

The Mac loans fees and charges

effective 1st November 2015



Macarthur Credit Union Ltd
ABN 83 087 650 244
AFSL/Australian credit licence No. 239933
MAC57 11/15

HOME LOANS

Fee	Basic Variable Home Loan	Standard Variable Home Loan	Construction Home Loan	Interest Only Home Loan	Offset Home Loan	Fixed Home Loan	Home Loan Solutions Package
Annual Fee	Nil	Nil	Nil	Nil	Nil	Nil	\$395.00
Application Fee (new loan)	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	Nil
Application Fee (top up existing loan)	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	Nil
Valuation Fee	\$At cost (\$270 minimum)	\$At cost (\$270 minimum)	\$At cost (\$270 minimum)	\$At cost (\$270 minimum)	\$At cost (\$270 minimum)	\$At cost (\$270 minimum)	Nil
Solicitor Fee	\$At cost	\$At cost	\$At cost	\$At cost	\$At cost	\$At cost	Nil
Government Charges	Government charges, agency fees, title search fees and other settlement charges may apply. Details of which will be disclosed in your loan contract.						
Monthly Fee	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Redraw Fee*	Nil (Min redraw \$1000)	Nil	Nil	Nil	Nil	Nil	Nil

PERSONAL & CAR LOANS

Fee	New Car Loan	Used Car Loan	Personal - Unsecured	Personal - Secured	Overdraft
Application Fee†	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00
PPSR registration	\$15.00	\$15.00	n/a	\$15.00	n/a
PPSR variation	\$10.00	\$10.00	n/a	\$10.00	n/a
Monthly Fee	Nil	Nil	Nil	Nil	Nil
Redraw Fee	Nil	Nil	Nil	Nil	Nil

COLLECTION FEES

Fee	Amount	Details
Default Notices	\$55.00	Payable when we send you a default notice asking you to remedy a default under your credit contract.
Collection Fee	\$At cost	Payable when costs are incurred by third parties in the recovery of debt.

* A \$5 staff assist fee will be charged for over the counter and over the phone redraw transactions completed.

† The Application Fee is not payable by holders of a Home Loan Solutions Package if the personal loan application is made under the same membership.



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