FEES & CHARGES SCHEDULE

Horizon Bank

Effective 10 September 2026

Transaction Fees & Charges	
Everyday domestic transactions	Nil
Miscellaneous Fees & Charges	
Bank audit certificate	$20.00
BPAY formal enquiry	$25.00
BPAY recall	$28.00
Cash withdrawal above $4,000 per day	0.25%
Cheque - foreign cheque deposit	$11.00
Coin - counting coinage >$300 *(excluding moneyboxes & community)*	Up to 2.00%
Coin - provision of bagged & sorted change	Up to 2.00%
Direct Debit Dishonour	$9.00
Foreign exchange - cash supply commission *(min $6.00)*	1.00%
Inactive accounts per annum	$15.00
Overdrawn savings account-per occurrence	$20.00
Overdrawn savings account rate	14.95% p.a
Search fee per hour	$40.00
Statement copy	$2.50
Swift payment fee-inward	$11.00
Swift payment fee-outward	$22.00
Telegraphic Transfers supply in AUD	$50.00
Telegraphic Transfers supply in foreign currency	$30.00
Telegraphic Transfer trace	$86.00
Term Deposit early redemption	$25.00
Visa cash advance or transfer	$3.00
Visa Card charge back	$29.00
Visa Card international transaction fee	3.00%
Visa Credit Card late payment fee	$10.00
Visa Card replacement - Australia	$9.00
Visa Card replacement - Australia (emergency)	$30.00