

## Loan Fees & Charges

<b>Full Mortgage Request.</b> This fee includes preparation of documents and searches (This fee is applicable to all loans secured by a Mortgage)	\$360.00
Members will be required to meet the cost of any Stamp Duty and Government Fees applicable to their Mortgage. The cost of these fees may vary in different States and Territories.	At cost
<b>Mortgage Valuation Fee</b> (cost based on area valuation conducted)	At cost
<b>Construction Loan - Progress Inspection Valuation Fee</b> (cost based on area valuation conducted)	At cost
<b>Fixed Interest Home Loans</b> Break Cost Fee (calculated per credit contract)	At cost
<b>Loan Account Variation/Switching fee</b>	\$150.00
<b>Stamp Duty on Mortgages (if applicable) and Bill of Sale over \$35,000</b>	\$5 for the first \$16,000 plus \$4 per \$1,000 thereafter
New Loan - Stamp Duty	
Up stamping on existing loan	\$4 per thousand
Stamp Mortgage as Collateral	\$50.00
<b>Lodgment Fee for Stamping or Registration</b> Per document	\$35.00
<b>Discharge of Mortgage Settlement Fee</b>	\$250.00
<b>Change of Name</b> (Title Deeds)	\$65.00
<b>Enforcement Expenses</b>	at cost
<b>1st Default Notice Issue</b>	\$30.00
<b>Subsequent Default Notice Issue</b>	\$50.00
<b>Bank Cheque/Telegraphic Transfer</b> (per cheque)	\$35.00
<b>Miscellaneous Dealing Fee</b> (e.g. Production fee, prepare & consent second mortgage)	\$150.00
<b>Personal/Home Loan Redraw Facility</b> Minimum redraw \$1,000.00 (per redraw)	\$25.00
<b>Loan Establishment Fee</b>	
Personal Loan	\$175.00
Overdraft	\$75.00
Mortgage	\$175.00
Unsecured Line of Credit	\$175.00

## Administrative office

### Lithgow

1 Ordnance Avenue  
Ph: 1300 369 900  
Fax: (02) 6351 3148

## Branch Locations

### Lithgow

148 Main Street  
Ph: (02) 6354 1615  
Fax: (02) 6351 2616  
rediATM access

### Bathurst

75-77 William Street  
Ph: (02) 6354 1611  
Fax: (02) 6334 4698

### Blackheath

28 Govetts Leap Road  
Ph: (02) 6354 1610  
Fax: (02) 4787 5025

### Mudgee

The Gateway,  
82 Church Street  
Ph: (02) 6354 1613  
Fax: (02) 6372 2716  
rediATM access

Call 1300 369 900

Visit [familyfirst.com.au](http://familyfirst.com.au)

Email [enquiries@familyfirst.com.au](mailto:enquiries@familyfirst.com.au)

This document should be read together with the following documents: Account & Access Facility Booklet (containing Conditions of Use), Summary of Accounts and Availability Of Access Facilities, Financial Services Guide, Deposit and Lending Interest Rate Brochure and Credit Guide.

BRO-0002 01032016

# Fees and Charges Schedule

Effective 1st March 2016

 **Family First**  
Caring local banking

Family First Credit Union Limited  
ABN 39 087 650 057 | AFSL No & Australian credit licence 241068

## Transaction Fees

(Rebates apply)

Domestic ATM Transaction (excludes direct charge)	\$1.25
EFTPOS Transaction	\$1.25
Bank@Post™	\$3.50
Branch Cash Withdrawal/Member Cheque Encashment	\$2.75
Domestic ATM Enquiry/Declined Transaction	\$1.00
Visa Cash Advance/Overseas ATM	\$5.00
Branch Cheque Withdrawal	\$5.00
Branch Cheque Deposit	\$0.50
Cheque Collection (deposits) per item	\$0.50
External Periodic Payment	\$2.75

### All Members receive the following FREE transactions monthly\*:

- 3 Free ATM or EFTPOS Transactions
- 5 Free Branch Cheque deposits
- 10 Free Cheque Collection (deposits) items (1 Chq = 1 item)
- Alternate rebates may apply, depending on your Relationship Balance (see table on right)

### Other Rebates:

- 10 Free ATM or EFTPOS transactions if aged under 18 or membership greater than 20 years
- 4 Free Branch Cash Withdrawals and unlimited Free Branch Cheque Withdrawals if aged under 18 or over 65

### No Transaction Fees\* apply to:

- S4 Community Care Accounts
- S9 Family Home Loan Offset Accounts

### Unlimited FREE transactions apply on these Transactions:

- VISA Purchases using the Credit facility
- Direct Debits
- Branch cash deposits (bulk coin fee applies)
- Cheque deposits to Loans & Christmas Club Accounts
- Bank@Post™ deposits to Loan & Christmas Club Accounts
- Electronic Credits - Payroll, Centrelink etc.
- Periodic Payments and Transfers within Family First
- Internet Banking Transactions
- Phone Access transfers within your account
- BPAY®
- Member Cheques presented.

## Relationship Balance Fee Rebate Scheme

Use Family First Credit Union for all your banking needs and be rewarded through our Relationship Balance Fee Rebate Scheme.

It's simple! We will calculate your average monthly balances across all of your accounts, review your age and length of membership, then determine the number of free transactions you are entitled to.

Any transactions in excess of this calculation will be charged to your account on the last day of each month at the applicable rates.

Relationship Balance	Monthly Entitlement
Over \$175,000	Unlimited Free Transactions*
\$10,000 to \$175,000	<ul style="list-style-type: none"> <li>• 8 Free ATM or EFTPOS</li> <li>• 4 Free Bank@Post™</li> <li>• 3 Free Branch Cash Withdrawals/Member Cheque cashed</li> <li>• Monthly VISA Debit Card fee waived</li> </ul>

\*Excludes specially requested services charges

### Fee Reduction Tips:

- Use only ATMs in the rediATM scheme to avoid direct ATM charges
- Pay for purchases using Visa Card and select "credit" button (not available at some merchants and merchant surcharges may apply)
- Use EFTPOS to get cash out at same time as purchase
- Make balance enquiries through Phone Banking or Internet Banking
- Pay your Bills using BPAY® via Internet or Phone Banking
- Transferring your savings and loans from other institutions and depositing your whole pay with FFCU may help you achieve more Relationship Balance fee rebates as described above

## Specially Requested Services Charges

### Debit Cards

Monthly VISA Debit Card fee	\$2.00
Replacement of lost Visa Debit Card	\$10.00
Overseas Replacement of Card	\$175.00 USD
Visa Voucher Retrieval per voucher	\$20.00
Visa Chargeback Request	\$25.00
<b>Member Chequing</b>	
Cheque Book 25 leaf	\$15.00
Cheque Book 50 leaf	\$30.00
Cheque Book 100 leaf	\$60.00
Member Cheque Dishonour Fee	\$17.50
Stop Payment on Member's Cheque which is subsequently dishonoured	\$17.50

## Specially Requested Services Charges

### Direct Entry

Direct Debit Dishonour Fee	\$17.50
Quick Debit Dishonour Fee	\$17.50
Direct Debit Honour Fee (A/c overdraws)	\$12.50
IPEX (CU transfer to another FI)	\$30.00
IPEX (Inward deposit from another FI)	\$12.50

### Account Charges

Bank Cheque	\$20.00
Special Clearance Cheque	\$30.00
Copy of a Cheque	\$50.00"
Providing original of cheque/voucher	\$50.00"
Trace to Other Bank	\$50.00"
*Charge of \$50 per hour if a list of items are requested	

Staff processed manual transfer on Family e-Saver Account (refer to Brochure)	\$17.50
Duplicate Deposit Book	\$17.50
Voucher Search per item	\$50.00
Security Postage	\$5.00
Copies of Statement/Transaction Listing per page	\$1.00
Dormancy Fee (after 2 years of inactivity)	\$25.00 p.a
Returned EFT Payment Fee	\$12.50
Cash Withdrawal Fee (per \$2,000 or part thereof)	\$2.00
Bulk Coin Handling Fee (per \$100 or part thereof)	\$1.00
Conversion of Overseas Cash/Cheques	At cost

### S3 Christmas Club

All withdrawals made outside the allowable withdrawal period (1st November to 31st January) \$15.00

### Foreign Currency Services (commission applies)

Overseas transfers/Drafts/Cash Passports etc.	At cost
Foreign Cheque Conversion under \$25,000	\$15.00
Foreign Cheque Conversion over \$25,000	\$60.00
Cash Passport commission on card amount loaded	1.00%

### Other Fees

BankLink (Load Clients)	\$25.00
Banklink (Delete Clients)	\$25.00
Banklink Annual Fee	\$25.00 pa
NAB Deposit Fee	\$1.50
Bank Audit Certificate	\$25.00