



# FIREFIGHTERS CREDIT CO-OPERATIVE

ABN 68 087 651 429 AFSL 240898 Australian Credit Licence 240898

## Loan Interest Rates

Effective 5<sup>th</sup> October 2019

### Housing Loans (1)

Mortgage Breaker Home Loan (5)	4.39% p.a.
Protector Home Loan Package	3.64% p.a.

### Personal Loans (4)

Personal Loan (Standard Variable)	13.49% p.a.
Personal Loan (Special Variable)	11.49% p.a.
Personal Loan (max. 3-year term)	6.00% p.a.

### Car Loans

New Car Loan (100% of invoice) (2)	8.75% p.a.
Used to 3 Years (3)	9.15% p.a.
Special New Car Loan * (2)	5.74% p.a.

### Business Loans

Secured by Mortgage	5.39% p.a.
---------------------	------------

### Overdrafts

Approved	14.95% p.a.
Over approved limit	16.95% p.a.

### Overdrawn Savings Account

No pre-approved limit	16.95% p.a.
-----------------------	-------------

Note 1: Outgoings include actual cost of valuations, solicitors' fees, government charges and any compulsory or optional insurance costs and/or premiums.

Note 2: The Credit Co-operative does NOT refund any application fees, or outgoings already incurred by the Credit Co-operative relative to the application, if a loan application is unsuccessful or is withdrawn.

Note 3: The Credit Co-operative does not charge account keeping fees on any of the above loan accounts but Government Taxes are passed on at estimated cost. GST is passed on at the rate of 25% of gross GST payable, i.e. borrower(s) obtain benefit of 75% GST tax credits claimable by the Credit Co-operative

Note 4: Other terms and conditions apply to all loans. Apply to the Credit Co-operative for full details.

If you have queries regarding any of the information provided, please stop by our office or give us a call during business hours and our staff will assist you in any way they can.

(1) Comparison rate has been calculated on an amount of \$150,000 over a term of 25 years

(2) Comparison rate has been calculated for a secured loan for an amount of \$30,000 over a term of 5 years

(3) Comparison rate has been calculated for a secured loan for an amount of \$10,000 over a term of 3 years

(4) Comparison rate has been calculated for an unsecured loan for an amount of \$10,000 over a term of 3 years

(5) Off-set facility only available with Mortgage Breaker Home Loan

**Comparison Rates WARNING:** These comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

Fees and charges apply. Information on Terms & Conditions, fees and charges and interest rates are available upon application or request.

\*Minimum Loan \$20,000

**Firefighters & Affiliates Credit Co-operative Limited**  
3065

**Registered Office** 408 Brunswick Street, Fitzroy VIC

**Phone** 03 8417 1777 or 1300 366 350 **Fax** 03 8417 1799 **Website** [www.fccl.com.au](http://www.fccl.com.au) **Email** [info@fccl.com.au](mailto:info@fccl.com.au)