

INTEREST RATE SCHEDULE

Effective: 1 November 2024

NOTE: All interest rates are % per annum.



DEPOSIT INTEREST RATES

REDISAVINGS (S1) 0.01%
This is an everyday account.

SPECIAL PURPOSE SAVINGS (S2,S4,S5) 0.01%
Funds are at call.

CASH MANAGEMENT (S6) \$0 - \$49,999 - 0.01%
This account is for larger amounts where the funds are at call. \$50,000 - \$249,999 - 2.00%
\$250,000 or more - 3.30%

REWARD SAVER (S7) 0.00%
Funds are at call. Reward interest is earned with Reward 3.75% if a total of \$50 or more is deposited and no withdrawals are made in the calendar month
INTRODUCTORY FIXED BONUS:
Fixed for 3 months for new accounts only. +Fixed Bonus 0.50%

CHRISTMAS CLUB (S8) 2.00%
Funds are available from 1st of November to the 31st of January.

HORIZONDIRECT (S10) 3.25%
This is an online savings account

BUSINESS SAVINGS (S11) 0.01%
The Business Savings account is a general working account for business members

SUPER SAVER (S15) 1.50%
This account is for members aged 0 to 12 years. Funds are at call. Reward interest is earned if a total of \$2 or more is deposited and no withdrawals are made in the calendar month. or Reward 5.00%

YOUTH REWARD SAVER (S17) 1.50%
This account is for members aged 13 to 17 years. Funds are at call. Reward interest is earned if a total of \$10 or more is deposited and no withdrawals are made in the calendar month. or Reward 5.00%

TEEN SAVER (S18) 3.40%
This account is for members who are 13 to 17 years. Funds are at call.

ADVANTAGE (S25) 0.00%
This is a general everyday account with a bundle of features & special transaction fee conditions. Funds are at call.

ADVANTAGE 55 (S55)^ \$0 - \$9,999 - 0.01%
This is a general everyday account for members who are 55 years or more. Funds are at call. \$10,000 - \$49,999 - 1.50%
\$50,000 - \$249,999 - 1.90%
\$250,000 or more - 2.50%

MORTGAGE BREAKER (S75 or S76) 0.00%
This is an offset account. 100% of the Mortgage Breaker balance is offset against the member's loan balance.

SMSF SAVER (S77) 3.00%
This is an account specifically for registered Self Managed Super Funds.

HANDYLOAN (S3) 0.01%
Overdraft secured by mortgage -
If in credit: 0.01%
If in debit: See the loan interest rate overleaf for the Handyloan rate

TERM DEPOSITS

Monthly interest is available for terms of 1 year or more and will be 0.10%p.a. less than listed below. See our General Terms and Conditions for details. Super Saver & Teen Saver members receive an additional 0.25%p.a. on amounts up to \$10,000.

Interest paid on maturity or annually

Term	\$1,000 +
1 month	1.25%
2 months	1.50%
3 months	3.90%
4 months	3.70%
6 months	4.30%
9 months	4.70%
1 year	4.50%
2 years	3.80%
3 years	3.70%

*Note: Rates for deposits are effective at the time of printing and are subject to change. Terms and conditions apply. For further information please see our General Terms and Conditions. Fees and charges may apply. For further information please see our Fees & Charges Schedule.

Interest for the Christmas Club (S8) is calculated on the daily balance and credited to the account on the 31st of October. Interest on a Term Deposit is calculated daily and credited monthly or on maturity (whichever is applicable).

^ For each tier of interest the applicable interest rate is only paid on the portion of the balance detailed for each tier and not on the entire balance.

NOTE: All overdrawn savings accounts will be charged at the current interest rate of 14.95%p.a

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LOAN INTEREST RATES

OWNER OCCUPIED RESIDENTIAL LOANS	Principal & Interest		Interest Only	
	<=70% LVR	>70% LVR	<=70% LVR	>70% LVR
Home Sweet Home Loan - 2yr DISCOUNT Rate*	5.89	6.04	NA	NA
Home Sweet Home Loan (<i>standard rate</i>)	6.49	6.64	6.69	6.84
1 Year Fixed Rate Loan^	5.84	5.99	NA	NA
2 Year Fixed Rate Loan^	5.59	5.74	NA	NA
3 Year Fixed Rate Loan^	5.54	5.69	NA	NA
5 Year Fixed Rate Loan^	5.79	5.94	NA	NA

INVESTMENT RESIDENTIAL LOANS

Home Sweet Home Investment Loan - 2yr DISCOUNT Rate*	6.14	6.29	6.34	6.49
Home Sweet Home Investment Loan (<i>standard rate</i>)	6.74	6.89	6.94	7.09
1 Year Fixed Rate Loan^	6.09	6.24	6.29	6.44
2 Year Fixed Rate Loan^	5.84	5.99	6.04	6.19
3 Year Fixed Rate Loan^	5.79	5.94	5.99	6.14
5 Year Fixed Rate Loan^	6.04	6.19	6.24	6.39

PERSONAL LOANS

	Principal & Interest
Green Car Loan - secured by new EV or hybrid (fixed 5 years)	5.79
New Car Loan - secured by a new car (fixed 5 years)	6.39
Used Green Car Loan - secured by EV or hybrid 4yrs old or less (fixed 5 years)	7.39
Used Car Loan - secured by motor vehicle	7.99
Green Personal Loan	6.49
Budget Personal Loan	9.99
Loan secured by Deposit Security Agreement of savings	6.29
Loan secured by Mortgage	6.29
Budget Overdraft	11.00
Handyloan	8.14
Visa Credit Card. Special rate for 5 months**	4.99
Visa Credit Card standard rate	12.95

BUSINESS LOAN

Variable & Fixed - rates available on application.

Home Sweet Home Loan Interest Only for Owner Occupied

Available as a short term facility for purposes such as the construction of your home and for bridging finance where you have bought a property and your existing home has not yet sold or settled.

Home Sweet Home Loan Interest Only for Residential Investment

Available for residential investment loan as an alternative to a principal and interest arrangement.

Rates

All interest rates are % per annum. Rates are effective at time of printing and are subject to change.

Terms and Conditions apply

Terms and conditions apply and are available on application.

Loan Fees and Charges apply

See our Loan Fees & Charges Schedule, available on application and on our website.

Redraw facility

A redraw facility is available on all loans free of charge except Business Loans. Redraw allows you to access extra repayments you've made on your loan.

LVR

The loan-to-value ratio (LVR) is the amount you are borrowing represented as a percentage of the value of the property you are buying e.g. \$400,000 loan ÷ \$500,000 property value = 80%.

^Fixed Rate Home or Investment Loans

Fixed Rate Home or Investment Loans are fixed for the term specified after which the interest rate reverts to the relevant Home Sweet Home Loan standard interest rate.

* **Home Sweet Home Loans Discounted** rates are discounted by 0.60%p.a. for the first 2 years. Available for new business only.

**Visa Credit Card Special Rate

The special rate is available for 5 months from the date of the approved application. The rate applies to all purchases & balance transfers conducted within that period. At the end of the 5 month period the rate will revert to the normal credit card rate.

Extra Repayments are allowed

Extra repayments are allowed for fixed loans: fees may apply, if over a 12 month period, \$30,000 or more is repaid over and above scheduled payment amounts.

Offset

An offset saving account is available on each of our owner occupied and investment loans. There is an annual fee. Please see our Fees & Charges brochure for current information.

Apply over the phone, at any branch or online horizonbank.com.au

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