

Who we act for and when we are paid

When providing third party products and services to you we are acting on behalf of our business partners and not as your agent.

All commissions are paid to us by our business partners when you take out or use the product or service.

Our fees and other rewards:

We charge fees applicable to our products and services as set out in our Fees & Charges brochure. Our staff are remunerated by salary and do not receive commissions. They may be eligible for a quarterly bonus payment which is based on a number of factors which include:

- standards achieved in customer service
- community involvement; and
- performance against branch targets

In addition, from time to time our staff may be rewarded for their efforts in special promotional programs offered by third party product issuers.

If you have a complaint:

Contact us on 1300 366 565 between 8:30am & 5pm Monday to Friday or email info@horizonbank.com.au

If you need further assistance, you can use our internal dispute resolution service. Refer to our Product Disclosure Statement (PDS). Horizon Bank supports the Australian Financial Complaints Authority (AFCA). AFCA is an external body that provides free independent dispute resolution for customers of financial institutions. You can contact AFCA by

Phone: 1800 931 678
Post: GPO Box 3, Melbourne VIC 3001
Email: info@afca.org.au
Website: www.afca.org.au

ALBION PARK ☎ (02) 4235 8800
Shop 4, Shopping Village, Terry Street

BEGA ☎ (02) 6499 1400
184 Carp Street

BERMAGUI ☎ (02) 6497 8810
2 Wallaga Street

BERRY ☎ (02) 4428 9750
Shop 3, 115 Queen Street

MERIMBULA ☎ (02) 6460 3800
Shop 1, 20 Market Street

MORUYA ☎ (02) 4474 9800
68 Vulcan Street

NOWRA ☎ (02) 4428 9700
Shop 1, 24 Berry Street

THIRROUL ☎ (02) 4224 7730
277a Lawrence Hargrave Drive

ULLADULLA ☎ (02) 4454 7800
Woolworths Complex, Princes Highway

WOLLONGONG ☎ (02) 4224 7700
27 Stewart Street

Administration

Horizon Bank
27 Stewart Street Wollongong NSW 2500
(02) 4224 7700
Email: info@horizonbank.com.au

Horizon Credit Union Ltd ABN 66 087 650 173 AFSL and Australian Credit
Licence Number 240573 trading as Horizon Bank.

General Enquiries
1300 366 565
horizonbank.com.au

Financial Services Guide

Effective 5 July 2023

We are required by law to provide you with this Financial Services Guide (FSG) which is designed to help you in deciding whether to use our services.

This FSG includes information on:

- * Product details;
- * Products and Services we are licensed to sell;
- * Our business partners and commissions;
- * Our fees and other rewards;
- * What to do if you have a complaint;
- * How we can be contacted.

Product details:

You will receive a Product Disclosure Statement (PDS) for insurance products as well as for your Savings, Investments and Payment products. For insurance products your PDS is included in the policy booklet. For Horizon Bank products the PDS includes the General Terms and Conditions of our products and should be read in conjunction with our brochures; Fees & Charges, Privacy Notice, Interest Rate, Banking with Horizon, Banking Access Facilities Terms & Conditions.

Products and services we are licensed to sell:

We are licensed by the Australian Securities and Investments Commission (ASIC) to advise on and deal in a range of products:

- * Savings Accounts – a full range of savings accounts with at call access;
- * Deposit Accounts – Term Deposits ranging from 1 month to 36 months;

- * Payment Services – BPAY, Direct Debit, Direct Credits, Osko[®], Periodical Payments, Online Banking, Mobile Banking, Phone Banking, Visa Debit Card, Visa Credit Card;
- * Insurance products – including home, contents, landlords, motor vehicle, caravan, travel, farm & rural, boat, business & CTP (Green Slips).

We are the product issuer for all products other than Insurances.

Member care statement:

Please read your FSG carefully and always retain a copy of all FSG documents for future reference. Each relevant provision of the Customer Owned Banking Code of Practice will apply to your accounts.

Our Business Partners & Commissions

Insurance:

We provide general insurance through CGU Insurance. We receive commission on these products as a percentage of the premium paid for each policy ranging from 5% to 25%.

These insurance products are provided by Insurance Australia Limited ABN 11 000 016 722 AFSL 227 681 trading as CGU Insurance. Horizon Bank acts as an agent for CGU Insurance.

We provide CTP insurance through QBE Insurance. We receive up to 5% of the premium paid for each policy. QBE Insurance (Australia) Ltd ABN 78 003 191 035 AFSL 239545.

International Payment Services:

Horizon Bank has appointed Western Union Business Solutions (Australia) Pty Ltd (ACN 150 129 749; AFSL 404092) trading as Convera to assist in fulfilling international transfers (Telegraphic Transfers). Fees and charges may apply, please refer to the terms and conditions and Fees and Charges brochure issued by Horizon Bank.

Travelex provides foreign cash in various denominations. We receive commission of 1% of the value of each transaction for sales of foreign cash or a minimum of \$6.

Travelex Limited AFSL 22244 ABN 36 004 179 953.

BPAY:

When you use BPAY, we receive the following commission:

- * \$0.285 per transaction.

Visa Debit or Credit Card:

When you use your Visa debit card or Visa credit card to pay for goods and services, and you select the credit function or tap and pay, we receive an interchange rate between 0% and 0.88% on a transaction or up to \$0.165 on a non-percentage based transaction.

The interchange rate depends on the type of transaction, the location and the merchant. Any additional charge on foreign transactions is disclosed in our Fees and Charges brochure.