

The Fitzroy & Carlton Community Credit Cooperative can provide you with a loan to meet a variety of needs. We offer

- personal loans (secured & unsecured)
- housing loans.

WHY BORROW FROM FITZROY & CARLTON COMMUNITY CREDIT COOPERATIVE?

- Personal and friendly service from our Loans Officer
- Competitive interest rates
- Low fees
- Loans available to members on low incomes
- Repayments to suit your budget
- Establish a good credit history
- Access all our other credit union services
- Support your local community
- Be a member of an ethical banking cooperative.

ETHICAL BANKING

- The Fitzroy & Carlton Community Credit Cooperative provides affordable financial services to its members.
- The cooperative was founded in 1977 to support our local community through ethical banking.

The co-op provides:

ATM/EFTPOS	Credit card
Budget service	Christmas club
Savings accounts	Loans
No over-the-counter fees	Phone banking
	Internet banking

Checklist for applying for a loan

To become eligible to apply for a loan, check that you have:

- Become a member of the co-op
- Been an active member of the co-op for three months
- Read through the Information Statement in the application

Before sending in or dropping off your loan application, check that you have completed these steps:

- Attached a statement from Centrelink showing your entitlement to benefits (if applicable)
- Attached 2 current payslips from your employer (if working)
- Completed and signed the Privacy Form
- Completed and signed the Declaration of Death Cover form
- Filled in every applicable section of the application form
- Had the application form signed in front of and witnessed by one of the following:
 - Justice of the Peace
 - Commissioner for taking affidavits under Evidence (Amendment) Act 1984
 - Solicitor
 - Person entitled to administer Declarations in Victoria



LOANS

All you need to know about borrowing from the Co-op

145 Brunswick Street
Fitzroy VIC 3065
ABN: 70 087 651 438
AFSL: 246659

Phone: 9419 4533

Fax: 9416 1626

[Email: office@fcc.com.au](mailto:office@fcc.com.au)

Secured Personal Loans

You can borrow a secured personal loan for a car or other vehicles, caravans, or any assets which can be used as security against the loan.

Key points

Maximum loan amount \$50,000
Minimum loan amount \$1,500
Deposit required is 10% of the valuation of the vehicle
For current interest rates please contact us
Maximum term of loan 7 years
Early repayments – yes, anytime, no penalty fee

Fees & charges

\$25 loan approval fee (no application fee)
\$10.50 Vic Roads fee to take security over the vehicle or asset
Comprehensive insurance may be required on vehicles valued over \$3000
No account keeping fees

Insuring your car

The co-op can arrange comprehensive car insurance at a competitive premium.

Do I qualify for a loan?

You must become a co-op member, and you must meet the co-op's lending criteria which are based on your capacity to repay, and your loan history if you have one

How do I apply?

Collect an Application Form from the co-op.

Unsecured Personal Loans

You can borrow an unsecured personal loan to fund all kinds of items such as household goods (eg computer, fridge), travel, wedding expenses, consolidating debts.

Key points

Maximum loan amount for an individual borrower \$1500 for first loan
No minimum loan amount
For current interest rates please contact us
Maximum term of loan 7 years
Early repayments – yes, anytime, no penalty fee

Fees & charges

\$25 loan approval fee (no application fee)
No account keeping fees

Do I qualify for a loan?

You must be an active co-op member for 3 months before you can apply.
You must meet the co-op's lending criteria which are based on your capacity to repay, and your loan history if you have one

How do I apply?

Collect an Application Form from the co-op.

Housing loans

The co-op offers housing loans to buy a property for owner occupation and also for home improvements. You can also refinance existing home loans.

Key points

Please ask Management for Maximum Loan amounts.
Maximum loan to valuation ratio 80%
For current interest rates please contact us
Maximum term of loan 25 years
Early repayments – yes, anytime, no penalty fee
*request further information from Manager.

Fees & charges

\$25 loan approval fee (no application fee)
No account keeping fees

Do I qualify for a loan?

You must meet the co-op's lending criteria which are based on your capacity to repay, and your loan history if you have one

How do I apply?

Collect an Application Form from the co-op.

Insuring your property

With or without a co-op housing loan, we can arrange home and contents insurance to protect your property.