

Rate Board

Rates correct as at 24/6/2010.

Variable rate		
	Interest rate	Comparison rate
Variable <i>SmartFit</i>	6.74% p.a.	6.90% p.a.
Variable <i>SmartDoc</i>	7.74% p.a.	7.90% p.a.

Fixed rate		
	Interest rate	Comparison rate
3 year <i>SmartFix</i>	7.59% p.a.	7.15% p.a.
5 year <i>SmartFix</i>	8.14% p.a.	7.54% p.a.
3 year <i>SmartDoc</i>	8.59% p.a.	8.16% p.a.
5 year <i>SmartDoc</i>	9.14% p.a.	8.56% p.a.

Important information about comparison rates

The comparison rates displayed are calculated for a loan amount of \$150,000 over a 25 year loan term. All *SmartFix* rates are calculated on the basis that they roll to the variable *SmartFit* rate at the end of the initial term. All *SmartDoc* Fixed rates are calculated on the basis that they roll to the variable *SmartDoc* rate at the end of the initial term. All comparison rates are calculated with a nil offset balance.

Warning: This comparison rate applies only to examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

Terms, conditions, fees, charges and lending criteria apply. Rates correct as at 24/6/10 and are subject to change. Full details are available on application. Adelaide Bank a Division of Bendigo and Adelaide Bank Limited ABN 11 068 049 178. 169 Pirie Street Adelaide SA 5000.

A streamlined approach to home lending