

## Miscellaneous Fees & Charges

Direct Entry - trace to other bank	\$26.00
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 Australian \$	\$50.00
Telegraphic Transfers supply in foreign amount	\$30.00
Telegraphic Transfer trace	\$86.00
Visa Debit Card foreign cash withdrawal	\$3.00
Visa Card/cash replacement - overseas (emergency)	USD \$175.00
Visa Card/cash replacement - declined or cancelled	USD \$50.00
Visa Card charge back	\$29.00
Visa Card delivery registered mail	\$6.00
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
Western Union Bank Draft	\$15.00

## Administration

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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.

### 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

02/20

General Enquiries  
1300 366 565

Online Banking  
[horizonbank.com.au](http://horizonbank.com.au)

Horizon Bank

# Fees & Charges

Effective 1 February 2020



Horizon Bank

## Transaction Fees & Charges

### How are fees calculated?

Horizon's fees & charges are designed to be fair & simple. All members 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.

### What transactions might I pay for?

The fee-free transaction allowance relates to:

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

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\*... OR
- ✓ Are under 18 years of age.

### How about the kids?

Members aged under 18 years are fee-free.

### What if I'm 18 to 25 years of age?

You may opt for an Advantage account. It is transaction fee-free if a \$2,000 minimum monthly balance is maintained OR you make deposits totalling \$500 in the calendar month (internal transfers do not qualify as a deposit). If these conditions are not met, a flat \$6 monthly transaction fee is payable.

### Anything else?

A flat \$6 monthly transaction fee is payable on the Advantage account if a \$2,000 minimum monthly balance is not maintained for account holders over the age of 25 years.

Any unused transaction allowance cannot be carried forward to a subsequent month.

Non-standard fees and charges are outlined as Miscellaneous Fees & Charges - see the following pages for details.

## 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.

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 - bank cheque	\$20.00
Cheque - corporate cheque	\$ 5.00
Cheque - corporate cheque stop payment	\$20.00
Cheque - foreign cheque deposit	\$11.00
Cheque - outward dishonour	\$36.00
Cheque - presentation of a stopped cheque	\$36.00
Cheque - trace to other bank	\$30.00
Coin - counting coinage > \$300 (excluding money boxes & community)	Up to 2.00%
Coin - provision of bagged and sorted change	Up to 2.00%
Direct Debit Dishonour	\$9.00