

FIRST CHOICE CREDIT UNION SCHEDULE OF LOAN FEES AND CHARGES
ABN 63 087 649 867 2/18 Sale Street ORANGE NSW 2800
Effective 11th November 2021

Fees & Charges Retained By Credit Union	Amount
<u>PERSONAL LOAN - UNSECURED</u>	
Loan Approval Fee (Payable at funding)	\$100.00
Loan Redraw Fee (for each Redraw) Minimum redraw amount \$500.00	\$25.00
<u>PERSONAL LOAN - SECURED BILL OF SALE</u>	
Loan Approval Fee (Payable at funding)	\$100.00
Bill of Sale Preparation Costs (Payable at funding)	\$7.50
Loan Redraw Fee (for each redraw). Minimum redraw amount \$500.00	\$25.00
<u>HOUSING LOANS - SECURED 1ST MORTGAGE</u>	
Loan Approval Fee (Payable at funding)	\$150.00
Loan Redraw Fee (for each redraw). Minimum redraw amount \$5,000.00	\$100.00
Mortgage Discharge Fee (Payable at discharge)	\$100.00
Home Equity Loan Monthly Account keeping fee (debited to your Equity Loan Account)	\$10.00
Overdraft Annual Review (Payable 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 at funding)	\$6.80
Equifax - Credit Reference Check (Payable at funding per applicant)	\$14.18
<u>HOUSING LOANS - SECURED 1ST MORTGAGE</u>	
Real Estate Valuation (Will vary depending on property and location) inclusive of GST (Payable at funding)	At Cost
Legal fees on preparation of mortgage (Payable at funding) inclusive of GST	At Cost
Equifax - Credit Reference Check (Payable at funding)	\$14.18
Equifax - Land Title Search (Payable at funding)	\$19.93
Document registration fee - NSW LRS (Payable at funding)	At Cost
PEXA settlement fees. Refer to PEXA for further details. (Payable at funding)	At Cost
Solicitors Discharge of Mortgage (Payable at discharge)	At Cost
Document Discharge - NSW LRS (Payable at discharge)	At Cost
Equifax - Land Title Search (Payable at discharge)	\$19.93
Equifax - Street Address Search (as applicable)	\$10.70
Pexa discharge of mortgage fee (Payable at discharge)	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 11/11/2021