



AdelaideBank

Personal Lending

Fees and Charges

The fees in this Personal Lending Fees & Charges brochure may be applicable to transaction accounts, Visa accounts, home loans and personal loans. Information is subject to change without notice.

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General Fees & Charges

Transaction Fee Rebate

| Product | Monthly Rebate |
|--------------------------|----------------|
| Homebuyer Power | \$10 |
| Mortgage Tamer Home Loan | \$10 |
| SmartSuite, SmartDoc | \$10 |

Every statement period your account is allocated a rebate for transaction fees. Transact fee-free on your account up to the dollar value of the rebate, using the eligible transaction methods outlined below. 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.

Eligible Transaction Methods

Free:

- Cash Deposits (including Bank@Post™)
- Auto Deductions (a transfer from one Adelaide Bank account to another Adelaide Bank account)
- Auto Payment Plan
- Direct credits
- Express Line balance enquires
- Bendigo Bank ATM¹ balance enquires
- VISA purchases
- Bendigo Bank ATM¹ withdrawals
- Bendigo Bank ATM transfers
- Branch VISA cash advances
- Express Line transfers
- Online Banking transfers
- Direct debits
- Cheque deposit items
- BPAY payments

\$2.00 each:

- EFTPOS
- Branch withdrawals & transfers
- Bank@Post withdrawals

¹Bendigo Bank ATM or an ATM that forms part of a Bendigo Bank shared ATM network.

Investor Power Transaction Fees:

Free:

- EFTPOS transactions
- Bank@Post withdrawals
- Bendigo Bank ATM¹ withdrawals & enquiries
- Express Line
- Online Banking

\$1.00 each:

- Personal cheque withdrawals

Other Transaction Fees

(These fees are not included in Transaction Fee Rebate)

| | |
|--------------------------------------|-----|
| Electronic Periodical Payment | \$5 |
|--------------------------------------|-----|

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

| | |
|--|--------|
| Adelaide Bank customer | \$5 |
| Plus for each cheque transfer, per cheque item | \$0.30 |

Charged to your account when you request us to transfer funds to a non-Adelaide Bank account. Funds will generally be credited on the next business day if the transfer is made to a bank account, or within two business days if the transfer is made to a credit union account.

| | |
|---|------|
| Outward Telegraphic Transfer Fee | \$30 |
|---|------|

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

| | |
|---------------------|------|
| Bank Warrant | \$25 |
|---------------------|------|

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

| | |
|----------------------|--------------------------------|
| Coin Purchase | \$0.35 (max of 5% of value) |
|----------------------|--------------------------------|

Charged to your account when you place an order to purchase coins, per bag.

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|--|-----|
| Inward Telegraphic Transfers (Domestic) | \$2 |
|--|-----|

Acceptance of payment from an Australian financial institution for fast transfer to any Adelaide Bank account.

| | |
|---|------|
| Inward Telegraphic Transfers (International) | \$10 |
|---|------|

Acceptance of payments in foreign currency for fast transfer to an Adelaide Bank account.

Cheque Fees

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|---------------------------------------|-----|
| Personal Cheque Withdrawal Fee | \$1 |
|---------------------------------------|-----|

Charged for each personal cheque that you write and is drawn from your account.

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|------------------------|------|
| Bank Cheque Fee | \$10 |
|------------------------|------|

This fee is charged for each bank cheque that you request. Adelaide Bank customer only.

| | |
|-------------------------------------|------|
| Automatic Cheque Payment Fee | \$15 |
|-------------------------------------|------|

Charged to your account when you request 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.

| | |
|--------------------------|-------------------------------------|
| Cheque Search Fee | \$60 per hour (minimum charge \$15) |
|--------------------------|-------------------------------------|

Payable when you request a copy of, or access to, a cleared personal or bank cheque drawn on your account.

| | |
|--|------|
| Special Clearance of Cheque Fee | \$15 |
|--|------|

Payable 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 |
|--|------|

Charged to your account when you request that a stop payment be placed on a personal cheque.

| | |
|--|------|
| Stop Payment of Bank Cheque Fee | \$20 |
|--|------|

Payable when you request that stop payment be placed on a bank cheque, which prevents anyone from cashing the cheque (only available in limited circumstances).

| | |
|---|------|
| Foreign Currency Cheque Conversion Fee | \$10 |
|---|------|

Payable for each foreign currency cheque deposited to your account.

Document & Search Fees

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|--------------------------------|-----|
| More Frequent Statement | \$2 |
|--------------------------------|-----|

Payable if you require account statements to be produced more frequently than the standard product statement cycle (charged per statement).

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|------------------------------|-------------------|
| Interim Statement Fee | \$5 per statement |
|------------------------------|-------------------|

Charged when you request an account statement to be produced before your next regularly scheduled statement.

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|--------------------------------|-------------------|
| Duplicate Statement Fee | \$5 per statement |
|--------------------------------|-------------------|

Charged when you request a copy of a statement that we have previously provided to you, per statement.

| | |
|----------------------------|-----------------|
| Transaction Summary | \$5 per request |
|----------------------------|-----------------|

Charged when you request a summary of transactions performed on your account per year requested.

| | |
|------------------------|-----------------|
| Closing Details | \$5 per request |
|------------------------|-----------------|

Charged if you request a copy of details on a closed account.

| | |
|-------------------------|-----|
| Deposit Book Fee | \$5 |
|-------------------------|-----|

An optional deposit book allows you to make and record over the counter or ATM deposits into your account. This fee is payable for each booklet.

| | |
|-------------------------|---------|
| Safe Custody Fee | \$27.50 |
|-------------------------|---------|

Payable if you would like us to keep items such as documents in a safe custody, per annum.

| | |
|--|-----|
| Safe Custody Document Retrieval Fee | \$5 |
|--|-----|

You may access items in your safe custody 3 times in one year without incurring a fee. After 3 retrievals the Safe Custody Document Retrieval Fee is payable for each additional access in that year.

Default & Dishonour Fees

| | |
|-----------------------------------|------|
| Arrears Administration Fee | \$35 |
|-----------------------------------|------|

This fee is charged each time any part of the required payment on your account is overdue by more than one month. Applicable for Visa credit accounts, Personal Loans, HomeBuyer Power and Investor Power.

| | |
|--------------------------|-----|
| Demand Letter Fee | \$5 |
|--------------------------|-----|

For each letter we send to you in relation to a default on your account.

| | |
|-------------------------------|------|
| Overdrawn Approval Fee | \$35 |
|-------------------------------|------|

For all transactions initiated by you or an account operator that we approve and that overdraws your account. Charged per day, not per transaction.

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|-----------------------------------|------|
| Direct Debit Dishonour Fee | \$40 |
|-----------------------------------|------|

Charged when there are insufficient funds in your account to cover an inward direct debit.

| | |
|-------------------------------------|------|
| Outward Cheque Dishonour Fee | \$40 |
|-------------------------------------|------|

Charged when there are insufficient funds in your account to cover a cheque that you have written.

Visa Card Fees

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|------------------------|------|
| Application Fee | \$30 |
|------------------------|------|

For processing your application for a Visa 55 days interest-free credit account, per account.
(Visa credit accounts only.)

| | |
|------------------------|------|
| Annual Line Fee | \$30 |
|------------------------|------|

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 (Visa credit accounts only.)

| | |
|---------------------------------------|------|
| Disputed Visa Purchase Request | \$10 |
|---------------------------------------|------|

Charged if you dispute a Visa purchase and it is subsequently determined that the merchant correctly charged the purchase.

| | |
|---------------------------|------|
| Voucher Search Fee | \$10 |
|---------------------------|------|

For each Visa card 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 |
|--|-----|

For each Visa card withdrawal or balance enquiry made from an ATM outside of Australia, or for each over the counter Visa card cash advance outside of Australia. Note the Foreign Currency Transaction Fee also applies for any Visa card cash advance outside Australia.

Overseas Card Replacement Fee

| | |
|---------------------------|------|
| If replaced within 5 days | \$20 |
|---------------------------|------|

| | |
|--|------|
| If replaced within 48 hours (48-hour service may not be possible in all locations.) | \$50 |
|--|------|

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

| | |
|---|------------------------------------|
| Foreign Currency Transaction Fee | 2.0% of the converted \$AUD amount |
|---|------------------------------------|

For each purchase and/or cash advance that is currency other than Australian Dollars.

Note the overseas ATM/Cash Advance fee also applies for any Visa card advance outside of Australia.

Personal Loans

| | |
|--------------------------|-------|
| Establishment Fee | \$150 |
|--------------------------|-------|

This fee is paid for us to assess, process and prepare loan documentation necessary to enable the personal loan to settle.

| | |
|-----------------------------|-----|
| VSR Registration Fee | \$9 |
|-----------------------------|-----|

Secured Loans only; payable to register a record of financial interest in a security.

| | |
|-------------------------------------|------|
| Discharge Administration Fee | \$50 |
|-------------------------------------|------|

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

| | |
|----------------------------|-------|
| Early Repayment Fee | \$100 |
|----------------------------|-------|

Payable if the total amount owing is repaid within the first twelve months of the settlement date.

Home Loans

Upfront Fees

Application Fee

| | |
|-----------------------------------|-------|
| Standard Application | \$795 |
| SmartSuite Go-Between Application | \$995 |

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

| | |
|---|---------|
| Go-Between Nil End Debt Option Application Fee | \$1,400 |
|---|---------|

This fee is paid for us to assess, process and prepare loan documentation necessary to enable the home loan to settle, where the Nil End Debt option is selected on a Go-Between Loan.

| | |
|-----------------------------------|-------|
| Split Loan Application Fee | \$100 |
|-----------------------------------|-------|

Payable for additional processing required for each split loan. A split loan is more than one loan where the borrowers and security details are the same and the loans settle on the same day.

| | |
|-----------------------|-------|
| Settlement Fee | \$100 |
|-----------------------|-------|

This fee is paid for Adelaide Bank to settle the Home Loan.

Building Loan Fee

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|---------------------------|-------|
| For properties in SA | \$250 |
| For properties interstate | \$400 |

Construction or substantial renovations usually require progress payments, which allows payment to the builder in stages as the house is built. The Building Loan Fee is payable to cover the additional administration involved with building loans.

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|----------------------------|-------|
| Extra Valuation Fee | \$220 |
|----------------------------|-------|

Charged for each property valuation after the first valuation (in cases where more than one security is attached to the loan and we require valuation of more than one property).

| | |
|----------------------------|-------|
| Company / Trust Fee | \$200 |
|----------------------------|-------|

For each company and/or trust that is involved with a loan application as a borrower or guarantor, charged to cover the additional processing and documentation required.

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|--|-------|
| Additional Security Documentation Fee | \$175 |
|--|-------|

For processing and documentation of each additional mortgage and each guarantee given in connection with the home loan.

| | |
|-------------------------------|------|
| Funds Disbursement Fee | \$15 |
|-------------------------------|------|

Payable to disburse or provide access to loan proceeds at settlement.

Administration Fees

Monthly Administration Fee

Payable each month for each term loan.

| | |
|-----------------------|------|
| Greatsaver/Smartsaver | Nil |
| All other term loans | \$10 |

| | |
|------------------------|-------|
| Annual Line Fee | \$150 |
|------------------------|-------|

Payable each year for each loan account: All HomeBuyer Power loans, HomeBuyer Power All-in-One loans and Investor Power.

Note: Investor Power Annual Line Fee is charged per sub-account.

Other Charges

| | |
|----------------------------|-------|
| Credit Increase Fee | \$175 |
|----------------------------|-------|

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 (security handling fee also applies).

Redraw Fee

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

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

| | |
|------------------------------------|------|
| Repayment Recalculation Fee | \$50 |
|------------------------------------|------|

If you pay extra funds into your home loan, you may be able to recalculate your repayments in order to reduce your monthly repayments. The fee is payable when you make your request.

| | |
|-----------------------------------|-------|
| Loan Variation Fee: Simple | \$200 |
|-----------------------------------|-------|

Payable in each circumstance when you apply and we agree to:

- Vary your existing contract; or
- Convert to another annual percentage rate.

| | |
|------------------------------------|-------|
| Loan Variation Fee: Complex | \$350 |
|------------------------------------|-------|

Payable in each circumstance when you apply and we agree to:

- Change products; or
- Substitute a security.

| | |
|------------------------------|-------|
| Security Handling Fee | \$150 |
|------------------------------|-------|

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 | \$220 |
|---------------------------------|-------|

Payable each time we value a property as a result of a request by you to amend the terms of your loan.

Discharge Fees

| | |
|-------------------------------------|-------|
| Discharge Administration Fee | \$325 |
|-------------------------------------|-------|

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

| | |
|--------------------|--------|
| Break Costs | Varies |
|--------------------|--------|

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.

| | |
|-----------------------------------|--------|
| Deferred Establishment Fee | Varies |
|-----------------------------------|--------|

Applicable only for loans executed prior to 1 June 2011. May be payable if you terminate your home loan contract within 48 months of the settlement date.

Adelaide Bank a Division of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/ACL 237879, 169 Pirie Street, Adelaide SA 5000. 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.
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