



AdelaideBank

HomeLend™

Fees and Charges

The fees in this home loan fees and charges brochure may be applicable to HomeLend Home Line, HomeLend Term Loan and HomeLend 100% Offset Home Loan accounts. All information is correct at 16/02/12 and is subject to change.

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Home loan products

Upfront fees

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

Application fee

This fee is paid for the Mortgage Originator to prepare your home loan application.

Split fee

Payable for additional processing required for each split loan.

Valuation fee

Charged for each property valuation required in processing your application.

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

Administration fees

Annual Line fee

Payable each year for each Home Line account:	\$150
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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 Originator.

Loan Variation fee	\$350
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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.

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	\$175
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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	\$5 per statement
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Payable if you request a duplicate copy of a statement or notice that we have already provided you.

Repayment Recalculation fee	\$75
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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	\$150
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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), per dealing.

Subsequent Valuation fee	\$240
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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.

Discharge fees

Break Costs	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	\$325
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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	Varies
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Applicable only for loans executed prior to 1 July 2011.
May be payable if you terminate your home loan contract within 48 months of the settlement date.

Visa credit products

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

Annual Service fee (secured)	\$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.

Annual Service fee (unsecured)	\$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.

Disputed Visa Purchase Request	\$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.

Voucher fee	\$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.

Overseas ATM / Cash Advance fee	\$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.

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

Foreign Currency Transaction fee	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 Loan, Home Line and Visa accounts

Transaction fee rebate

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

Monthly Rebate	\$20
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Rebate available on any balance.

Excess Transaction fee	\$2 each
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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

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 ATM provider at point of transaction.

Other Transaction fees

(These fees are not included in rebate above.)

Electronic Periodical Payment	\$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.

Interbank credit transfer fee	\$5
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Charged to your account when you request us to transfer funds to a non-Adelaide Bank account.

Bank Warrant	\$25
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Charged to your account when you request a same-day transfer of funds to be made to a non-Adelaide Bank account.

Outward Telegraphic Transfer fee	\$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

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

Inward Telegraphic Transfers (International)	\$10
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Acceptance of payments in a foreign currency for fast transfer to any Adelaide Bank account.

Cheque fees

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

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

Foreign Currency Cheque Conversion fee	\$10
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For each cheque that is in a foreign currency that you deposit into your account. Per cheque

Cheque Search fee	\$60 per hour
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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.

Note: Minimum charge \$15

Special Clearance of Cheque fee	\$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).

Stop Payment of Personal Cheque fee	\$10
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Charged to your account when you request that a stop payment be placed on a personal cheque.

Stop Payment of Bank Cheque fee	\$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

More Frequent Statement	\$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).

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

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

Closing Details	\$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

Overdrawn Approval fee	\$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).

Direct Debit Dishonour fee	\$40
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When there are insufficient funds in your account to cover a direct debit, this fee is charged.

Outward Cheque Dishonour fee	\$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 AFSL/Australian Credit Licence 237879. 169 Pirie Street, Adelaide SA 5000.
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