

LOAN FEES & CHARGES SCHEDULE



Effective 10 September 2025

Administration Fee for Increase of Credit/Credit Limit

Existing mortgage loans and increase in credit limit for Handyloan	\$200.00
Existing Personal Loans and Overdrafts	\$100.00
Existing Commercial or Business Loans & Overdrafts from	\$500.00

Security Bonds

Security bond administration fee	\$500.00
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Mortgage Discharge Processing Fee	\$400.00
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Commercial/Business Accounts Review

Payable monthly on review of your account/s	\$8.00
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Administration Fees (payable monthly)

HandyLoan	\$5.00
Basic Home/Residential Investment loan	\$5.00
Value Plus Home/Residential Investment loan	\$8.00

Administration Fees (payable annually)

Home Sweet Home/Residential Investment loan	\$150.00
Fixed Residential Investment interest only loans	\$150.00

Loan Offset Administration Fees (payable annually)	\$150.00
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Budget Overdraft

Annual administration fee	\$50.00
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Collection Charges	At cost
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Arrears Letter

Payable for each arrears letter sent	\$30.00
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Insurance Renewal Letter

Payable for each letter requesting confirmation of insurance renewal	\$30.00
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Default Notice

Payable for each default notice sent	\$45.00
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Redraw

Commercial/Business Loan	\$45.00
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Mortgage Secured Loans

Establishment fee for:	
Personal loan	\$250.00
Investment loan (non residential)	\$250.00
Handyloan	\$250.00
Home Sweet Home loan	\$350.00
Home Sweet Residential Investment loan	\$350.00
Fixed Interest Rate loan	\$350.00
Commercial / Business loans from	\$500.00
Owner builder loan	\$500.00
Bridging loan	\$500.00

Plus third party costs including solicitors, valuers & Agents fees & government charges including Stamp Duty, registration, search & any other fees we incur as applicable.

Other Fees

Certificate of Title & Production Admin per document	\$200.00
Mortgage Consent Admin	\$200.00
Surveyors, Valuers & Agents costs	At cost

Unsecured Personal Loan or Overdraft

Horizon establishment fee	\$100.00
Loans secured by Deposit Security Agreement of Savings	\$150.00

Goods Security Agreement Personal Loan

Applies to all approved loans under a goods security agreement.

Horizon establishment fee	\$150.00
Plus PPSR fee for new cars	At cost
Or PPSR fee for used cars	At cost
Stamp Duty - if applicable	At cost

Substitution of Security or Release of Security

Release fee	\$60.00
Substitute motor vehicle	\$60.00
Substitute mortgage	\$250.00
All other third party fees	At cost

PPSR Amendment (Goods Security Agreement)

Payable if your PPSR details vary.

Horizon administration fee	\$40.00
Plus PPSR amendment fee	At cost

Switch Fees

To switch an existing standard variable interest home loan rate to a fixed interest home loan or vice versa.	\$300.00
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Visa Credit Card

Charged annually on 30 June	\$49.00
Late Payment Fee	\$10.00

Fixed Rate Loan Lock In Fee

To lock in a fixed rate for 60 days after application (non refundable): whichever is the greater of \$200 and 0.15% of the loan.

These lending fees and charges are indicative only. The fees and charges applying to your loan are as stated in the Schedule to your Loan Contract (which details the fees and charges applying to your loan contract when advanced) and any variation notice we have given you.

Loan Fees & Charges operate in conjunction with Horizon's:

- General Terms and Conditions
- Banking Access Facilities Terms and Conditions, and the
- Fees & Charges Schedule.

Copies of each of the documents are available to you on request or on our website horizonbank.com.au