\$150.00
Mortgage Discharge Fee ( payable at time of Discharge )	\$100.00
Loan Redraw (Mortgage Loan) Fee for each Redraw on Loan (payable at time of redraw.) Minimum redraw amount \$5000.00	\$100.00
Home Equity Loan Monthly Account keeping fee (payable each month and debited to your Equity Loan Account )	\$10.00
Overdraft Annual Review (Payable each year at review date)	\$50.00
<b><u>Fees &amp; Charges Payable to Others</u></b>	
<b><u>PERSONAL LOANS - SECURED</u></b>	
Personal Property Security Register - to register the Credit Union's interest for Bill of Sale (payable on funding)	\$6.80
Equifax - Credit Reference Check payable on funding	\$9.77
<b><u>HOUSING LOANS - SECURED 1ST MORTGAGE</u></b>	
Real Estate Valuation (Can vary depending on location) inclusive of GST	\$275.00
Legals fees on preparation of mortgage (payable on funding) inclusive of GST	\$440.00
Equifax - Credit Reference Check payable on funding	\$9.77
Document Registration - NSW LRS (per document registration)	\$141.60
Agents costs for lodging documents (payable on funding, when required) - At cost, currently \$36	\$36.00
Bank Cheque Fees -(payable on funding) @ \$12.00 per cheque	\$12.00
Solicitors Discharge of Mortgage - Payable at time of Discharge (at cost - currently \$246.00)	\$246.00
Stamp Duty on Mortgage (When Required) - Calculated at rate \$5.00 for first \$16000.00 then at \$4.00 per \$1000.00 thereafter	At Cost

**Warning**

The following credit fees and charges are indicative only. The credit fees and charges actually payable will be as listed in the schedule to your loan contract. Prepared 20/06/2018