

Choosing the right loan to suit your needs.

Adelaide Bank home loan options		Term loans				Mortgage Tamer Home Loan			HomeBuyer Power		
		Discount	Standard Term Loan	Lo Doc Express	Greatsaver	Discount	Standard Term Loan	Lo Doc Express	Discount Variable	Standard	Lo Doc Express
Description		A low introductory interest rate for 6 or 12 months to get you started.	Our fully featured, flexible, standard product with variable or fixed rate options.	Perfect if you're self-employed, this variable rate loan doesn't require you to provide proof of income.	No need for the bells and whistles? This offers a low ongoing interest rate with basic loan features.	A low introductory interest rate for 6 or 12 months to get you started.	Our fully featured, flexible, standard product with variable or fixed rate options.	Perfect if you're self-employed, this variable rate loan doesn't require you to provide proof of income.	Our line of credit with a low introductory variable interest rate for 12 months.	Pay off your loan sooner and build wealth with our signature line of credit variable rate loan.	Perfect if you're self-employed, this variable rate line of credit doesn't require you to provide proof of income.
Repayment options	Principal & Interest	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Interest only	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
	Make extra repayments	✓	Fixed - max \$20,000 p.a.	✓	✓	✓	Fixed - max \$20,000 p.a.	✓	✓	✓	✓
	Choose your repayment frequency	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Loan features	No monthly fee	✗	✗	✗	✓	✗	✗	✗	✗	✗	✗
	Split loan	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Redraw	✓ \$500 min	✓ \$500 min	✓ \$500 min	✓ \$500 min	✓ \$500 min	✓ \$500 min	✓ \$500 min	✓ Transact on your loan	✓ Transact on your loan	✓ Transact on your loan
	Deposit your salary into your loan	✗	✗	✗	✗	✓ Into the offset portion	✓ Into the offset portion	✓ Into the offset portion	✓	✓	✓
	Transact on your loan	✗	✗	✗	✗	✓ Offset portion	✓ Offset portion	✓ Offset portion	✓	✓	✓
	No proof of income required	✗	✗	✓	✗	✗	✗	✓	✗	✗	✓
	Interest offset	See our Mortgage Tamer Home Loan	See our Mortgage Tamer Home Loan	See our Mortgage Tamer Home Loan	✗	✓ 100% offset	✓ 100% offset	✓ 100% offset	✗	✗	✗