

LOAN FEES & CHARGES SCHEDULE



Effective 1 September 2024

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

Horizon administration fee	\$250.00
and solicitor fee	At cost

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

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
Mortgage Discharge Admin	\$250.00
Mortgage Discharge Urgency Admin	\$400.00
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.

NOTE: Listed fees are indicative only. The loan contract specifies the fees and charges payable. 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