LOAN FEES & CHARGES SCHEDULE

Horizon Bank

Effective 19 August 2026

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
Mortgage Discharge Processing Fee	$215.00
Plus third party costs including solicitors' fees & state government charges including registrations, searches & any other fees we incur as applicable.	At cost
Commercial/Business Accounts Review	
Payable monthly on review of your account/s	0.50% of your unused limit
Administration Fees (payable monthly)	
HandyLoan	0.30% of your unused limit
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
Loan Offset Administration Fees (payable annually)	$150.00
Budget Overdraft	
Annual administration fee	$50.00
Collection Charges	At cost
Arrears Letter	
Payable for each arrears letter sent	$30.00
Insurance Renewal Letter	
Payable for each letter requesting confirmation of insurance renewal	$30.00
Default Notice	
Payable for each default notice sent	$45.00
Redraw	
Commercial/Business Loan	$45.00
Loans secured by Deposit Security Agreement of Savings	$150.00
Mortgage Secured Loans	
Establishment fee for:	
Personal loan	$250.00
Investment loan (non residential)	$200.00
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.	At cost

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
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
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