

# Home Loans



With an FCCS home loan you can be assured of getting a great interest rate and having the flexibility to structure your loan to suit you. We offer a variety of options for the home buyer or investor.

## AFFINITY HOME LOAN PACKAGE

Our Affinity Home Loan is a full featured home loan package available for owner occupiers and investors. The package includes a high interest savings account and discounts on insurance products.

## RELOCATION HOME LOAN

Building or buying your dream home, then the relocation loan will allow you to achieve this without the need to sell your existing home first.

## MUTUAL HOME LOAN

Our Mutual Home Loan offers a low ongoing variable rate and is ideal for first home buyers with a variety of options that will allow you to buy your home sooner

	Affinity Home Loan	Mutual Home Loan	Relocation Home Loan (with no end loan)	Relocation Home Loan (with end loan)
Minimum loan amount	\$150,000	\$30,000	\$30,000	\$30,000
Maximum loan amount	90% of value of property	Up to 97% of value of property#	80% of value of property	80% of value of property
Term of loan	Up to 30 years	Up to 30 years	Up to 30 years	Up to 12 months for sale and 30 years for end loan
Repayment frequency	Monthly, fortnightly, weekly	Monthly, fortnightly, weekly	Monthly, fortnightly, weekly	Monthly, fortnightly, weekly
Interest charges	Calculated daily, charged monthly	Calculated daily, charged monthly	Calculated daily, charged monthly	Calculated daily, charged monthly
Mortgage offset facility	Up to 3 accounts	✓	✗	Following sale of property
Free redraw with internet access	✓	✓	✗	✓
No on-going fees*	✓	✓	✓	✓
Automatic Salary Deduction	✓	✓	✓	✓
Ability to top up loan	✓	✓	✗	✗
Variable/lump sum repayments	✓	✓	✓	✓
Early repayment without penalty	✓	✓	N/a	✓
Family guarantee option (first home owners)	✓	✓	✗	✗

## LOAN CALCULATORS

Our loan calculators and linked fact sheets are simple to use, provide you with a number of options for you to compare and make the process of applying for a loan quick and easy.

Visit [fccs.com.au](http://fccs.com.au) and choose from the following loan calculators: loan repayment; borrowing power; extra repayments and compare rates calculator. Our easy to use calculators will enable you to simply generate a 'loan fact sheet' including your estimated monthly repayment, total interest payable, fees and charges and key features and benefits of your loan.

Use our loan comparison calculators to decide which loan is right for you then simply apply on-line.

1300 361 555 | [fccs.com.au](http://fccs.com.au) | Established 1974

Ford Co-operative Credit Society Ltd. ABN 74 087 651 456 AFSL/Australian Credit Licence No: 244 351

107 Gheringhap Street, Geelong Vic 3220 | PO Box 1130, Geelong Vic 3220

**FCCS**  
banking for U

# Home Loans

## MORTGAGE OFFSET FACILITY

If you want to pay off your mortgage sooner, a home loan with an offset facility can be a quick and simple option.

### What is Mortgage Offset?

A mortgage offset facility can help you save interest and reduce the term of your loan.

### How it works

A Mortgage Offset Account is an at call savings account that is linked to your home loan and gives you the ability to use your savings to reduce the interest payable on your loan. 100% of the credit balance of your Mortgage Offset Account is offset against your outstanding home loan balance and may help you pay off your loan sooner.

Mortgage Offset Account	
Minimum opening balance	\$250
Deposits/withdrawals/transfers	Via transfer only
Internet/phone banking	Yes
Bpay	Yes
Direct credit or debit	Credit only
Statements	Monthly
Interest calculation	The balance of the Mortgage Offset Account is set to reduce the loan balance

## BUILDING AND CONTENTS INSURANCE

Buying a home is major financial commitment and probably your most important asset. Building insurance is mandatory to protect the property being used as mortgage security for your loan. Building insurance covers the building, fixtures and fittings. Home contents are an equally valuable part of your lifestyle. Contents insurance covers what's inside your home such as furniture, jewellery and other valuables and personal effects.

## MORTGAGE PROTECTION INSURANCE

If you are like most home owners you probably have your home insured in case you lose it due to a fire or other misfortune. However, what about the risk of losing your home if you were unable to pay your mortgage?

Loan repayment insurance, provides the piece of mind that if something unexpected happens, there can be the financial support there for you and your family. Loan repayment insurance protects your loan repayments; if you are off work for a continuous period due to sickness or an accident; if you become involuntarily unemployed; or in the event of trauma or death.

Switch to FCCS and get all these benefits and more.

From your daily accounts to your home loan and retirement plan. We'll take better care of you with excellent service, great rates and low or no fees.

We can provide you with all the products and services you would usually find in a major bank. From everyday savings and investment accounts, to loans, insurance, internet and mobile banking, and financial planning. Switch to FCCS and be better off today!

## Become a member. It's so easy...

1. Go online at [www.fccs.com.au](http://www.fccs.com.au).
2. From the "I want to" menu select "Membership"
3. Click on the "Apply Now" button to complete the application - we recommend you have a combination of the following handy:
  - Your current Australian Passport
  - Your current Drivers Licence
  - Your current Medicare Card
4. A friendly staff member will be in touch to establish your account requirements.

Visit our website [fccs.com.au](http://fccs.com.au) for our full range of banking products

 **FCCS**  
banking for U