

Loan Fees & Charges

Legal Costs This fee includes preparation of documents, searches, attendance to settlement, lodgement of documents and change of name preparation	At cost*
Members will be required to meet the cost of any Government Fees applicable to their Mortgage. The cost of these fees may vary in different States and Territories.	At cost*
Mortgage Valuation Fee *cost based on area valuation conducted	At cost*
Construction Loan - Progress Inspection Valuation Fee *cost based on area valuation conducted	At cost*
Fixed Interest Home Loans *Break Cost Fee (calculated per credit contract)	At cost*
Pexa Fee - Registration of Standalone Discharge	\$19.36
Loan Account Variation/Switching fee	\$150.00
* Other fees and charges may apply and will be specified at the time the loan is approved	
Discharge of Mortgage Settlement Fee	\$250.00
Standalone Discharge of Mortgage Registration Fee	\$136.30
Standalone Discharge of Mortgage Agency Lodgement Fee	\$66.00
Enforcement Expenses	at cost
1st Default Notice Issue	\$30.00
Subsequent Default Notice Issue	\$50.00
Bank Cheque (per cheque)	\$10.00
IPEX (per transfer)	\$15.00
Miscellaneous Dealing Fee (e.g. Production fee, prepare & consent second mortgage)	\$150.00
Personal/Home Loan Redraw Facility minimum redraw \$1,000.00 (per redraw)	\$25.00
Loan Establishment Fee	
Personal Loan	\$200.00
Overdraft	\$200.00
Mortgage	\$200.00
Unsecured Line of Credit	\$200.00

Administrative office

Lithgow

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

Branch Locations

Lithgow

148 Main Street
Ph: (02) 6354 1615

Bathurst

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

Blackheath

28 Govetts Leap Road
Ph: (02) 6354 1610

Mudgee

The Gateway,
82 Church Street
Ph: (02) 6354 1613

Call 1300 369 900

Visit www.familyfirst.com.au

Email 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 06022019

Fees and Charges Schedule

Effective 6th February 2019

 **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 by Cheque/Bulk Payee/ Periodic Payment/Branch External Transfer to another Financial Institution	\$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, Internet Banking, Phone Banking and Transfers within Family First
- 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"> • 8 Free ATM or EFTPOS • 4 Free Bank@Post™ • 3 Free Branch Cash Withdrawals/Member Cheque cashed • Monthly VISA Debit Card fee waived

*Excludes specially requested services charges

Fee Reduction Tips:

- 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

Member Chequing

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
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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