# INTEREST RATE SCHEDULE – LOAN PRODUCTS

Horizon Bank

**Effective:** 17 November 2026

**NOTE: All interest rates are % per annum.**

## OWNER OCCUPIER RESIDENTIAL LOANS

| | | Principal & interest repayments | | Interest only repayments | |
|---|---|---|---|---|---|
| | | Interest Rate | Comparison Rate | Interest Rate | Comparison Rate |
| **VARIABLE RATES** | Home Sweet Home Loan - 2yr DISCOUNT Rate* LVR <= 70% | 6.39 | 7.10 | N/A | N/A |
| | Home Sweet Home Loan - 2yr DISCOUNT Rate* LVR > 70% | 6.54 | 7.24 | N/A | N/A |
| | Home Sweet Home Loan *(standard rate)* LVR <= 70% | 6.99 | 7.22 | 7.19 | 7.42 |
| | Home Sweet Home Loan *(standard rate)* LVR > 70% | 7.14 | 7.37 | 7.34 | 7.57 |
| | First Home Buyer Loan** LVR <= 70% | 6.24 | 6.25 | 6.44 | 6.45 |
| | First Home Buyer Loan** LVR > 70% | 6.39 | 6.40 | 6.59 | 6.60 |
| **FIXED RATES** | 1 Year Fixed Rate Loan^ LVR <= 70% | 6.34 | 7.02 | N/A | N/A |
| | 1 Year Fixed Rate Loan^ LVR > 70% | 6.49 | 7.17 | N/A | N/A |
| | 2 Year Fixed Rate Loan^ LVR <= 70% | 6.34 | 6.96 | N/A | N/A |
| | 2 Year Fixed Rate Loan^ LVR > 70% | 6.49 | 7.11 | N/A | N/A |
| | 3 Year Fixed Rate Loan^ LVR <= 70% | 6.34 | 6.90 | N/A | N/A |
| | 3 Year Fixed Rate Loan^ LVR > 70% | 6.49 | 7.05 | N/A | N/A |
| | 5 Year Fixed Rate Loan^ LVR <= 70% | 6.64 | 6.94 | N/A | N/A |
| | 5 Year Fixed Rate Loan^ LVR > 70% | 6.79 | 7.09 | N/A | N/A |

## INVESTMENT RESIDENTIAL LOANS

| | | Principal & interest repayments | | Interest only repayments | |
|---|---|---|---|---|---|
| | | Interest Rate | Comparison Rate | Interest Rate | Comparison Rate |
| **VARIABLE RATES** | Home Sweet Home Investment Loan - 2yr DISCOUNT Rate* LVR <= 70% | 6.64 | 7.34 | 6.84 | 7.54 |
| | Home Sweet Home Investment Loan - 2yr DISCOUNT Rate* LVR > 70% | 6.79 | 7.49 | 6.99 | 7.69 |
| | Home Sweet Home Investment Loan *(standard rate)* LVR <= 70% | 7.24 | 7.47 | 7.44 | 7.67 |
| | Home Sweet Home Investment Loan *(standard rate)* LVR > 70% | 7.39 | 7.62 | 7.59 | 7.82 |
| | First Home Buyer Investment Loan** LVR <= 70% | 6.49 | 6.50 | 6.69 | 6.70 |
| | First Home Buyer Investment Loan** LVR > 70% | 6.64 | 6.65 | 6.84 | 6.85 |
| **FIXED RATES** | 1 Year Fixed Rate Investment Loan^ LVR <= 70% | 6.59 | 7.27 | 6.79 | 7.47 |
| | 1 Year Fixed Rate Investment Loan^ LVR > 70% | 6.74 | 7.42 | 6.94 | 7.62 |
| | 2 Year Fixed Rate Investment Loan^ LVR <= 70% | 6.59 | 7.21 | 6.79 | 7.41 |
| | 2 Year Fixed Rate Investment Loan^ LVR > 70% | 6.74 | 7.36 | 6.94 | 7.56 |
| | 3 Year Fixed Rate Investment Loan^ LVR <= 70% | 6.59 | 7.15 | 6.79 | 7.35 |
| | 3 Year Fixed Rate Investment Loan^ LVR > 70% | 6.74 | 7.30 | 6.94 | 7.50 |
| | 5 Year Fixed Rate Investment Loan^ LVR <= 70% | 6.89 | 7.19 | 7.09 | 7.38 |
| | 5 Year Fixed Rate Investment Loan^ LVR > 70% | 7.04 | 7.33 | 7.24 | 7.53 |

## BUSINESS LOANS

**Variable & fixed rates available on application**

***See over for important information and Personal Loans***

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| PERSONAL LOANS | Interest Rate | Comparison Rate |
|---|---|---|
| Green Car Loan - secured by new EV or plug-in hybrid (fixed 5 years) | 6.49 | 6.71 |
| New Car Loan - secured by a new car (fixed 5 years) | 6.99 | 7.21 |
| Used Green Car Loan - secured by EV or plug-in hybrid 4yrs old or less (fixed 5 years) | 7.74 | 7.96 |
| Used Car Loan - secured by motor vehicle (fixed 5 years) | 8.24 | 8.46 |
| Green Personal Loan - unsecured | 8.24 | 8.92 |
| Budget Personal Loan - unsecured | 9.99 | 10.67 |
| Loan secured by Deposit Security Agreement of savings | 6.79 | 7.00 |
| Loan secured by Mortgage | 7.04 | 9.32 |
| Budget Overdraft | 11.00 | N/A |
| Handyloan | 8.64 | N/A |
| Visa Credit Card. Special rate for 5 months*** | 4.99 | N/A |
| Visa Credit Card standard rate | 12.95 | N/A |

## IMPORTANT INFORMATION

**Comparison Rates**
WARNING: Comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Terms & conditions, fees & charges apply & are available on request. Comparison rates for Owner Occupied Residential and Investment Residential Loans are based on $150,000 for a term of 25 years. Comparison rates for secured Personal Loans based on $30,000 for a term of 5 years. Comparison rates for unsecured Personal Loans based on $10,000 for a term of 3 years.

**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.

**** First Home Buyer Loans**
All applicants to be first home buyers. Available for owner occupied or residential investment purposes.

*****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.

# INTEREST RATE SCHEDULE – DEPOSIT PRODUCTS

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## DEPOSIT INTEREST RATES

| | Interest Rate |
|---|---|
| **ADVANTAGE (S25)**<br>This is a general everyday account. Funds are at call.<br>*Not available to new business.* | 0.00% |
| **ADVANTAGE 55 (S55)^**<br>This is a general everyday account for members who are 55 years or more. Funds are at call. | $0 - $9,999 - 0.01%<br>$10,000 - $49,999 - 2.20%<br>$50,000 - $249,999 - 2.45%<br>$250,000 or more - 2.95% |
| **BUSINESS SAVINGS (S11)**<br>The Business Savings account is a general working account for business members. | 0.01% |
| **CASH MANAGEMENT (S6)**<br>This account is for larger amounts where the funds are at call. | $0 - $49,999 - 0.01%<br>$50,000 - $249,999 - 2.50%<br>$250,000 or more - 3.75% |
| **CHRISTMAS CLUB (S8)**<br>Funds are available from 1st of November to the 31st of January. | 2.50% |
| **HANDYLOAN (S3)**<br>Overdraft secured by mortgage -<br>If in credit:<br>If in debit: | 0.01%<br>See the Loan Interest Rate Schedule for the Handyloan rate |
| **HORIZONDIRECT (S10)**<br>This is an online savings account | 3.75% |
| **MORTGAGE BREAKER (S75 or S76)**<br>This is an offset account. 100% of the Mortgage Breaker balance is offset against the member's loan balance. | 0.00% |
| **REDISAVINGS (S1)**<br>This is an everyday account. | 0.01% |
| **REWARD SAVER (S7)**<br>Funds are at call. Reward interest is earned if a total of $50 or more is deposited and no withdrawals are made in the calendar month<br>**INTRODUCTORY FIXED BONUS:**<br>Fixed for 3 months for new accounts only. | 0.00%<br>plus Reward 4.00%<br><br>+Fixed Bonus 0.50% |
| **SMSF SAVER (S77)**<br>This is an account specifically for registered Self Managed Super Funds. | 3.50% |
| **SPECIAL PURPOSE SAVINGS (S2,S4,S5)**<br>Funds are at call. | 0.01% |
| **SUPER SAVER (S15)**<br>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. | 2.50%<br>plus Reward 3.00% |
| **TEEN SAVER (S18)**<br>This account is for members who are 13 to 17 years. Funds are at call. | 4.50% |
| **YOUTH REWARD SAVER (S17)**<br>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. | 2.50%<br>plus Reward 3.00% |

## TERM DEPOSIT INTEREST RATES

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 | 2.00% |
| 2 months | 2.00% |
| 3 months | 4.80% |
| 4 months | 4.90% |
| 6 months | 5.10% |
| 9 months | 5.20% |
| 1 year | 5.30% |
| 2 years | 4.90% |
| 3 years | 4.50% |

*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: Overdrawn savings accounts will be charged at the interest rate of 14.95%p.a