

NOTE: Listed fees are indicative only and the loan contract specifies the fees and charges payable. Loan Fees & Charges operates in conjunction with Horizon's "Product Disclosure Statement and General Terms and Conditions", "Banking Access Facilities Terms and Conditions", "Fees & Charges" brochure. Combined, these documents comprise Horizon's Product Disclosure Statement ("PDS") for deposit facilities. 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.

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

Loan Fees & Charges

Effective 13 March 2024

03/24

horizonbank.com.au

General Enquiries
1300 366 565



100% recycled

Horizon Bank

Horizon Bank

Loan Fees & Charges

Administration Fee for Increase of Credit/Credit Limit

Existing mortgage loans and increase in credit limit for

Handyloan	\$200.00
Existing Personal Loans and Overdrafts	\$100.00
Existing Commercial or Business Loans & Overdrafts from	\$500.00

Security Bonds

Security bond administration fee	\$500.00
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Mortgage Discharge Processing

Horizon administration fee	\$250.00
and solicitor fee	At cost

Commercial/Business Accounts Review

Payable monthly on review of your account/s	\$8.00
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Administration Fees (payable monthly)

HandyLoan	\$5.00
Basic Home/Residential Investment loan	\$5.00
Value Plus Home/Residential Investment loan	\$8.00

Administration Fees (payable annually)

Home Sweet Home/Residential Investment loan	\$150.00
Fixed Residential Investment interest only loans	\$150.00

Loan Offset Administration Fees (payable annually)

	\$150.00
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Budget Overdraft

Annual administration fee	\$50.00
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Collection Charges

	At cost
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Arrears Letter

Payable for each arrears letter sent	\$30.00
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Insurance Renewal Letter

Payable for each letter requesting confirmation of insurance renewal	\$30.00
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Default Notice

Payable for each default notice sent	\$45.00
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Redraw

Commercial/Business Loan	\$45.00
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Mortgage Secured Loans

Establishment fee for

Personal loan	\$250.00
Investment loan (non residential)	\$250.00
Handyloan	\$250.00
Home Sweet Home loan	\$350.00
Home Sweet Residential Investment loan	\$350.00
Fixed Interest Rate loan	\$350.00
Commercial / Business loans from	\$500.00
Owner builder loan	\$500.00
Bridging loan	\$500.00
Plus third party costs including solicitors, valuers & Agents fees & government charges including Stamp Duty, registration, search & any other fees we incur as applicable.	At cost

Other Fees

Certificate of Title & Production Admin per document	\$ 200.00
Mortgage Consent Admin	\$ 200.00
Mortgage Discharge Admin	\$ 250.00
Mortgage Discharge Urgency Admin	\$ 400.00
Surveyors, Valuers & Agents costs	At cost

Unsecured Personal Loan or Overdraft

Horizon establishment fee	\$100.00
Loans secured by Deposit Security Agreement of Savings	\$150.00

Goods Security Agreement Personal Loan

Applies to all approved loans under a goods security agreement.

Horizon establishment fee	\$150.00
Plus PPSR fee for new cars	At cost
Or PPSR fee for used cars	At cost
Stamp Duty - if applicable	At cost

Substitution of Security or Release of Security

Release fee	\$60.00
Substitute motor vehicle	\$60.00
Substitute mortgage	\$250.00
All other third party fees	At cost

PPSR Amendment (Goods Security Agreement)

Payable if your PPSR details vary.

Horizon administration fee	\$40.00
Plus PPSR amendment fee	At cost

Switch Fees

To switch an existing standard variable interest home loan rate to a fixed interest home loan or vice versa	\$300.00
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Fixed Rate Loan Lock In Fee

To lock in a fixed rate for 60 days after application (non refundable): whichever is the greater of \$200 and 0.15% of the loan.