

Miscellaneous Fees & Charges

Bank audit certificate	\$20.00
BPAY formal enquiry	\$25.00
BPAY recall	\$28.00
Business Saver account monthly fee	\$10.00
Cash withdrawal above \$4,000 per day	0.25%
Cheque - foreign cheque deposit	\$11.00
Coin - counting coinage > \$300 (excluding money boxes & community)	Up to 2.00%
Coin - provision of bagged & sorted change	Up to 2.00%
Direct Debit Dishonour	\$9.00
Foreign exchange - cash supply commission (minimum \$6.00)	1.00%
Inactive accounts per annum	\$15.00
Overdrawn savings account - per occurrence	\$20.00
Overdrawn savings account rate	14.95%
Search fee per hour	\$40.00
Statement copy	\$2.50
Swift payment fee - inward	\$11.00
Swift payment fee - outward	\$22.00
Telegraphic Transfers supply in AUD	\$50.00
Telegraphic Transfers supply in foreign currency	\$30.00
Telegraphic Transfer trace	\$86.00
Term Deposit early redemption	\$25.00
Visa Debit Card foreign cash withdrawal	\$3.00
Visa Card charge back	\$29.00
Visa Card international transaction fee	3.00%
Visa Credit Card late payment fee	\$10.00
Visa Card replacement - Australia	\$9.00
Visa Card replacement - Australia (emergency)	\$30.00
Visa Card voucher retrieval	\$24.00

ADMINISTRATION

27 Stewart Street
Wollongong NSW 2500

p02 4224 7700

einfo@horizonbank.com.au

Horizon Credit Union Ltd ABN 66 087 650 173 AFSL and Australian
Credit Licence Number 240573 trading as Horizon Bank.
*A Product Disclosure Statement (PDS) is available from any Horizon
branch. You should consider the relevant PDS in deciding whether to
buy or hold the products.

ALBION PARK

02 4235 8800

Shopping Village, Terry Street

BEGA

02 6499 1400

184 Carp Street

BERMAGUI

02 6497 8810

2 Wallaga Street

BERRY

02 4428 9750

Shop 3, 115 Queen Street

MERIMBULA

02 6460 3800

Shop 1, 20 Market Street

MORUYA

02 4474 9800

68 Vulcan Street

NOWRA

02 4428 9700

Shop 1, 24 Berry Street

THIRROUL

02 4224 7730

277a Lawrence Hargrave Drive

ULLADULLA

02 4454 7800

Woolworths Complex
Princes Highway

WOLLONGONG

02 4224 7700

27 Stewart Street

02/24

horizonbank.com.au

General Enquiries

1300 366 565



100% recycled

Horizon Bank

Fees & Charges

Effective 1 February 2024



Horizon Bank

Transaction Fees & Charges

Our approach to fees and charges is to reward members (customers) for supporting and using Horizon Bank.

We offer a range of accounts to suit the way you prefer to transact. As your customer-owned financial institution, we'll assist you in choosing the best option for your circumstances.

Note:
Members aged under 18 years, transact fee-free.

Advantage account (\$25)

The Advantage account provides members with unlimited transactions and a Visa Debit card for a \$6 monthly account fee.



The monthly fee is waived if you:

- ✓ Maintain a minimum balance of \$2,000 for the month

OR

- ✓ Make a minimum of \$2,000 in deposits for the month

For members aged 18 to 25 years, the total minimum monthly deposits required is \$500.

Internal transfers do not qualify as a deposit.

Read on for fees for all other accounts.

How are fees calculated for other accounts?

Members with transaction accounts other than the Advantage account (\$25) receive a minimum number of free transactions, and then the greater the relationship balance you build, the more free transactions you receive.

Relationship Balance (The sum of your deposits & loans)	Free Transactions per Month
Up to \$25,000	3
\$25,000 to \$100,000	6
\$100,000 to \$250,000	9
\$250,000 +	18

The relationship balance does not include offset savings accounts. Any unused transaction allowance cannot be carried forward to a subsequent month.

What transactions might I pay for?

The fee-free transaction allowance relates to:

- ✓ ATM transactions/enquiries
- ✓ Branch withdrawals
- ✓ Direct Debits
- ✓ EFTPOS

Transactions in excess of your monthly allowance attract a \$1 fee each. All other standard transactions, including Online and Phone Banking are FREE.

Is there a charge for a Visa Debit Card?

A monthly fee of \$2 is charged for each Visa Debit Card. This charge is waived if you:

- ✓ Maintain a minimum combined balance of \$2,000 in S1, S2, S4, S5, S8, S11, S15, S18 or S55 ... OR
- ✓ Have an overall relationship balance of greater than \$50,000 (the sum of your deposits & loans) ... OR
- ✓ Are under 18 years of age



Miscellaneous Fees & Charges

Non-standard fees and charges are outlined as Miscellaneous Fees & Charges. "Miscellaneous Fees and Charges" operates in conjunction with the following documents:

- Product Disclosure Statement and General Terms and Conditions;
- Banking Access Facilities Terms & Conditions;
- Loans Fees and Charges.

Combined, these documents comprise Horizon's Product Disclosure Statement ("PDS"). You should read all these documents carefully and retain them for future reference. Copies of each of the documents are available to you on request or on our website.