

FIRST CHOICE CREDIT UNION SCHEDULE OF LOAN FEES AND CHARGES
ABN 63 087 649 867 2/18 Sale Street ORANGE NSW 2800
Effective 30 June 2019

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	\$14.18
<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	\$14.88
Document Registration - NSW LRS (per document registration)	\$143.50
PEXA fees dependent on loan size (\$0). Refer PEXA for further details.	Varied
Solicitors Discharge of Mortgage - Payable at time of Discharge (at cost - currently \$246.00)	\$246.00

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