



Transaction Fees & Charges

Effective 1 September 2016

ADMINISTRATION

27 Stewart Street Wollongong NSW 2500

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Email: info@horizon.org.au

ABN 66 087 650 173 AFSL 240573

Australian credit licence number 240573

*A Product Disclosure Statement (PDS) is available from any office of Horizon Credit Union. You should consider the relevant PDS in deciding whether to buy or hold the products.

ALBION PARK	☎ (02) 4257 2244
Shopping Village, Terry Street	
BEGA	☎ (02) 6499 1400
184 Carp Street	
BERMAGUI	☎ (02) 6493 3144
2 Wallaga Street	
MERIMBULA	☎ (02) 6495 1073
Shop 1, 20 Market Street	
MORUYA	☎ (02) 4474 2963
68 Vulcan Street	
NOWRA	☎ (02) 4428 9700
Shop 1, 24 Berry Street	
THIRROUL	☎ (02) 4268 1877
277a Lawrence Hargrave Drive	
ULLADULLA	☎ (02) 4454 2099
Woolworths Complex, Princes Highway	
WOLLONGONG	☎ (02) 4224 7700
27 Stewart Street	

Phone Banking
1300 366 565

Online Banking

www.HorizonCreditUnion.com.au



Banking for human beings

Fees & Charges

How are fees calculated?

Horizon's fees & charges are designed to be fair & simple. All members receive a minimum number of free transactions, and then the greater relationship balance you build, the more free transactions you receive.

Relationship Balance (The sum of your deposits & loans)	Free Transactions per Month
Up to \$25,000	3
\$25,000 to \$100,000	6
\$100,000 to \$250,000	9
\$250,000 +	18

What transactions might I pay for?

The fee-free transaction allowance relates to:

- ATM transactions/enquiries
- Branch withdrawals
- Direct Debits
- EFTPOS
- Personal Cheques

Transactions in excess of your monthly allowance attract a \$1 fee each. All other standard transactions, including internet and phone banking are FREE.

Is there a charge for a Visa Debit Card?

A monthly fee of \$2 is charged for each Visa Debit Card. This charge is waived if you:

- Maintain a minimum combined balance of \$2,000 in S1, S2, S4, S5, S8, S11, S15, S18 or S55 ... OR
- Have an overall relationship balance of greater than \$50,000* ... OR
- Are under 18 years of age.

How about the kids?

Members aged under 13 years are fee-free.

Members aged 13 to 17 years receive an extra 16 free transactions per month.

Anything else?

Any unused transaction allowance cannot be carried forward to a subsequent month.

A flat \$6 monthly transaction fee is payable on the Advantage account if the \$2,000 minimum monthly balance is not maintained.

Non-standard fees & charges are outlined in the Miscellaneous Fees & Charges brochure.

* The relationship balance does not include offset savings accounts.