

NOTE: 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**

**p 02 4224 7700**

**e [info@horizonbank.com.au](mailto:info@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.

# Loan Fees & Charges

*Effective 2 September 2019*

#### ALBION PARK

**02 4235 8800**

*Shopping Village, Terry Street*

#### BEGA

**02 6499 1400**

*184 Carp Street*

#### BERMAGUI

**02 6497 8810**

*2 Wallaga 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*

09/19

**General Enquiries**

**1300 366 565**

**Online Banking**

**[horizonbank.com.au](http://horizonbank.com.au)**

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# Loan Fees & Charges

<b>Administration Fee for Increase of Credit/Credit Limit</b>		<b>Default Notice</b>		<b>Unsecured Personal Loan or Overdraft</b>	
Existing mortgage loans and increase in credit limit for Handyloan:	\$200.00	Payable for each default notice sent:	\$45.00	Horizon establishment fee:	\$100.00
Existing Personal Loans and Overdrafts:	\$100.00	<b>Redraw</b>		Deposit security agreement over savings and/or Term Deposit:	\$150.00
Existing Commercial or Business Loans & Overdrafts from:	\$500.00	Commercial/Business Loan:	\$45.00	<b>Goods Security Agreement Personal Loan</b>	
<b>Security Bonds</b>		<b>Mortgage Secured Loans</b>		Applies to all approved loans under a goods security agreement.	
Security bond administration fee:	\$500.00	Establishment fee for Personal loan:	\$250.00	Horizon establishment fee:	\$150.00
<b>Mortgage Discharge Processing</b>		Commercial/Business loans from:	\$500.00	Plus PPSR fee for new cars:	At cost
Horizon administration fee:	\$250.00	Basic Home loans:	\$350.00	Or PPSR fee for used cars:	At cost
and solicitor fee:	At cost	Value Plus Home loans:	\$350.00	Stamp Duty: if applicable	At cost
<b>Commercial/Business Accounts Review</b>		Basic Investment Residential loans:	\$350.00	<b>Substitution of Security or Release of Security</b>	
Payable monthly on review of your account/s:	\$8.00	Kickstart First Home Buyer loans:	\$350.00	Horizon administration fee:	\$60.00
<b>Administration Fees (payable monthly) HandyLoan:</b>	\$5.00	Fixed Interest Rate loans:	\$350.00	All other third party fees:	At cost
Basic Home/Residential Investment Loan:	\$5.00	Investment loans:	\$250.00	<b>PPSR Amendment (Goods Security Agreement)</b>	
Value Plus Home/Residential Investment Loan:	\$8.00	Mortgage Secured loans:	\$250.00	Payable if your PPSR details vary.	
KickStart First Home Buyer Loan Owner Occupied/Investment	\$8.00	Mortgage Breaker loans:	\$250.00	Horizon administration fee:	\$40.00
<b>Administration Fees (payable annually)</b>		Handyloan:	\$250.00	Plus PPSR amendment fee:	At cost
Mortgage Breaker:	\$150.00	Owner builder loans:	\$500.00	<b>Switch Fees</b>	
Platinum Loan:	\$150.00	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	To switch an existing standard variable interest home loan rate to a fixed interest home loan:	\$300.00
<b>Budget Overdraft</b>		<b>Note:</b> If the application does not proceed due to insufficient property value or the member withdraws, the establishment fee for mortgage & investment loans will be refunded (except business loans).		To switch an existing standard variable interest home loan to another standard variable interest home loan:	\$300.00
Annual administration fee:	\$50.00	<b>Other Fees</b>		<b>Fixed Rate Loan Lock In Fee</b>	
<b>Collection Charges</b>	At cost	Certificate of Title & Production Admin per document:	\$ 200.00	To lock in a fixed rate for 60 days after application (non refundable): whichever is the greater of \$200 and 0.1% of the loan.	
<b>Arrears Letter</b>		Mortgage Consent Admin:	\$ 200.00		
Payable for each arrears letter sent:	\$30.00	Mortgage Discharge Admin:	\$ 250.00		
<b>Insurance Renewal Letter</b>		Mortgage Discharge Urgency Admin:	\$ 400.00		
Payable for each letter requesting confirmation of insurance renewal:	\$30.00	Surveyors, Valuers & Agents costs:	At cost		