

Important changes are coming

Changes to your Lysaght CU membership, accounts & services

Effective 29 May 2021



Horizon Bank

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Welcome to Horizon Bank

On behalf of Horizon Bank I would like to welcome you to our Horizon family.

The merger between Lysaght Credit Union and Horizon Bank took place on April 1, 2021. It heralds an exciting new era for both Lysaght Credit Union and Horizon members and staff.

We are actually, Horizon Credit Union trading as Horizon Bank. That means you'll experience the same outstanding personal service you enjoyed at Lysaght Credit Union.

We are 100% customer-owned so you are our number 1 priority.

We're here to help you throughout your stages of life ... achieving dreams and goals, protecting you and your family and building wealth for a secure future, is what we do best.

To help you understand how your membership and accounts will work with Horizon, we've provided this Guide that we hope will assist you as you transition to a Horizon Bank member.



*Jon Stanfield
Chief Executive Officer*

Transition to Horizon Bank

We're moving into a new era and the future looks very bright.

The merger in real terms, will occur on the 29th of May when all of our IT systems merge. We've been working to make this transition as smooth as possible.

From 29 May ex-Lysaght CU members will have access to nine Horizon branches, new savings and loans products, a low rate credit card, convenient technology, all coupled with good old fashioned service.

You can prepare for the merge on 29 May in these 3 ways:

Ensure you

- * know what your new Horizon member number will be;
- * have downloaded the Horizon app;
- * know your Internet Banking password.

More information on these and other information can be found within this Guide.

I'm sure you'll love doing your banking with Horizon and consider us as your main financial institution.

I'd like to take this opportunity to thank all of our members for their continued support over the years. We look forward to strengthening our relationship into the future as Horizon.



*Paul Dwyer
Deputy Chief Executive Officer*

Horizon's Values

A trusted partnership that stands the test of time is based on shared Values. Horizon's new to you so it's important for you to know what our Values are. These Values are our credo, our reason for being. We hope they speak to you.



It's all about you

Our members are our reason for being, everything we do, we do for them.



A trusted partner

We will earn our members' trust everyday by acting honestly, ethically and in their best interests.



People for people

In a world of technological innovation, we understand the value of people.



Committed custodian

We will embrace our responsibilities by developing our staff, supporting our communities and respecting the environment.

About this Guide

This Guide outlines important changes to your membership and accounts as well as information on new products and services that will be available to you.

While we've endeavoured to make the whole process as seamless as possible, there are some important changes that we need to communicate.

We encourage you to read this Guide to help you understand the changes you'll experience. We understand that you may need to clarify some of the information and encourage you to contact our team for assistance.

A new Product Disclosure Statement and Financial Services Guide are available from any Horizon branch and Horizon Bank website horizonbank.com.au

What's happening now?



We'll be in a transition period from April 1 to May 28, 2021. During this time we'll be working to merge accounts, cards, loans, payments, direct debits and transfer online banking credentials.

The Lysaght Auburn Street branch continues to operate as usual during this period. Lysaght members have the option to use Horizon branches for deposits and withdrawals. The Lysaght Credit Union website has been redirected to a Horizon Bank page. This is where members can keep up to date with any changes, check FAQs and log into Internet Banking.

Online Banking, Telephone Banking, app, cards, chequebooks, payment arrangements, direct debits, statements, accounts, loans etc will all be as normal during this interim period.

Note: Beyond 28 May, Visa cards and chequebooks will continue to function until you require a new one, at which point a Horizon branded card / chequebook will be issued.

Introduction to new products and services

From 29 May 2021 you'll have access to an increased range of services and benefits including:

- **Branches**
The Auburn Street branch in Wollongong will remain open until Friday May 28. In addition, we have a branch network that spans the Illawarra and South Coast: Albion Park, Bega, Bermagui, Merimbula, Moruya, Nowra, Thirroul, Ulladulla & Wollongong. Check the last page for branch locations, contact details and business hours.
- **Mobile Payments**
Apple Pay, Google Pay™ and Samsung Pay which can be used on your mobile phone as a digital wallet.
- **Visa Credit Card**
A low rate, no annual fee credit card that offers a five month Introductory rate and up to 55 days interest free. Terms & conditions, credit criteria applies.
- **Osko® and PayID**
Make immediate payments within Online Banking or the Horizon app. Get paid quickly and easily with a PayID. A PayID can be set up using your mobile number or email. You can use the PayID instead of trying to remember BSB, account name and number.
- **Insurances**
Including Home, Contents, Motor Vehicle, Landlord, Business, Travel, Farm and Green Slips.
- **Accounts**
A greater range of savings and transaction accounts including youth accounts, Reward Saver, Business Account, SMSF account and Advantage account.
- **Card Controls**
Activate your Visa cards or lock them in the event they are lost or stolen from the Horizon Bank app. Online PIN change is also available in Online Banking.
- **Online Loan Applications, Loan Enquiries & Account Opening**
- **Online Banking for Businesses**
- **Password reset for Online Banking**
If you have a Horizon / LCU Visa card, you can reset your Online Banking password yourself.
- **SMS Alerts**
You'll be able to setup to receive SMS alerts when activity occurs on your account e.g. when your pay comes in, when an account drops below a certain amount etc.



Your Horizon member number

Your membership number will change on 29 May.

This is to avoid member number duplication. **Your Horizon Bank member number will consist of 6 digits.** It will include your Lysaght member number and begin with a 2 followed by the required amount of zeros to make up 6 digits.

Examples:

- If your Lysaght member number is 123, your Horizon Bank member number will be 200123
- If your Lysaght member number is 1234, your Horizon Bank number will be 201234
- If your Lysaght member number is 12345, your Horizon Bank number will be 212345

Using your new member number

From May 29, you will need to use your modified member number when contacting us by phone, in branch, or accessing Online, Mobile Banking, Telephone Banking and Horizon App. (Note: You will need to download the Horizon Bank App and register to use it using your new Horizon Member number and your existing Internet Banking password - see over for more details).

Service disruptions at system conversion

There may be some disruptions to your account access as we prepare to integrate our banking system between May 28 and 29.

The following services may be affected:

- Access to your accounts using Online Banking and app;
- Your Visa Debit cards will operate with reduced limits.

Please plan ahead if you have significant transactions to make during this time.



Your existing payment arrangements

BSB and account numbers

Your established payments will be automatically migrated to Horizon Bank on 29 May. This means you won't have to make changes to your existing electronic payments (regular payments, direct debits and direct credits), where you've supplied your BSB and account number.

While the Lysaght Credit Union BSB will continue to be accepted, we encourage you to use Horizon Bank's BSB of 802 -124 for new electronic payments that you set up from 29 May, along with your new Horizon Bank member number.

Online Banking and Mobile Banking App

Saved Payees

Your saved payees (example people or businesses you have paid previously and saved in Online Banking and the Mobile Banking App) will be migrated to the Horizon Bank system on May 29. This means your payees will automatically appear in your Online Banking and Horizon Bank App upon login.

Download the Horizon Bank App

From May 29, your Lysaght Credit Union App will cease to function. You'll need to download the Horizon Bank App. You can do this by visiting the App Store or Google Play store.



Search on Horizon Bank. Look for the Horizon Bank icon.



From May 29 you'll be able to login to your Horizon Bank app using your new Horizon Bank member number and your existing Internet Banking password. If you can't remember what that is, contact us on 4226 5900.

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Transactional banking fees

Fee exemptions will be made on your existing accounts to allow you to continue transacting as per the Lysaght CU fees.

If after May 28 you choose to open a new account, the standard fees, charges, terms and conditions will apply for that account, as outlined in Horizon's Fees and Charges brochure and Product Disclosure Statement (PDS). Both of which are available on the Horizon website or in our branches.

You will be exempt from Horizon transaction fees on your existing accounts including all deposits, withdrawals, transfers or Visa debit card for 12 months until 31 March 2022. Lysaght CU fees will still apply during this period.

Withdrawals and enquiries at Australian and overseas ATMs may incur an ATM operator fee charged by the ATM operator.

The fees in the table below are applicable.

Service	Fee
Visa Debit Card	\$1 per month
Excess ATM/POS fee	\$1.25 (first 15 free)
Business account fee	\$3 per month
Visa cash advance fee (International)	\$3
Business account cheque deposit/withdrawal	\$0.10 per cheque

Loyalty Incentive Payment

A member loyalty incentive payment of \$200 will be paid to individuals who were Lysaght Credit Union members as at the 1st of August 2020 and Horizon Bank members as at November 2021. The payment will be paid into the individual's Horizon Bank account in late November 2021 if they are existing Horizon members. If the individuals do not meet these criteria, the incentive payment is forfeited.



Business accounts

Business Accounts have been designed for small businesses so that we can look after you while you look after your customers - just the way it should be.

Benefits you'll enjoy include:

- Added services through Online Banking, including batch payments and accounts requiring two authorising signatures (i.e. two-to-sign accounts)
- Batch Processing - a simple payment system that allows multiple transactions to be submitted in a single file using our online facility
- Easy access to call or visit your local branch to help with any enquiry. No overseas call centres.



Community banking and accounts

Our Community Account has been designed for not-for-profit organisations staffed only by volunteers. The Community Account is a specialised transaction account which offers unique benefits including:

- No monthly account keeping fees;
- A transaction fee-free account;
- Bonus interest on standard term deposits; and
- Online Banking with the ability to have access with two-to-sign accounts.



Changes to your existing accounts

While we've tried our best to make the transition as seamless as possible, there are some important changes that we've had to make to ensure we can provide you with a competitive suite of products and services.

Changes to accounts may include the features of products or product names, changes to fees and charges, terms and conditions and the aligning of interest rates.

Savings and Everyday Accounts

Product Type	Lysaght Product	Horizon Bank Product Equivalent
Everyday	At Call Savings (S1)	Redisavings (S1)
	55 + (S10)	55 + (S90)
	Business Account (S7)	Business Savings (S11)

Product Type	Lysaght Product	Horizon Bank Product Equivalent
Savings	Budget Savings (S2)	Special Purpose Savings (S2)
	Shares (S4)	Special Purpose Savings (S4)
	Offset account (S35, S85, S95)	Mortgage Breaker (S76)
	Notice of Withdrawal (S6)	Notice of Withdrawal (S91)
	Christmas Club (S3)	Christmas Club (S8)
	Business Savings Inv (S16)	Business Savings Inv (S92)

Account conditions changes

Savings accounts

Interest will be calculated daily and paid at the end of every month on all savings accounts and the business account.

Notice of Withdrawal account

The interest applied to this account is tiered. For each tier of interest the applicable interest rate is only paid on the portion of the balance detailed for each tier and not the entire balance. Interest is calculated daily and paid at the end of every month. No new Notice of Withdrawal accounts will be opened from 1 April 2021.

Retirement/Pensioner

The interest applied to this account is tiered. For each tier of interest the applicable interest rate is only paid on the portion of the balance detailed for each tier and not the entire balance. Interest is calculated daily and paid at the end of every month. All current 55+ accounts will remain. Any new 55+ accounts will be opened as the Advantage 55 (\$55) account.

Christmas Club

Interest is calculated daily and credited to your account on the 31st of October.

Fees & Charges

All current Lysaght Credit Union transaction fees and charges will remain in place until 31 March 2022. From 1 April 2022 Horizon transaction fees and charges at that date will apply.



Important changes to loan accounts

The interest rate on current loans will not change nor will loan repayments, unless advised otherwise. Horizon products will apply on application for additional funds, new loans or change to a fixed rate.

There'll be some changes to loan account names and fees and charges. The details of these changes are provided below.

Changes to loan account names

Based on the purpose and repayment type of the loan, the loan account description will change. The following table lists existing Lysaght Credit Union loans which will be renamed effective 29 May 2021.

<i>Lysaght Product Name</i>	<i>Horizon Bank Product Name</i>
Residential Mortgage Loan	Basic Home Loan
Personal Loan	Budget Personal Loan
First Home Owner	Home Loan Fixed 2 years
Mortgage with Offset	Mortgage Breaker
LCU Credit Line	Budget Overdraft
Commercial Mortgage	Business Loan

Changes to loan fees, charges, terms & conditions

Fees, charges, terms and conditions contracted on your loan will remain unless advised otherwise.

If a new loan is funded, the Horizon fees, charges, rates, terms and conditions will apply at that time, depending on which loan product is selected.

Statements

Changing over to Horizon Bank statements

Members currently receiving monthly or quarterly statements will have received their final Lysaght Credit Union statements (paper or electronic) up to 30 April 2021.

Paper statements

If you were receiving a paper statement quarterly, this will change to 6 monthly. You may opt to receive statements monthly in which case, please contact us to make arrangements.

We strongly encourage members to opt for eStatements where statements can be securely viewed within Online Banking.

Moving to eStatements has many benefits:

- It's faster than receiving it by mail
- It's convenient - access your eStatements from your computer anywhere, anytime
- Previous Lysaght CU & Horizon eStatements will be archived and easily accessed if you register for Online Banking. You no longer need to worry about misplacing a statement, which you may need at tax time
- It saves trees - by going paperless, you're doing your part to help the environment. Plus, you no longer need to file away and store your paper statements
- It saves mailing costs

You can manage your eStatements in Online Banking from a desktop computer. Log into Online Banking, choose account options > eStatement options > select preferred method and click OK.

The screenshot shows the Horizon Bank Online Banking navigation bar with the following links: Home, Payments, Inbox, My Preferences, Account Options (highlighted with a green underline), and Services & Help. On the right side of the navigation bar are 'Print' and 'Logout' buttons. Below the navigation bar, the 'eStatement Options' section is displayed. It features a table with three columns: 'Statement Mailed', 'Online Statement', and 'Online Statement Notifications'. The 'Statement Mailed' column has a radio button. The 'Online Statement' column has a radio button that is selected. The 'Online Statement Notifications' column has a dropdown menu with 'email' selected and 'email@example.com.au' listed below it.

Statement Mailed	Online Statement	Online Statement Notifications
<input type="radio"/>	<input checked="" type="radio"/>	email
		email@example.com.au

Already registered for eStatements?

If you're currently registered for eStatements, this service will continue.

Note: You will receive an email advising when the statement is available for secure viewing within Online Banking. Quarterly statements will change to 6 monthly statements. If you'd like to change this frequency to monthly please contact us. Always ensure we have your current email address.

Daily limits and access to your funds

There'll be some minor changes made to the dollar amount you can access using some of our electronic facilities, for example via our branches, Visa Debit card, EFTPOS, ATM, Online Banking and Telephone Banking. If you have any issues with limits, please contact your branch.

Things that won't change

Cards

Your Lysaght Visa debit card will continue to function normally until its expiry date. A Horizon Bank branded card will be automatically sent to you as your existing card nears expiration.

Member cheques

Your Lysaght cheque book can be used until advised otherwise.

A new Horizon Bank branded cheque book will be automatically ordered as you near the end of your existing Lysaght cheque book.

Other products

All of your existing products will continue to operate unless notified and under Horizon Bank terms and conditions. A Product Disclosure Statement (PDS) that details terms and conditions is available from our website horizonbank.com.au or from any Horizon branch.



Manage your money your way with Online Banking

It's simple, fast and secure

Our Online Banking is such a simple way to keep track of where your money comes from and where it's going. Get information about your money in real time, 24/7.

How to log in

When you log into your Online Banking for the first time after 28 May, you'll notice that the page will look different to what your accustomed to. You will be on the homepage of Horizon Bank's website. You'll need to do a few things:

- Click on the "Online Banking" button at the top right hand side of our website.
- [Log in using your new 6 digit Horizon Bank member number](#) and your existing Lysaght Credit Union Online Banking Password. If you've forgotten your password, simply call us on 4226 5900.

Services you can access online

- **Move your money.** Transfer between your own accounts, other Horizon Bank member accounts, pay others and make BPAY payments.
- **Interest and balance details.** Keep track of your finances with a list of all account balance information and interest details year-to-date and for the previous financial year.
- **Transaction search and display.** Download transactions to your computer or search online for particular transactions using search filters to find what you're looking for.
- **Card controls.** Activate cards, lock your card, change your card PIN, notify us of a lost or stolen card. All of these controls are available on the Horizon Bank App.
- **View statements online.** Register for eStatements online via Online Banking rather than receiving paper statements. eStatements provide convenient and immediate access to historical Horizon eStatement records. They save paper too!
- **Transaction alerts.** You can choose to receive transaction alerts via SMS or email. As an example, you can set up an alert for when you pay hits your account or if an account drops below a certain balance.



Staying Secure

We take the online security of your money very seriously. That's why we use the latest systems and technology to ensure your savings and data are safe with us.

We combine 256-bit encryption, sophisticated detection platforms and firewalls to offer the highest online protection for your money and information.

We also require Second Factor Authentication for high risk transactions, setting up new payees and tasks. A one-time password is sent to your mobile phone to approve the transaction. This enhanced security is really simple to use and protects you against online fraud.



Safe and secure banking:

1. Log in with your new 6 digit Horizon member number and password.
2. SMS One-time-password (OTP) sends a code to your mobile which must be entered into Online Banking to transfer money to new payees or access or change personal information.
Note 1: This is a change to what you're accustomed to. You will no longer require a OTP for every payment transaction. If you are unable to use SMS OTP, talk to us about our other forms of security.
Note 2: You will be automatically activated for SMS OTP. Please ensure we have your current mobile number.
3. Ensure you only do your banking on your private computer and make sure your anti-virus/malware is current.

Note: Please ensure we have your mobile number to be ready to receive SMS one-time-passwords.

Horizon Mobile Banking App

Manage your money on the go

Your [Lysaght Credit Union App](#) will cease to function from 28 May 2021. You will need to download the Horizon Bank App, available for Apple and Android devices.

How to get the app

Look for this icon:



Once installed, you can log onto the app using your 6 digit new Horizon member number and existing LCU password. If you need to change your password for any reason, you need to do this via the 'Forgot Password' link on the Online Banking login page (available to cardholders).

1. Open the app
2. Accept the terms & conditions
3. Enter your Member Number
4. Enter your Online Banking password
5. Setup your preferred log in method
6. Tap on banking icon to access account information

After you have logged in for the first time, the app will remember your details and every time you log in thereafter, you will simply need to enter your PIN or fingerprint / face recognition if these are enabled.

Features

- Create a PayID using your email address or mobile number to send and receive money instantly and without divulging your account number, name or BSB.
- Quick Balance. View a quick snapshot of your account balances and transactions.
- Enjoy the peace of mind knowing that you can activate or cancel your debit or credit card, anytime.
- Total control of your cards. Lock or unlock your debit or credit card, if it becomes lost or stolen.
- Accounts made easy. View, create or schedule future payments.






Tap. Pay. Done

All with your mobile wallet




You'll be able to take advantage of the mobile payment platforms Horizon offers from 29 May. You can either add your card to Apple Pay, Google Pay™ or Samsung Pay via the Horizon Bank app or add your card to your Digital Wallet on your iPhones. Just look for this icon after you've activated your card:



Mobile wallets make purchases on the go fast, easy, convenient.

		
<p>Simple & Quick With a simple and intuitive user interface, payments can be made in a matter of seconds.</p>	<p>Designed to be Secure Your payment information is protected using several layers of security and it is not stored on your device or shared with retailers.</p>	<p>Convenient You can pay with your phone anywhere you see the contactless symbol. You'll be surprised how many places accept mobile payments.</p>

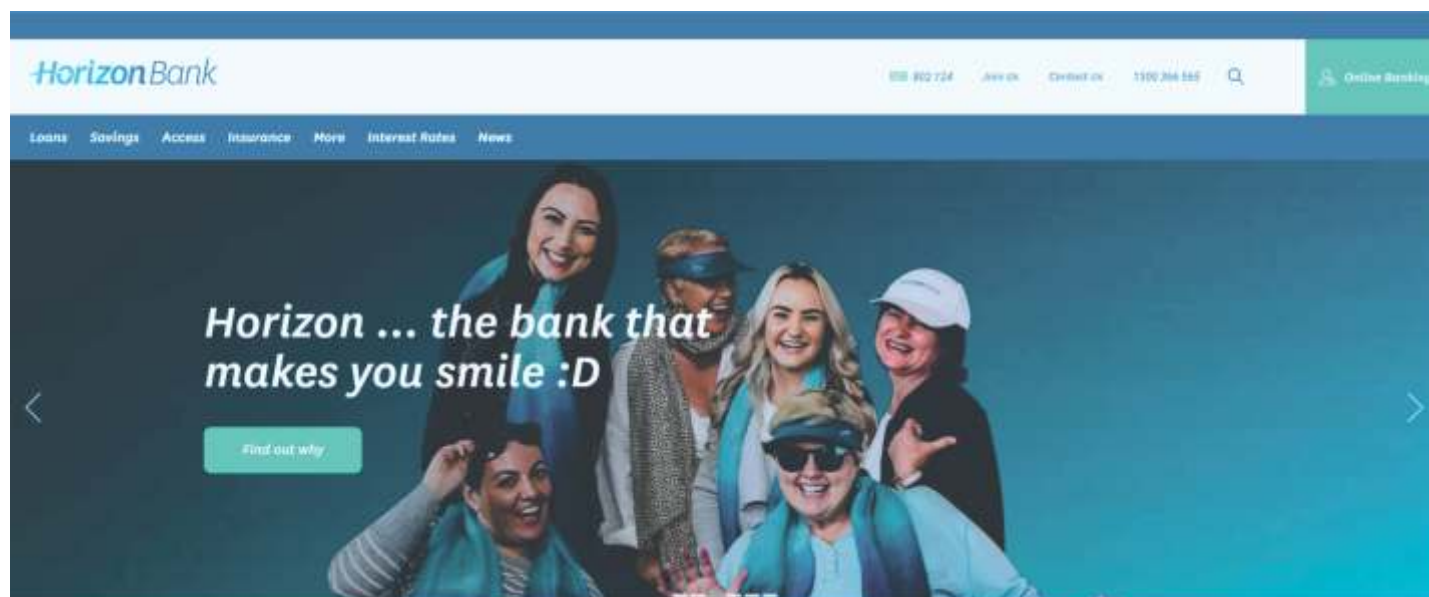
Mobile wallets for everyone

		
<p>Apple Pay Apple Pay is the easy, safe way to pay in stores, in selected apps and on participating websites with your iPhone, Apple Watch, iPad and Mac.</p>	<p>Google Pay™ You don't even need to open the app – simply wake your device by tapping the home or power button to pay in person with a tap of your phone.</p>	<p>Samsung Pay Slim down your wallet with Samsung Pay. Load your Visa cards and favourite loyalty cards to Samsung Pay to quickly access them whenever, wherever*.</p>

Apple, the Apple logo, Apple Pay, Apple Watch, iPad, iPhone and Mac are trademarks of Apple Inc. registered in the U.S. and other countries. Google Pay™ is a trademark of Google Inc. Samsung Pay is a trademark or registered trademark of Samsung Electronics Co., Ltd. *Loyalty cards are not available on Samsung Pay on Gear.

Your new look website

From the 29th of May when you go to lysaghtcu.com.au, you'll be automatically redirected to Horizon Bank's website: horizonbank.com.au. From this web page, you'll be able to navigate to information and resources on Horizon Bank, including logging into Online Banking.



Our website is a sensational source of information on all our accounts and services such as:

- Savings & Investment accounts - everyday, Christmas Club, SMSF, Super Saver, Teen, Reward, Community Banking, Business Banking, Term Deposits etc;
- Loans - home, investment, personal, new car, used car and overdraft;
- Insurances - home, contents, motor vehicle, travel, landlord, boat, trailer, motor cycle, caravan and farm;
- Calculators - budget planner, borrowing power, loan, extra payments, income tax, stamp duty, lump sum, personal loan, car loan, term deposit, savings plan.

You can also view:

- Annual Reports
- Horizon's environmental initiatives
- Product Disclosure Statement
- Fees & charges
- Interest rates
- Horizon Board of Directors
- Privacy statement
- Financial Service Guide
- Values

Telephone Banking - 1300 366 565

The Telephone Banking (via a landline) number will change to 1300 366 565. If you have been using the Lysaght CU Telephone Banking service, the number will be redirected to 1300 366 565 for a short period.

When you call the Telephone Banking service, it will request your member number which will be your **new 6 digit Horizon Bank member number**. It will also ask for your passcode which will be your current LCU passcode.

If you haven't used Telephone Banking, you may wish to contact us to set you up.

Telephone Banking with Horizon Bank is a safe and convenient way to:

- Check your balances and transactions;
- Transfer money between your accounts or to another membership;
- Pay bills using BPAY and more.



How to use Telephone Banking

When you first call the Telephone Banking number, dial 1 for account balances and transaction enquiries. You'll be asked to enter your 6 digit Horizon Member number and your passcode. After hearing your account balances the system will provide you with a number of options including:

- Bill payment using BPAY
- Loan account balances
- Last 5 transactions on an account
- Transfer funds between accounts
- See if a personal cheque has been presented
- Access another membership
- Change your telephone access code
- Future dated payment

What you need to do after 28 May

- ✓ Continue using your Lysaght Credit Union Visa Debit Card.
- ✓ Log into Online Banking using your new 6 digit Horizon member number.
- ✓ Download the Horizon Bank Mobile Banking App and login with your new 6 digit member number and existing online banking password.
- ✓ Provide your new BSB and account numbers to any new creditors and debtors for electronic payments. All existing arrangements will continue to work as normal.

We're here to help

If you have a question please call us on 4224 7700, visit a branch or email info@horizonbank.com.au



Where you can find us

One of the benefits of the merger is the number of Horizon Bank branches available to you. Horizon has 9 branches spanning the Illawarra and South Coast. See the back page for a branch near you along with their direct contact details.

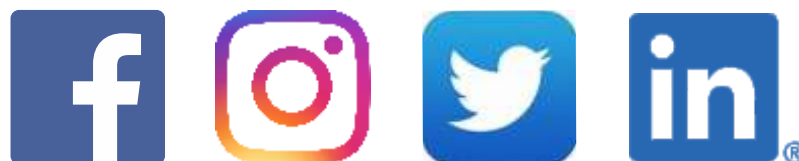
From 31 May, the Wollongong branch will be relocated to 27 Stewart Street. The office at 13 Auburn Street will no longer be available. The great news is the new location offers ample off-street member parking (including disabled parking) and has free on-street parking. It's located next to Aldi near the corner of Corrimal Street and Stewart Street.

Your new Wollongong branch is open longer: 8.30am to 4.30pm Monday to Friday. We look forward to seeing you there.



Get to know Horizon

Social media is a great way for you to get to know us, what we're doing for members and the community. Here's how you can stay in touch with what's happening at Horizon:



Whatever you're into ...

Facebook, Instagram, Twitter or LinkedIn, start following Horizon Bank to be in the know.

Search on Horizon Bank



Administration

27 Stewart Street
Wollongong NSW 2500
p 02 4224 7700
e info@horizonbank.com.au

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.

Branch Locations

ALBION PARK

02 4235 8800
Shopping Village, Terry Street
Hours: 9 - 5 Monday - Friday
e: albionpark@horizonbank.com.au

BEGA

02 6499 1400
184 Carp Street
Hours: 9 - 5 Monday - Friday
e: bega@horizonbank.com.au

BERMAGUI

02 6497 8810
2 Wallaga Street
Hours: 9.30 - 4 Monday - Friday
e: bermagui@horizonbank.com.au

MERIMBULA

02 6460 3800
Shop 1, 20 Market Street
Hours: 9 - 5 Monday - Friday
e: merimbula@horizonbank.com.au

MORUYA

02 4474 9800
68 Vulcan Street
Hours: 9 - 4 Monday to Thursday
9 - 5 Friday
e: moruya@horizonbank.com.au

NOWRA

02 4428 9700
Shop 1, 24 Berry Street
Hours: 8.30 - 4.30 Monday - Friday
e: nowra@horizonbank.com.au

THIRROUL

02 4224 7730
277a Lawrence Hargrave Drive
Hours: 9 - 5 Monday - Friday
e: thirroul@horizonbank.com.au

ULLADULLA

02 4454 7800
Woolworths Complex, Princes Highway
Hours: 9.30 - 4.30 Monday - Wednesday
9.30 - 5 Thursday - Friday
e: ulladulla@horizonbank.com.au

WOLLONGONG

02 4224 7700
27 Stewart Street
Hours: 8.30 - 4.30 Monday - Friday
e: info@horizonbank.com.au

WOLLONGONG

02 4226 5900
13 Auburn Street
(Open until 28 May 2021)

Horizon Bank