FINANCIAL SERVICES GUIDE

Horizon Bank

Effective 23 April 2025

INTRODUCTION

We are required by law to provide you with this Financial Services Guide (FSG) which is designed to help you in deciding whether to use our services.

This FSG includes information on:

- Product details
- Products and services we are licensed to sell
- Our business partners and commissions
- Our fees and other rewards
- What to do if you have a complaint
- How we can be contacted

PRODUCT DETAILS

You will receive a Product Disclosure Statement (PDS) for insurance products and General Terms & Conditions for your savings, investments and payment products. For insurance products your PDS is included in the policy booklet. For Horizon Bank products the General Terms and Conditions should be read in conjunction with: Fees & Charges Schedule, Privacy Notice, Interest Rate Schedule, Banking with Horizon, Banking Access Facilities Terms & Conditions.

PRODUCTS AND SERVICES WE ARE LICENSED TO SELL

We are licensed by the Australian Securities and Investments Commission (ASIC) to advise on and deal in a range of products:

- Savings Accounts – a full range of savings accounts with at call access
- Deposit Accounts – Term Deposits ranging from 1 month to 36 months
- Payment Services – BPAY, Direct Debit, Direct Credits, Osko®, Periodical Payments, Online Banking, Mobile Banking, Phone Banking, Visa Debit Card, Visa Credit Card
- Insurance products – including home, contents, landlords, motor vehicle, caravan, travel, farm & rural, boat, business & CTP (Green Slips)

We are the product issuer for all products other than Insurances.

MEMBER CARE STATEMENT

Please read your FSG carefully and always retain a copy of all FSG documents for future reference. Each relevant provision of the Customer Owned Banking Code of Practice will apply to your accounts.

OUR BUSINESS PARTNERS & COMMISSIONS

INSURANCE

We provide general insurance through CGU Insurance. We receive commission on these products as a percentage of the premium paid for each policy ranging from 5% to 25%.

These insurance products are provided by Insurance Australia Limited ABN 11 000 016 722 AFSL 227 681 Under the CGU Brand. Horizon Bank acts as an agent for CGU Insurance.

We provide CTP insurance through QBE Insurance. We receive up to 5% of the premium paid for each policy.

QBE Insurance (Australia) Ltd ABN 78 003 191 035 AFSL 239545.

INTERNATIONAL PAYMENT SERVICES

Horizon Bank has appointed Western Union Business Solutions (Australia) Pty Ltd (ACN 150 129 749; AFSL 404092) trading as Convera to assist in fulfilling international transfers (Telegraphic Transfers). Fees and charges may apply, please refer to the terms and conditions and Fees and Charges brochure issued by Horizon Bank.

Travelex provides foreign cash in various denominations. We receive commission of 1% of the value of each transaction for sales of foreign cash or a minimum of $6.

Travelex Limited AFSL 22244 ABN 36 004 179 953.

WHO WE ACT FOR AND WHEN WE ARE PAID

When providing third party products and services to you we are acting on behalf of our business partners and not as your agent.

All commissions are paid to us by our business partners when you take out or use the product or service.

OUR FEES AND OTHER REWARDS

We charge fees applicable to our products and services as set out in our Fees & Charges brochure. Our staff are remunerated by salary and do not receive commissions. They may be eligible for a quarterly bonus payment which is based on several factors which include:

- standards achieved in customer service
- community involvement; and
- performance against branch targets

In addition, from time to time our staff may be rewarded for their efforts in special promotional programs offered by third party product issuers.

IF YOU HAVE A COMPLAINT

Contact us on 1300 366 565 between 8:30am & 5pm Monday to Friday or email customerfeedback@horizonbank.com.au

If you need further assistance, you can use our internal dispute resolution service. Refer to our General Terms & Conditions. Horizon Bank supports the Australian Financial Complaints Authority (AFCA).

AFCA is an external body that provides free independent dispute resolution for customers of financial institutions. You can contact AFCA by:

Phone: 1800 931 678

Post: GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Website: www.afca.org.au

Horizon Bank

27 Stewart Street, Wollongong NSW 2500
(02) 4224 7700
info@horizonbank.com.au

Horizon Credit Union Ltd ABN 66 087 650 173 AFSL and Australian Credit Licence Number 240573 trading as Horizon Bank.

General Enquiries
1300 366 565

horizonbank.com.au