

Schedule of Fees and Charges

Effective date: 1 March 2012



For You, Your Family, Your Future.



This booklet should be read in conjunction with the Terms and Conditions contained in the Financial Service Guide (FSG) for the Credit Union products including: Savings Accounts, Investment Accounts, Payment Services, Visa Debit Card, Redicard, Internet Banking, BPAY, Redial and Member Chequing. AFSL/Australian Credit Licence No. 240018. ABN 95 087 650 799.

The Police Department Employees' Credit Union Ltd

ABN 95 087 650 799. AFSL/Australian Credit Licence No. 240018
Level 27, 1 Market Street, Sydney NSW 2000.

Customs Credit Union is a division of The Police Department Employees' Credit Union Ltd. All terms and conditions that apply to Police Credit Union also apply to Customs Credit Union.

Schedule of Fees and Charges

ABOUT THIS BOOKLET

This booklet covers the fees and charges that apply to the Credit Union's:

- Savings Accounts
- Term Deposits
- Payment Services
- Loans/Continuing Credit

Fees and charges relating to the Equity Maximiser Loan are contained in the "Schedule of Fees and Charges Equity Maximiser" booklet. Additional information on fees and charges for business loans or securitised mortgages is available on application.

The fees and charges listed in this booklet are current from 1 March 2012. This booklet provides notification of:

- (1) the introduction of any fees applicable to any loan or overdraft that did not originally disclose those fees (if they have not been introduced by a previous notice)
- (2) Changes to existing fees and charges.

Interest rates are detailed in our separate "Interest Rates" brochure. Terms and Conditions for loan/credit products and other services are available on application.

The credit related fees listed in this booklet may not apply to all contracts entered into with the Credit Union. If you apply for credit, all fees applicable to your loan or credit facility will be disclosed in your credit contract.

INVESTMENT ACCOUNTS

There are no fees or charges payable.

However, if you redeem a term deposit prior to the end of its term the interest rate will be reduced from the rate we agreed to pay. The reduced rate will be as decided by us from time to time and can be much lower than the rate that would otherwise apply. This applies to all Members.

TRANSACTION FEES

Any transaction charges in excess of any monthly allowances benefit will be debited to your account on the last day of the month in which the fees were incurred.

Schedule of Fees and Charges

PAYMENT SERVICES

Account Transfers by Facsimile (excluding S12 accounts)	Per transfer between your accounts within the same Membership Per transfer to another Member's account.
Periodical Payments via Cheque Fee	Per cheque.
External Electronic Periodical Payments Fee	Per transaction that you request Police Credit Union staff to set up on your behalf.
Direct Debit Dishonour Fee	Per transaction.
Counter Cheque Withdrawal Fee (excluding S12 accounts)	Per cheque.
Travelex Products - Travellers Cheques - Cash Passport - Foreign Cash - Visa Debit Cash Passport	We receive commission equal to 1% of the value issued to you inclusive of GST (\$10 minimum).
Draft	Per draft.
Telegraphic Transfer	Per telegraphic transfer (Foreign Currency). Per telegraphic transfer (Australian Dollars).
International Inward Funds	Where funds are received via telegraphic transfer for credit to a Members account, an additional fee may be charged by the financial institution involved in the transfer.
International Cheque Deposits	Per cheque
Counter Cash Withdrawal Fee	Per cash withdrawal \$0.00 to \$24,999 Per cash withdrawal \$25,000 or over
Bank@Post Cash Withdrawal Fee	Per transaction. This is inclusive of the following: ■ Bank@Post cash withdrawal ■ Declined Bank@Post transactions including: ■ Incorrect PIN entered ■ Insufficient funds ■ Exceeding withdrawal limits
Online SuperSaver Account Transaction Fee	Per transaction payable for any operator assisted transaction on your account.

PAYMENT SERVICES - CHEQUE DEPOSIT FEES

Special Cheque Clearance Fee	Personal Accounts. Business Accounts.
Cheque Deposit Collection Fee	Per cheque deposited.
Dishonoured Cheque Fee	Payable if and when a cheque or other payment to your account is dishonoured.
Bank@Post Dishonoured Cheque Fee	This charge is processed and debited directly by Bank@Post. Payable if and when a cheque or other payment deposited at Bank@Post to your account is dishonoured.
Bank Cheque	Any costs charged to us from a third party to obtain a bank cheque will be passed on to you.
Overseas Dishonoured Cheque Fee	Any costs charged to us from a third party when an overseas cheque dishonours will be passed on to you.

Amount	With Member Rewards*	Without Member Rewards*	Edvest
\$3.00	\$3.00	\$3.00	\$3.00
\$1.50	\$1.50	\$1.50	\$1.50
\$3.00	\$3.00	\$3.00	Free
\$1.00	First 3 Free	\$1.00	Free
\$9.00	\$9.00	\$9.00	\$9.00
\$3.00	\$3.00	\$3.00	Free
-	-	-	-

\$15.00	\$15.00	\$15.00	\$15.00
\$30.00	\$30.00	\$30.00	\$30.00
\$50.00	\$50.00	\$50.00	\$50.00
\$10.00	\$10.00	\$10.00	\$10.00
\$10.00	\$10.00	\$10.00	\$10.00
\$2.00	First 3 Free	\$2.00	\$2.00
\$50.00	\$50.00	\$50.00	\$50.00
\$2.00	\$2.00	\$2.00	\$2.00

\$5.00	\$5.00	\$5.00	\$5.00
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Amount	With Member Rewards*	Without Member Rewards*	Edvest
\$16.50	\$16.50	\$16.50	\$16.50
\$27.50	\$27.50	\$27.50	\$27.50
30c	30c	30c	30c
\$9.00	\$9.00	\$9.00	\$9.00
At Cost	At Cost	At Cost	At Cost
At Cost	At Cost	At Cost	At Cost
At Cost	At Cost	At Cost	At Cost

Schedule of Fees and Charges

MEMBER CHEQUING FACILITY FEES

Member Chequing Fee (excluding S12 accounts)	Per cheque (personal or company) which is written and presented.
Business Cheque Book	Book of 100 cheques.
Dishonoured Member Cheque Fee	Per cheque dishonoured.
Stop Payment Fee	Per cheque stopped and subsequently presented.
Member Cheque Retrieval Fee	Per cheque requested.

VISA DEBIT/CREDIT CARD AND REDICARD - ATM/EFTPOS

EFTPOS Transaction Fee	Per transaction. This is inclusive of the following:- <ul style="list-style-type: none">■ Point of sale purchases■ Declined Eftpos transactions including:-<ul style="list-style-type: none">■ Incorrect PIN entered■ Insufficient funds■ Exceeding withdrawal limits
ATM Transaction Fee	Per transaction. ATM transactions are inclusive of the following:- <ul style="list-style-type: none">■ ATM Withdrawals See page 8 for overseas and Visa Credit Card ATM withdrawals.

ATM Balance Enquiry Fee	Per enquiry.
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Amount	With Member Rewards*	Without Member Rewards*
\$1.00	First 6 Free	\$1.00
\$15.00	\$15.00	\$15.00
\$9.00	\$9.00	\$9.00
\$9.00	\$9.00	\$9.00
\$22.00	\$22.00	\$22.00

5 TRANSACTION FEES

Amount	With Member Rewards*	Without Member Rewards*	Edvest
\$0.55c	Free	First 25 Free	Free
At cost (Charged by the ATM Owner following your acceptance of their fee at the time of transaction). Visit www.pcu.com.au for PCU owned ATM locations.	RediATM (includes NAB ATMs) - 10 free transactions per month, excess transactions charged at \$1.37 per transaction each calendar month. Other Institution's ATM - First 4 ATM transactions rebated at up to \$2 per transaction - maximum rebate of up to \$8 per calendar month and credited at the end of the month.	RediATM (includes NAB ATMs) - first 4 transactions free, excess transactions charged at \$1.37 per transaction each calendar month. Other Institution's ATM transactions - at cost	RediATM (includes NAB ATMs) - 10 free transactions per month, excess transactions charged at \$1.37 per transaction each calendar month. Other Institution's ATM - First 4 ATM transactions rebated at up to \$2 per transaction - maximum rebate of up to \$8 per calendar month and credited at the end of the month
At Cost (Charged by the ATM Owner following your acceptance of their fee at the time of transaction).	At Cost (Charged by the ATM Owner following your acceptance of their fee at the time of transaction).	At Cost (Charged by the ATM Owner following your acceptance of their fee at the time of transaction).	At Cost (Charged by the ATM Owner following your acceptance of their fee at the time of transaction).

Schedule of Fees and Charges

VISA DEBIT/CREDIT CARD AND REDICARD FEES (SEE LOANS, REVOLVING CREDIT ACCOUNTS SECTION FOR FULL DETAILS)

Replacement Card Fee	Payable for any second or subsequent request for the replacement of a Visa or Redicard.
Visa Voucher Request	Payable per Visa voucher requested.
Visa Overseas Emergency Fee	Payable when you request an emergency replacement Visa Card or emergency cash advance overseas.
Visa Cash Advance Fee/ ATM Overseas Withdrawals	Visa Cash withdrawal at another financial institution, or an overseas ATM withdrawal, or any ATM withdrawal from an S14 Visa Credit Card.
Visa International Fees	See Visa Card Terms & Conditions for details on Visa International foreign exchange conversion charges and other surcharges.
Merchant Visa Surcharge Fee	Please note merchants can charge a fee when the Member selects 'Visa' or 'Credit' when using a Visa Card to purchase goods or services. The Merchant not the Credit Union collects this fee.

MEMBER REWARDS (NOT APPLICABLE TO S12 ACCOUNTS, VISA CREDIT CARD*, LEASING, CREDIT UNIONS, GOLDRATE HOME LOAN, OR POLICE VALUE HOME LOAN AND CUSTOMERS)

ATM Transactions. Excludes ATM withdrawals conducted overseas.	Refer to Eligibility.
Member Chequing Fee	First 6 Free. Refer to Eligibility.
EFTPOS Transaction Fee	Free. Refer to Eligibility. <ul style="list-style-type: none">■ Are free only if goods are purchased.■ If only a cash advance is obtained, transaction will count towards the number of ATM transactions allowed each month.■ If goods and cash are obtained in the same transaction it will be treated as an EFTPOS transaction.
External Electronic Periodical Payment	First 3 Free (excludes BPAY transaction).
Counter Cash Withdrawals	First 3 Free. Refer to Eligibility.

OTHER VISA CREDIT CARD FEES)

Members/Edvest Members

\$10.00

\$16.50

USD\$175.00

\$3.80 each

3%

At Cost

ONLINE SUPERSAVER, EQUITY MAXIMISER ACCOUNTS, MASTERCARD, VALUE HOME LOAN APPROVED BEFORE 1 JULY 2011).

Eligibility

Individual and Primary Joint Account Holders

- If a minimum combined drawn loans and/or savings/term deposit balance is equal to \$5000 or greater and is maintained within the same Membership during the calendar month.
- Combined drawn loans and/or savings and term deposit balances includes only the portion of the Credit Overdraft Facility that is drawn and excludes AMS loan balances.
- *Visa Credit Card drawn balances are included however, Visa Credit Card Accounts are not eligible for fee free transactions.

Secondary Joint Account Holders

Qualify for Member Rewards for transactions on the joint S1 account or where the combined balances of any of your individual accounts allowed each month are kept over \$5000 for the whole calender month.

Note: If your minimum combined drawn loans and/or savings/term deposit balance is less than \$5000 during any month (see ATM/EFTPOS Transactions table page 6 and Chequing Facility Fees table pages 6 and 7 and Services table page 4 and 5).

Schedule of Fees and Charges

S12 CASH MANAGEMENT ACCOUNT

This account is no longer available. This information is for existing S12 account holders only.

SERVICE FEES

Edvest Fee	Payable annually for Membership of the Edvest Service.
Overdrawn Savings Account Fee	<ul style="list-style-type: none">■ Payable when any Savings Account is overdrawn by \$75 or more within a calendar month■ Interest will also be charged at the then current Overdraft interest rate.
Default Notice Fee	Payable if and when we send you a default notice for an overdrawn account where a default remains unremedied after we have sent you an arrears letter.
Additional Statement Fee	Payable if and when you request an additional statement.
Document Retrieval Fee	Payable on request for documents to be retrieved.
Passing on of Third Party Costs	Any costs charged to us from a third party will be passed on to you. Information on these costs is available on request.
Coin Handling Fee	Payable whenever coins deposited in a single month reach an accumulated value in excess of \$100.
Christmas Club Withdrawal Fee	Payable if you withdraw funds from your Christmas Club Account between 1 January and 31 October each year.
Dormant Accounts Fee	After 3 years an account is classed as dormant if no Member transactions occur. Interest, fees and government charges are not classed as transactions.
Security Token Replacement Fee	Payable if you request a replacement Internet Banking Security Token. (note: first token issued free of charge)

Transactions and service fees may also be debited to your account as set out in this schedule.

Benefits

5 free withdrawals per month made up of the following:

- cash withdrawals
- Member cheque withdrawals
- cheque withdrawals
- debit transfers
- external electronic periodical payments

Each additional withdrawal will be charged at \$1.50 per month.

Members

Edvest Members

N/A

\$29.00

\$15.00

\$15.00

\$21.50

\$21.50

\$5.00 for Archive Retrieval
and \$1.50 per page.

\$5.00 for Archive Retrieval
and \$1.50 per page.

Minimum \$22.77 per
hour retrieval fee and
minimum \$30.00 per hour
administrative fee.

Minimum \$22.77 per
hour retrieval fee and
minimum \$30.00 per hour
administrative fee.

At Cost.

At Cost.

\$12.00 or 2% of the amount
deposited whichever is the
greater.

\$12.00 or 2% of the amount
deposited whichever is the
greater.

\$5.00 per withdrawal.

\$5.00 per withdrawal.

\$10.00 per annum

\$10.00 per annum

\$20.00

\$20.00

Schedule of Fees and Charges

LOANS/REVOLVING CREDIT ACCOUNTS

Fee

Personal and Car Loan Application Fee

■ New Applications ■ Top-Ups

Overdraft Limit Establishment Fee

Annual Overdraft Fee

Visa Credit Card Annual Fee

Police/Customs Value Home Loan Establishment Fee

Premium Home Loan Establishment Fee

Bridging Home Loan Establishment Fee

OneChoice Home Loan Establishment Fee

Gold Rate Home Loan Establishment Fee

Retirement Lifestyle Loan (Reverse Mortgage)
Establishment Fee

Retirement Lifestyle Loan (Reverse Mortgage)
Monthly Account Fee

Mortgage Switching Fee

Gold Rate Redraw Fee

Description	Amount
Payable when your loan or top-up is funded.	\$98 per application
A fee will be debited to your overdraft when your account is opened and when any future application for an increase in overdraft limit is approved.	\$50 per overdraft approval
Payable when your account is opened and on each anniversary of its opening.	\$31
Debited to your Visa Credit Card Account on the first statement of account after acceptance of the contract, and then annually in advance.	\$30
Applies to Variable and Fixed interest. Includes cost of valuation up to an amount of \$230. Where the cost of valuation is in excess of \$230 the Excess Valuation Fee shall apply.	Currently \$545
Applies to Variable, Fixed and Interest Only. Includes cost of valuation up to an amount of \$230. Where the cost of valuation is in excess of \$230 the Excess Valuation Fee shall apply.	Currently \$545
Includes cost of valuation up to an amount of \$230. Where the cost of valuation is in excess of \$230 the Excess Valuation fee shall apply.	Currently \$880
Includes cost of valuation up to an amount of \$230. Where the cost of valuation is in excess of \$230 the Excess Valuation Fee shall apply.	Currently \$545
Includes cost of valuation up to an amount of \$230. Where the cost of valuation is in excess of \$230 the Excess Valuation Fee shall apply.	Currently \$545
Includes cost of valuation up to the amount of \$230 and PCU basic legal costs. Where the cost of valuation exceeds \$230 the Excess Valuation fee shall apply.	Currently \$600
Payable monthly during the term of this loan.	\$7
Payable whenever you request your contract to be switched to another loan type, including but not limited to: <ul style="list-style-type: none"> ■ switching from a variable rate to a fixed rate or vice versa. ■ requesting a further fixed rate period when the loan would otherwise revert to a variable rate. ■ switching from principal and interest repayments to interest only payments, or vice versa. 	Currently \$300
Payable each time you redraw from loan repayment advances.	Currently \$5

Schedule of Fees and Charges

LOANS/REVOLVING CREDIT ACCOUNTS (CONT'D)

Fee

Retirement Lifestyle Loan (Reverse Mortgage)
Security Revaluation Fee

AMS Securitised Home Loan Top-Up Application Fee

Mortgage Loan Top Up / Increase in Credit Limit Fee

Mortgage Loan Rate Lock Fee

Early Repayment Fee

Excess Valuation Fee

Additional Valuation Fee

General Consent Fee

Second Mortgage Consent Fee

Production of Title Fee

Description	Amount
Payable and debited to your Retirement Lifestyle Loan account 5 years after initial funding and every 5 years thereafter.	At Cost
Payable on application or funding. Refer to your loan contract for other fees and charges.	\$315 per application
Payable on application or funding. Applies to all Home Loan Applications.	\$315 per application
Payable when you request the Credit Union, before loan disbursement, to lock-in an advertised or offered interest rate (whether fixed or capped) to apply to your loan after disbursement. Note: The Credit Union will hold the rate for a maximum period of 90 days from the time of payment of the rate lock fee. The loan must be disbursed within that time for the locked-in rate to apply.	Currently \$300
Payable if during any fixed rate period applicable to your loan, you: <ul style="list-style-type: none"> ■ repay the whole of your unpaid balance (full early repayment) ■ pay \$5000 or more in repayments above the contractual repayments (partial early repayment); or ■ become obliged to repay the whole loan after you have defaulted (full early repayment) and the fixed rate that applied to the loan is more than the prevailing market interest rate at the time of early repayment. 	The amount of any Early Repayment Fee is calculated to recompense us for loss due to the early repayment. For details, see clause 20 (Fixed Interest Loans) or your loan contract. Contact Loans Services Department on 131 728 for a written payout figure.
Payable if and when the costs of valuing your security property/ies exceeds \$230 in aggregate over the term of the loan. Calculated as an amount of the excess.	
Payable to our valuer if more than one security is required for your loan and/or when application is made for additional finance and/or altering the title of the property or the property itself and Police Credit Union Loan policy dictates that a subsequent valuation is required.	At Cost
Payable when you ask for our consent to any matter relating to a loan contract or security (other than a matter for which a separate fee is payable).	\$250 per security
Payable when you ask us to consent to a second mortgage	\$75 per security
Payable to our solicitors when you ask us to produce the certificate of title of your property to enable registration of a plan or any document dealing with your property.	\$110

Schedule of Fees and Charges

LOANS/REVOLVING CREDIT ACCOUNTS (CONT'D)

Fee

Substituting Securities Fee

Substitution of Security Legal Fee

Consent to Subdivision Fee

Mortgage Discharge Preparation Fee

Stamp Duty

Stamp Duty Increase Fee

Insurance

Other Legal/Solicitors Fees

Future Legal Costs and Disbursements Relating to
any Variations, Dealings, Discharges

Monthly Product Split Fee

Pest & Building Inspections Fees

Other Third Party Costs

Description	Amount
Payable to us when you substitute an existing property with a new property as security for your home loan.	\$315 per security
Payable to us when you substitute an existing property with a new property as security for your home loan.	\$605
Payable when you ask for our consent to register a subdivision or other plan or dealing.	\$162 per plan
Payable when you ask us to prepare a discharge of mortgage. Note: This fee does not include registration costs for the land titles office.	\$294 per security
Payable at the rate charged by the Office of State Revenue or its interstate counterparts when payable by law.	At Cost
Payable at the rate charged by the Office of State Revenue or its interstate counterparts when topping up an existing loan where the original stamp duty is not sufficient; when payable by law.	At Cost
Insurance requirements may vary from applicant to applicant. Any compulsory insurance requirements will be advised on application. For example, you may be required to pay for Lenders Mortgage Insurance; and must pay mortgage property and Motor Vehicle Insurance.	At Cost
Payable to our solicitors when you ask us to take any action in respect of the loan or your property and we incur legal fees.	At Cost
Payable to our solicitors when we incur costs in the enforcement of your contract. The costs may include court costs, legal costs, repossession costs and administrative costs.	At Cost
Payable if you split your Credit Limit between an Equity Maximiser Loan and another product, (such as a principal and interest housing loan).	\$7 per additional product per month during the period of the split, debited to the account for the other product each month.
Payable to inspectors if we require a pest or building inspection.	At Cost
Any other costs charged to us by a third party will be passed on to you. Some examples are as follows: <ul style="list-style-type: none"> ■ Title Change Fee ■ Land and Property Information Search Fees ■ Land and Property Information Registration Fees 	At Cost

Schedule of Fees and Charges

LOANS/REVOLVING CREDIT ACCOUNTS (CONT'D)

Fee

Real Time Gross Settlement (RTGS) Transfer Fee

Bank Cheque Fee

Issue of Statutory Default Notice Legal Fees

Default Letter Fee

Default Notice Fee

Late Payment Fee

Independent Legal Advice/Interpreter Service

Additional Statement Fee

Document Retrieval Fees

PPSR Fees (Personal Properties Security Register)

Overdrawn Overdraft/Visa Credit Card Fee

Dishonoured Member Cheque Fee

Description	Amount
Payable when we are required to transfer settlement funds to an agent on behalf of our Solicitor.	\$10.50
Any costs charged to us from a third party to obtain a bank cheque will be passed to you.	At Cost
Payable to our solicitors when a notice is issued by our solicitors notifying you of your default under the terms of a loan contract and the related mortgage provided as security.	At Cost
Payable when we send you a default letter asking you to remedy a default under a loan contract.	\$6.50
Payable when we send you a default notice under a loan contract when a default remains unremedied after we have sent you a default letter.	\$21.50
Charged where the whole or any part of your loan repayment remains unpaid after 14 days past the due date. Applies to all PCU loans and continuing credit accounts.	\$10
You may be advised to seek independent legal advice or interpreter services. If so, you will be charged a fee by the service provider.	At Cost
Payable when you request an additional statement.	\$5 for Archive Retrieval and \$1.50 per page.
Payable on request for documents to be retrieved.	Minimum \$22.77 per hour retrieval fee and minimum \$30 per hour administrative fee.
Certain loans will require us to use the services of PPSR. If we do so, the following may be payable:	
■ PPSR Registration Fee	■ At Cost
■ PPSR Financier Interest Enquiry	■ At Cost
■ PPSR Variation of Interest	■ At Cost
Payable when you exceed your credit limit by \$75 or more within a calendar month. Interest will also be charged on any amount overdrawn in excess of the approved credit limit at the then current annual percentage rate.	\$15
Per cheque dishonoured.	\$9

Schedule of Fees and Charges

LOANS/REVOLVING CREDIT ACCOUNTS (CONT'D)

Fee

Dishonoured Cheque Fee

Other Government Duties & Taxes

Fees & charges debited to a loan account will incur interest charges.

Please note:

Fees & charges relating to the Equity Maximiser Loan are contained in the Schedule of Fees and Charges Equity Maximiser booklet. Additional information on fees and charges for business loans or securitised mortgages is available on application.

Description	Amount
Payable when a cheque or other payment to your account is dishonoured.	\$9
Any applicable Government Taxes, Duties and Fees will be passed on to you.	At Cost

Contact Us

Police Credit Union

PCU Assistance Centre

Phone: 131 PCU (131 728) E/N: 88899

PCU Direct

Phone: 131 PCU (131 728) E/N: 88884

Sydney

Phone: (02) 8268 2500 E/N: 44850

Parramatta

Phone: (02) 9841 8200 E/N: 44700

Penrith

Phone: (02) 4720 5000 E/N: 44750

Newcastle

Phone: (02) 4908 6200 E/N: 44870

Canberra

Phone: (02) 6206 7000 E/N: 44860

Goulburn

Phone: (02) 4827 1000 E/N: 44730

Gosford

Phone: (02) 4320 0200 E/N: 44880

Wollongong

Phone: (02) 4221 9000 E/N: 44830

Campbelltown

Phone: (02) 4640 7000 E/N: 88839

Port Macquarie

Phone: (02) 6582 9900 E/N: 44840

Email info@pcu.com.au

Website www.pcu.com.au

Customs Credit Union

CCU Assistance Centre: 131 728

Canberra Phone: (02) 6243 8900

Mascot Phone: (02) 8335 4200

Melbourne Phone: (03) 9642 1003

Email info@customscu.com.au

Website www.customscu.com.au

The product issuer for deposit and payment products is the Police Department Employees' Credit Union Limited, AFSL/Australian Credit Licence No. 240018. A Financial Services Guide (FSG) including terms and conditions is available at all Branches, on our website and upon request. Any advice given has not taken into account your personal needs and financial circumstances and you should consider whether it is appropriate for you. Please read and consider the FSG in deciding whether to use a particular product.