

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

Fees & Charges Retained By Credit Union	Amount
<u>PERSONAL LOAN - UNSECURED</u>	
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
<u>PERSONAL LOAN - SECURED BILL OF SALE</u>	
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
<u>HOUSING LOANS - SECURED 1ST MORTGAGE</u>	
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
<u>Fees & Charges Payable to Others</u>	
<u>PERSONAL LOANS - SECURED</u>	
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
<u>HOUSING LOANS - SECURED 1ST MORTGAGE</u>	
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