

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

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 23 June 2020

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

06/20

General Enquiries

1300 366 565

Online Banking

horizonbank.com.au

Horizon Bank

Horizon Bank

Loan Fees & Charges

Administration Fee for Increase of Credit/Credit Limit		Default Notice		Unsecured Personal Loan or Overdraft	
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	Redraw		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	Goods Security Agreement Personal Loan	
Security Bonds		Mortgage Secured Loans		Applies to all approved loans under a goods security agreement.	
Security bond administration fee:	\$500.00	Establishment fee for		Horizon establishment fee:	\$150.00
Mortgage Discharge Processing		Personal loan:	\$250.00	Plus PPSR fee for new cars:	At cost
Horizon administration fee:	\$250.00	Commercial/Business loans from:	\$500.00	Or PPSR fee for used cars:	At cost
and solicitor fee:	At cost	Basic Home loans:	\$350.00	Stamp Duty: if applicable	At cost
Commercial/Business Accounts Review		Value Plus Home loans:	\$350.00	Substitution of Security or Release of Security	
Payable monthly on review of your account/s:	\$8.00	Basic Investment Residential loans:	\$350.00	Horizon administration fee:	\$60.00
Administration Fees (payable monthly) HandyLoan:	\$5.00	Kickstart First Home Buyer loans:	\$350.00	All other third party fees:	At cost
Basic Home/Residential Investment Loan:	\$5.00	Fixed Interest Rate loans:	\$350.00	PPSR Amendment (Goods Security Agreement)	
Value Plus Home/Residential Investment Loan:	\$8.00	Investment loans:	\$250.00	Payable if your PPSR details vary.	
KickStart First Home Buyer Loan Owner Occupied/Investment	\$8.00	Mortgage Secured loans:	\$250.00	Horizon administration fee:	\$40.00
Loan Offset Administration Fees (payable annually)		Mortgage Breaker loans:	\$250.00	Plus PPSR amendment fee:	At cost
Mortgage Breaker:	\$150.00	Handyloan:	\$250.00	Switch Fees	
For all other loan products with offset:	\$150.00	Owner builder loans:	\$500.00	To switch an existing standard variable interest home loan rate to a fixed interest home loan:	\$300.00
Administration Fees (payable annually)		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 to another standard variable interest home loan:	\$300.00
Platinum Loan:	\$150.00	Note: 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).		Fixed Rate Loan Lock In Fee	
Budget Overdraft		Other Fees		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.	
Annual administration fee:	\$50.00	Certificate of Title & Production Admin per document:	\$ 200.00		
Collection Charges	At cost	Mortgage Consent Admin:	\$ 200.00		
Arrears Letter		Mortgage Discharge Admin:	\$ 250.00		
Payable for each arrears letter sent:	\$30.00	Mortgage Discharge Urgency Admin:	\$ 400.00		
Insurance Renewal Letter		Surveyors, Valuers & Agents costs:	At cost		
Payable for each letter requesting confirmation of insurance renewal:	\$30.00				