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# Home loan products

## Upfront fees

Where not listed below, the amounts of these fees are available from your Mortgage Manager.

### Application fee

This fee is paid for the Mortgage Manager to assess your home loan application.

### Valuation fee

Charged for each property valuation required in processing your application.

### Split fee

Payable for additional processing required for each split loan.

### Building loan fee

Construction or substantial renovations usually require progress payments, which allow payment to the builder in stages as the house is built. The building loan fee covers the additional administration involved with building loans.

### Loan Processing fee

This fee is paid for us to prepare loan documentation necessary to enable the home loan to settle.

For standard loan	\$150
Per split loan	\$50
For Go-Between loan	\$250
For Construction	\$250
For Go-Between and Construction	\$350

## Administration fees

Where not listed below, the amounts of these fees are available from your Mortgage Manager.

### Annual line fee

Payable each year for each line of credit loan:

Home Line	\$150
Property Line (per sub-account)	\$150

Note your line fee is payable at settlement as part of the loan amount and in each subsequent year on the anniversary of the first full statement period.

## Other charges

Where not listed below, the amounts of these fees are available from your Mortgage Manager.

Loan Variation fee	\$150
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Payable in each instance when you apply and we agree to:

- vary your existing contract;
- substitute a security; or
- convert to another annual percentage rate.

### Product conversion application fee

When you request to change from one loan product to another (for example, a term loan to Home Line loan) this fee is payable to process your product conversion application.

Consent to lease fee	\$250
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For Business Line accounts, payable for us to peruse and approve a tenancy agreement where we hold a mortgage over the security.

Arrears administration fee	\$35
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This fee is charged each time any part of the required payment on your Home Line or Visa account is overdue by more than one month.

### Redraw fee

Payable when you redraw all or part of any repayments made on your loan (minimum \$500).

Per withdrawal	\$50
Per internet or phone banking withdrawal	Free

### Credit increase application fee

This fee is charged for processing your request to increase your credit limit or loan amount, where there is no change to the loan term, security or borrowers.

### Duplicate fee

Payable if you request a duplicate copy of a statement or notice that we have already provided you.

### Repayment recalculation fee

If you pay extra funds into your home loan, you may be able to recalculate your repayments in order to reduce what you need to pay each month. This would effectively clear any ahead amount on your loan. (The extra funds paid into the loan prior to the recalculation would not be available for redraw.)

### Security handling fee

In cases where we need to deal with a security after settlement (such as varying the order of priority or changing names on the security), this fee is charged per dealing.

For credit increases	\$150
For other dealings	Varies

### Subsequent valuation fee

Payable for a valuation performed as the result of your request for us to deal with a security after settlement.

### Inspection fee

Payable if you have a building loan each time the relevant building is inspected to see if we should make a progress payment. This fee is payable when the inspection occurs.

### Service fee

Payable when you request and we agree to manage transactions on, make a change to or maintain your loan account.

### Discharge fees

Where not listed below, the amounts of these fees are available from your Mortgage Manager.

<b>Break costs</b>	Varies
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Break costs may be payable in certain circumstances during a fixed loan term, such as:

- Breaking your fixed rate term to convert to a variable rate or to discharge your loan.
- Prepaying more than the allowed amount per annum on a fixed rate.

### Discharge administration fee

Payable for each security attached to a home loan that we partially or fully discharge at your request.

Note: A Security handling fee may be charged.

### Deferred establishment fee

A portion of the original approved loan amount is payable if you discharge your loan within 48 months from the settlement date.

Applicable to loans contracted prior to 1 June 2011		
<b>Duration</b>	48 months	
<b>Basis of calculation</b>	% of loan amount or credit limit as at the contract date	
	0-12	100% of upfront advance paid
	13-24	75% of upfront advance paid
	25-36	50% of upfront advance paid
	37-48	25% of upfront advance paid

## Visa credit products

<b>Application / Service fee</b>	\$55
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For opening your secured Visa credit card account.

<b>Annual service fee (secured)</b>	\$55
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For the maintenance of your secured Visa account, payable annually on the anniversary of the account open date, beginning one year after opening the account.

<b>Annual service fee (unsecured)</b>	\$55
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For the maintenance of your Visa 55 days interest-free credit account, payable annually on the anniversary of the account open date, beginning one year after opening the account. This fee is not charged if the total accumulated purchases for that year on your account reach or exceeds \$12,000.

<b>Disputed Visa purchase request</b>	\$10
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This fee is charged if you dispute a Visa purchase and it is subsequently determined that the purchase was correctly charged by the merchant.

<b>Voucher fee</b>	\$10
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For each Visa voucher reviewed or copied at your request where the relevant transaction has been authorised by you or an operator.

<b>Overseas ATM / Cash advance fee</b>	\$4
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For each Visa withdrawal or balance enquiry made from an ATM outside of Australia, or for each over the counter Visa cash advance.

### Overseas card replacement fee

For each Visa card we send overseas at your request, per card.

<b>If replaced within 5 days</b>	\$20
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<b>If replaced within 48 hours</b> (48 hour service may not be possible in all locations.)	\$50
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<b>Demand letter fee</b>	\$5
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For each letter we send to you in relation to a default on your Visa account.

<b>Foreign currency transaction fee</b>	2%
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For each purchase and/or cash advance that is in a currency other than Australian dollars. Calculated as a percentage of the converted Australian dollar amount.

# Transaction fees and charges

For 100% offset, Home Line and Visa accounts

## Transaction fee rebate

Every statement period your account is allocated a rebate for transaction fees as described below.

<b>Monthly rebate</b>	\$20
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Rebate available on any balance.

<b>Excess transaction fee</b>	\$2 per transaction
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Transact fee-free on your account up to the dollar value of the rebate using these eligible transaction methods:

- Cheque deposits
- Bank@Post™ withdrawals
- EFTPOS withdrawals

Any transaction fees that exceed the rebate allocation will be charged at the end of your account's statement period, and any unused rebate does not carry over to the following month.

Note ATM transaction fees may be charged by the ATM provider at point of transaction.

## Other Transaction Fees

(These fees are not included in rebate above.)

<b>Branch transaction</b>	\$2
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Payable for each withdrawal made at a Bendigo Bank branch.

<b>Electronic periodical payment</b>	\$5
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Charged to your account when you request a periodical payment between an Adelaide Bank account and a non-Adelaide Bank account, per payment.

<b>Interbank Credit Transfer fee</b>	\$5
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Charged to your account when you request us to transfer funds to a non-Adelaide Bank account.

<b>Bank warrant</b>	\$25
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Charged to your account when you request a same day transfer of funds to be made electronically to a non-Adelaide Bank account.

<b>Outward Telegraphic Transfer fee</b>	\$30
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Charged to your account when you request a same day transfer of funds to be made electronically to a non-Adelaide Bank account.

<b>Inward Telegraphic Transfers (Domestic)</b>	\$2
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Acceptance of payment from an Australian financial institution for fast transfer to any Adelaide Bank account.

<b>Inward Telegraphic Transfers (International)</b>	\$10
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Acceptance of payments in foreign currency for fast transfer to an Adelaide Bank account.

## Cheque Fees

<b>Personal Cheque Withdrawal fee</b>	\$1
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For each personal cheque that you write from your account.

<b>Bank Cheque fee</b>	\$10
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This fee is charged for each bank cheque that you request. Adelaide Bank customer.

<b>Foreign currency cheque conversion fee</b>	\$10
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For each cheque that is in a foreign currency that you deposit into your account. Per cheque.

<b>Automatic cheque payment fee</b>	\$15
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Charged to your account when you request that a periodic payment by cheque be made to a non-Adelaide Bank customer, per payment. This service is only available to existing automatic cheque payment plan customers.

<b>Cheque search fee</b>	\$60 per hour (minimum charge \$15)
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Payable when you request us to provide you with a copy of, or access to, a cleared personal or bank cheque drawn on your account.

<b>Special clearance of cheque fee</b>	\$15
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If you request special clearance of funds from a cheque drawn on an Australian bank account and deposited into your account (usually cleared within 24 hours).

<b>Stop payment of personal cheque fee</b>	\$10
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Charged to your account when you request that a stop payment be placed on a personal cheque.

<b>Stop payment of bank cheque fee</b>	\$20
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Payable when you request that a stop payment be placed on a bank cheque, which prevents anyone from cashing the cheque (only available in limited circumstances).

## Document search fees

<b>More frequent statement</b>	\$2
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May be payable if you require account statements to be produced more frequently than the standard product statement cycle (charged per statement).

<b>Interim statement fee</b>	\$5 per statement
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Charged when you request an account statement to be produced before your next regularly scheduled statement.

<b>Transaction summary</b>	\$5 per request
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This fee is charged when you request a summary of transactions performed on your account.

<b>Closing details</b>	\$5 per request
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This fee is charged if you request a copy of details on a closed account.

## Default and dishonour fees

<b>Overdrawn approval fee</b>	\$35
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For all transactions initiated by you or an account operator that we approve and that overdraws your account (charged per day, not per transaction).

<b>Direct debit dishonour fee</b>	\$40
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When there are insufficient funds in your account to cover a direct debit, this fee is charged.

<b>Outward cheque dishonour fee</b>	\$40
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When there are insufficient funds in your account to cover a cheque that you wrote, this fee is charged.

Adelaide Bank a Division of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879. 169 Pirie Street, Adelaide SA 5000. [adelaidebank.com.au](http://adelaidebank.com.au) Terms, conditions, fees, charges and lending criteria apply. All information is correct and is subject to change. Full details available on application. BEN50ABTC006 (S35275) (20/02/12)