

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 30 March 2021*

### 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*

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**General Enquiries**

**1300 366 565**

**Online Banking**

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

**Horizon Bank**

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# Loan Fees & Charges

The following lending fees & charges are indicative only. The fees and charges applying to your loan are as stated in the Schedule to your Loan Contract.

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