



Flexibility

It's what you asked for in
a mortgage line of credit

HOME LINE

The flexibility to suit each and every customer

Home Line is a line of credit home loan offering two distinct options:

- Principal and interest – for those wanting to pay their home loan off as soon as possible.
- Interest only – for those who want the freedom to access the equity in their home for investing or enjoying life.

How Home Line differs from a conventional home loan

Traditionally, only regular loan repayments have been used to reduce your home loan principal. Funds for living expenses have been kept in a separate, low interest, working account.

Home Line has your income deposited directly into the loan account to immediately reduce the account balance. Available funds, when needed, are instantly accessible.

Home Line also calculates interest daily. So if funds for expenses are only withdrawn as required, you can maximise the power of your income to reduce your loan term and interest.

Principal and interest option

Flexibility and control rolled into one

The principal and interest option works by structuring the account like a traditional home loan, so the credit limit is constantly reducing.

The line of credit feature in this instance only allows you to redraw any payments made over and above the regular principal and interest repayments. The credit limit must be fully drawn at commencement of the facility.

All income goes into the account so any leftover funds are paid straight off the account balance, reducing the loan even further.

Principal and interest

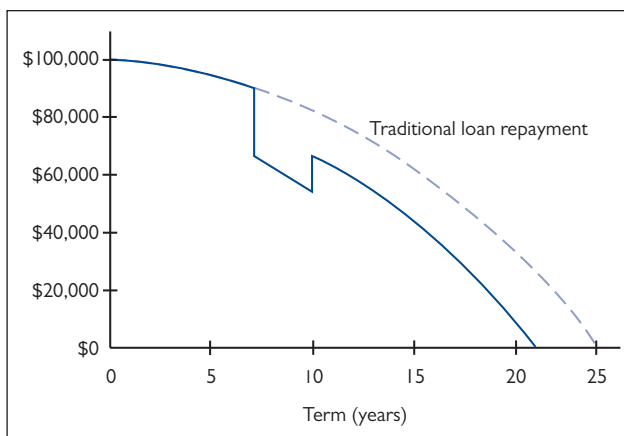


Illustration only

Interest only option

The flexibility to pay off your home sooner

If you've already paid off a substantial amount of your home and wish to invest money elsewhere, Home Line also allows you to draw on your home equity up to your credit limit. You can make as little as interest only repayments (plus fees and charges) for the first 10 years.

After 10 years, Home Line reverts to principal and interest repayments and can be paid off over 15 years with a reducing credit limit.

Interest only

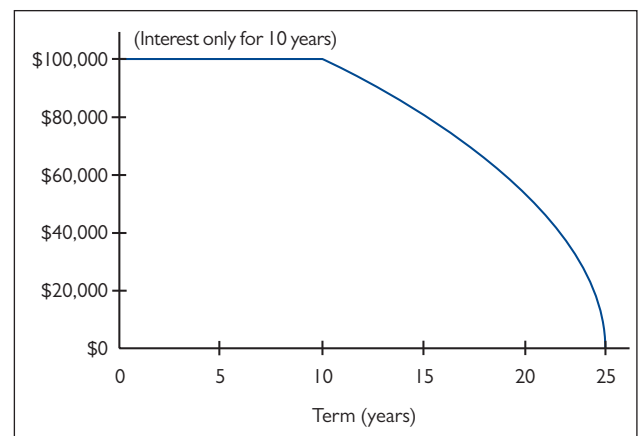


Illustration only

Home Line Visa card, Cashcard and cheque book

Home Line options:

- A secured Visa card with a \$20,000 limit, at the standard Home Line variable interest rate for the life of the Home Line facility. The linked Visa provides up to 55 Days interest free on retail purchases.*
- Cashcard.
- Cheque book.

Your accounts can be easily accessed via:

- ATMs
- Bank@Post™
- Express Line (24 hour telephone banking)
- Online Banking

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*Secured Visa accounts must be closed upon discharge of the linked Home Line loan.

A smart way to use your Visa card

You can use your Visa card to pay for your living expenses and other purchases you make each month. By using your Visa to pay as many expenses as possible, you can leave your salary and savings in your Home Line account for longer.

An auto payment plan can be arranged to pay off the monthly balance of your secured Visa direct from your Home Line account.

You'll be using the 'up to 55 days interest free' on your secured Visa card and paying off the balance before this interest free period ends. Meanwhile, your money is saving you interest on your Home Line account.

Monthly statements keep track of your progress

Monthly statements show:

- withdrawals and deposits
- how much is currently owed on your Home Line account
- how much Home Line credit is available to use.

Getting started

Home Line can replace your existing home loan, work with it or be a first home loan.

You may borrow up to 95% of the valuation of your home (including capitalised LMI).

The minimum Home Line amount is \$20,000, and interest is only charged on the amount owing at any time.

Terms, conditions, fees and charges apply. All information subject to change. Full details available on application. Lending criteria apply. Credit provided by Adelaide Bank a Division of Bendigo and Adelaide Bank Limited ABN 11 068 049 178. Security properties must be in metropolitan or designated country areas. Information correct at time of printing. Adelaide Bank a Division of Bendigo and Adelaide Bank Limited ABN 11 068 049 178, GPO Box 1048, Adelaide SA 5001.