

# Fees and charges

This booklet contains fees and charges for:

- Business Cheque account
- Business Trust account

It forms part of the **Business accounts Product Guide** and should be read together with Your account information booklet for Business Cheque and Business Trust accounts and the Accessing your account booklet.

This booklet also contains fees and charges for overdrafts, Business Line, Rural Power, Business Visa and other Adelaide Bank business loan accounts.

Adelaide Bank Limited ABN 54 061 461 550.  
169 Pirie Street, Adelaide SA 5000. AFSL 240516.

Dated 1 January 2008.

# Contents

Introduction	1
Using this booklet	1
Contacting us	1
1. Fees and charges payable	2
2. How to minimise fees	3
2.1 Monthly Account Service Charge	3
2.2 Free transactions	3
2.3 Transaction Fee Rebate	4
2.4 Consolidate accounts	5
2.5 Use a card	5
3. General fees and charges	6
3.1 Service charges	6
3.2 Transaction fee rebate	7
3.3 Other transaction fees	9
3.4 Other fees	10
3.5 Cheque fees	11
3.6 Documentation and search fees	12
3.7 Default and dishonour fees	13
3.8 Foreign exchange services	14
4. Business services fees	15
5. Visa Credit card account fees	16
6. Business finance	17
6.1 Upfront fees	17
6.2 Other charges	19
6.3 Discharge fees	21
7. Government charges	22
7.1 Tax file number (TFN) withholding tax	22
7.2 Non-resident withholding tax	22

THIS PAGE HAS BEEN INTENTIONALLY LEFT BLANK

## Introduction

This booklet provides *you* with information on *our* business banking fees and charges. It also contains information to help *you* get the best value out of *your* banking with *us*.

## Using this booklet

- **Product Guide**

This booklet forms part of the **Business accounts Product Guide** and should be read together with Your account information booklet for Business Cheque and Business Trust accounts and the Accessing your account booklet.

*You* may need to read the Your account information booklet when this booklet refers *you* to the terms and conditions applicable to *your account*.

- **Loans, overdrafts and credit facilities**

The booklet contains fees and charges for overdrafts, Business Line, Business Visa and other Adelaide Bank business loan accounts. *You* may need to refer to the terms and conditions applicable to *your account* when using this booklet.

*You* should refer to the terms and conditions applicable to *your account* and the Accessing your account booklet for the meaning of words that are in *italics* in this booklet.

## Contacting us

If *you* have any queries about the fees and charges contained in this booklet *you* can contact *us* in any of the following ways:

- talk to *your* Business Banking manager
- call *us* on 13 22 20 (within South Australia) or 1300 65 22 20 (outside South Australia)
- visit *our* website [adelaidebank.com.au](http://adelaidebank.com.au)
- visit any of *our* branches
- email *us* [enquiries@adelaidebank.com.au](mailto:enquiries@adelaidebank.com.au)
- write to *us* at 169 Pirie Street, Adelaide SA 5000.

## **I. Fees and charges payable**

You agree to pay us:

- all fees and charges described in this booklet plus any new fees and charges we impose under the terms and conditions applicable to *your account*
- government charges, including government stamp and other duties and charges payable on receipts or withdrawals under this *agreement*, including, where applicable, stamp duty on credit card business in Queensland and Tasmania and on credit business in Queensland (these duties and charges are payable by *you* at the time – as a matter of law, they are required to be paid) and
- any expenses we incur in enforcing this *agreement*.

You authorise *us* to debit any of these amounts to *your account*. We may do so on or after the date we pay them or the date they become due or payable by *you* or *us* (whichever is earlier). We can at any time choose not to collect a fee or charge from *you*. This does not prejudice *our* right to collect the fee or charge in the future.

The amount or frequency or time for payment of a fee or charge may change or a new fee or charge may be imposed under the terms and conditions applicable to *your account*.

Refer to the terms and conditions applicable to *your account* for further details on how we may change the fees and charges that apply to *your account*.

The fees and charges in this booklet are debited to *your account*:

- at the frequency stated in the description of the fee and charge, or
- if no frequency is stated, after the event or request has occurred.

## **2. How to minimise fees**

### **2.1 Monthly Account Service Charge**

A *Monthly Account Service Charge* is payable on Business Cheque and Business Trust accounts if *your account balance* falls below the minimum *monthly balance* of \$10,000.

You will not be charged this fee if you ensure that *your balance* is above the minimum *monthly balance* each day.

### **2.2 Free transactions**

Transactions that are free of charge include:

- Visa *purchases* in Australian dollars
- Auto-deductions (automatic transfers from one Adelaide Bank account to another Adelaide Bank account)
- Direct debits for CGU insurance premiums<sup>1</sup>
- Direct credits
- Adelaide Bank ATM *balance* enquiries
- Express Line (excluding intrabank transfers)
- Online Banking
- Auto-payment plan
- BPAY<sup>®</sup> *payments*.

<sup>1</sup>Arranged by Adelaide Bank acting as an intermediary for the Insurer, CGU Insurance Ltd ABN 27 004 478 371.

®Registered to BPAY Pty Ltd ABN 69 079 137 518.

## 2.3 Transaction Fee Rebate

Every month your account will be allocated a rebate for particular transaction fees. Any transaction fees that exceed the rebate allocation will be charged to your account. Refer to part 3.2 of this booklet for details of the Transaction Fee Rebate. By transacting within your allocated rebate you will not be charged any fees for these transactions.

Below are two examples to assist you in understanding the Transaction Fee Rebate.

Example 1: No excess transaction fee is charged, as the transaction fees totalled \$8 and the Transaction Fee Rebate allocated to this account is \$10.

Transaction type	June		
	No.	Cost	Total
Adelaide Bank ATM withdrawal/transfer	4	\$1.50	\$6.00
BPAY payment	2	\$0.00	\$0.00
EFTPOS transaction	1	\$1.00	\$1.00
Merchant settlements	2	\$0.50	\$1.00
<b>Transaction fees subtotal</b>			<b>\$8.00</b>
Transaction Fee Rebate			\$10.00
Excess transaction fees			<b>\$0.00</b>

Example 2: An excess transaction fee of \$2.00 is charged as the transaction fees totalled \$12 and the Transaction Fee Rebate allocated to this account is \$10.

Transaction type	July		
	No.	Cost	Total
Adelaide Bank ATM withdrawal/transfer	4	\$1.50	\$6.00
BPAY payment	8	\$0.00	\$0.00
EFTPOS transaction	2	\$1.00	\$2.00
Merchant settlements	4	\$0.50	\$2.00
Branch cash deposit	4	\$0.50	\$2.00
<b>Transaction fees subtotal</b>			<b>\$12.00</b>
Transaction Fee Rebate			\$10.00
Excess transaction fees			<b>\$2.00</b>

## **2.4 Consolidate accounts**

You may have a number of accounts, all of which probably incur fees and charges. By consolidating some or all of *your* accounts into one Adelaide Bank account, *you* may find it easier to maintain any minimum *monthly balance* and/or reduce the fees *you* pay on *your account*.

## **2.5 Use a card**

By using a *card* (if available on *your account*) *you* can have unrestricted access to *your* funds 24 hours a day through an ATM and via EFTPOS.<sup>1</sup> Transaction fees for withdrawals using a *card* are cheaper than withdrawals made via a branch.

<sup>1</sup>Subject to systems availability and maintenance. Daily ATM and EFTPOS withdrawal limits apply.



### 3.2 Transaction Fee Rebate

Your account is allocated a rebate for transaction fees incurred when using the eligible transaction methods listed below. For all accounts, the rebate is allocated *monthly*.

This means you can transact fee-free on your account up to the dollar value of the rebate, provided you use these eligible transaction methods.

Transaction fee rebate	
Business Overdraft, Business Cheque, Business Visa <sup>1</sup> , Business Trust accounts	
Less than \$10,000	\$5
\$10,000 to \$24,999	\$10
\$25,000 and over	\$20
The amount of the rebate is based on the minimum <i>balance</i> maintained in your account during the <i>month</i> .	
Business Line accounts <i>Monthly</i> statement cycle	\$5

<sup>1</sup> Only applies to Visa purchases and cash advances in Australian dollars.

Any transaction fees that exceed the rebate allocation will be charged to your account as follows:

- *Monthly*, based on the date you opened the account for Business Cheque, Business Visa, Business Overdraft and Business Line accounts
- *Monthly*, on the first *business day* of the *month* for Business Trust accounts.

**Any unused rebate does not carry over to the following month or statement period.**

## Eligible transaction methods

<ul style="list-style-type: none"> <li>• Visa <i>purchases</i></li> <li>• Auto-deductions (automatic transfers from one Adelaide Bank account to another Adelaide Bank account)</li> <li>• Direct debits for CGU Insurance Ltd and Swann Insurance (Aust.) Pty Ltd premiums<sup>1</sup></li> <li>• Direct credits (excluding batch direct credits)</li> <li>• Adelaide Bank ATM <i>balance</i> enquiries</li> <li>• Express Line (excluding intrabank transfers)</li> <li>• Online Banking</li> <li>• Auto-payment plan</li> <li>• <i>BPAY payments</i></li> <li>• AnyPay</li> </ul>	Free
<ul style="list-style-type: none"> <li>• Third party direct debits<sup>2</sup></li> <li>• Cheque deposits (per item)<sup>3</sup></li> <li>• Cheques presented (per item)</li> <li>• Branch cash deposits</li> <li>• Adelaide Bank ATM deposits</li> <li>• Merchant settlements</li> <li>• Express Line intrabank transfers</li> </ul>	\$0.50 each
<ul style="list-style-type: none"> <li>• EFTPOS</li> </ul>	\$1.00 each
<ul style="list-style-type: none"> <li>• Non-Adelaide Bank ATM withdrawals and enquiries<sup>4</sup></li> <li>• Adelaide Bank ATM withdrawals and transfers</li> </ul>	\$1.50 each
<ul style="list-style-type: none"> <li>• Branch withdrawals and transfers</li> <li>• Branch Visa <i>cash advances</i></li> <li>• <i>Bank@Post</i><sup>TM</sup> agency transactions<sup>5</sup></li> </ul>	\$2.50 each

<sup>1</sup>Arranged by Adelaide Bank acting as an intermediary for the insurers, CGU Insurance Ltd ABN 27 004 478 371 and Swann Insurance (Aust.) Pty Ltd ABN 80 000 886 680.

<sup>2</sup>Excluding direct debits for insurance products arranged by Adelaide Bank acting as an intermediary for the Insurers, CGU Insurance and Swann Insurance (Aust.) Pty Ltd ABN 80 000 886 680.

<sup>3</sup>Excluding cheques deposited at *Bank@Post*.

<sup>4</sup>In a city or town where an Adelaide Bank ATM is not located.

<sup>5</sup>*Bank@Post* access is not available on all *accounts*.

*Bank@Post*<sup>TM</sup> and its device mark are trade marks (registered or otherwise) of the Australian Postal Corporation. All rights reserved.

### 3.3 Other transaction fees

These fees are not included in the Transaction Fee Rebate described in part 3.2 of this booklet.

Other transaction fees	
<b>Metro Foreign ATM fee</b> Charged to <i>your account</i> for each withdrawal or <i>balance</i> enquiry made at a non-Adelaide Bank ATM, but only when that ATM is in a city or town where an Adelaide Bank ATM is located.	\$2
<b>Electronic Periodical Payment</b> Charged to <i>your account</i> when you request a periodical payment between an Adelaide Bank <i>account</i> and a non-Adelaide Bank account, per payment.	\$5
<b>Interbank Credit Transfer fee</b> Charged to <i>your account</i> when you request us to transfer funds to a non-Adelaide Bank account. Funds will generally be credited on the next <i>business day</i> if the transfer is made to a bank account, or within two <i>business days</i> if the transfer is made to a credit union account.  For each cheque transfer.	\$5  \$0.30 per cheque item
<b>SWIFT fee</b> Charged to <i>your account</i> when you request a same-day transfer of funds to be made electronically to a non-Adelaide Bank account.	\$20

### 3.4 Other fees

Other fees	
<b>Lost/Damaged Card Replacement fee</b> Payable when <i>you</i> request to replace each Cashcard or <i>Visa card</i> if it is lost or damaged.	\$15
<b>Coin purchase</b> Charged to <i>your account</i> when <i>you</i> place an order to purchase coins, per bag.	\$0.35 (max of 5% of value)
<b>Coin Counting fee</b> Payable if loose or incorrectly bagged coins are deposited to <i>your account</i> at a branch.	5% of value

### 3.5 Cheque fees

Cheque fees	
<b>Bank Cheque fee</b> Charged to <i>your account</i> for each bank cheque that <i>you</i> request.	\$10
<b>Automatic Cheque Payment fee</b> Charged to <i>your account</i> when <i>you</i> 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.	\$15
<b>Cheque Search fee</b> Payable when <i>you</i> request <i>us</i> to provide <i>you</i> with a copy of, or access to, a cleared business or bank cheque drawn on <i>your account</i> .	\$10
<b>Stale Bank Cheque Search fee</b> Charged to <i>your account</i> if a bank cheque that we wrote is presented for payment more than 15 <i>months</i> from the date that it was written.	\$12
<b>Special Clearance of Cheque fee</b> Payable if <i>you</i> request special clearance of funds from a cheque drawn on an Australian bank account and deposited into <i>your account</i> (usually cleared within 24 hours or one <i>business day</i> whichever is the greater).	\$15
<b>Stop Payment of Cheque fee</b> Payable when <i>you</i> request that a stop payment be placed on a cheque.	\$10
<b>Stop Payment of Bank Cheque fee</b> Payable when <i>you</i> request that a stop payment be placed on a bank cheque, which prevents anyone from cashing the cheque (only available in limited circumstances).	\$10

### 3.6 Documentation and search fees

<b>Documentation and search fees</b>	
<p><b>Trust Account Audit fee</b> Payable if an external auditor requests to view <i>our</i> records in relation to a Land Agents or Solicitors Trust <i>account</i>.</p>	\$30
<p><b>More frequent statements</b> Payable if <i>you</i> require <i>account statements</i> to be produced more frequently than the standard product <i>statement</i> cycle, charged per <i>statement</i>.</p>	\$2
<p><b>Interim Statement fee</b> Payable when <i>you</i> request an <i>account statement</i> to be produced before <i>your</i> next regularly scheduled <i>statement</i>.</p>	\$5
<p><b>Statement of Interest Details fee</b> Payable if <i>you</i> request a <i>statement</i> of interest charged or credited to <i>your account</i>.</p>	\$5 (per year requested)
<p><b>Duplicate Statement fee</b> Payable when <i>you</i> request a copy of a <i>statement</i> that we have previously provided to <i>you</i>, per <i>statement</i>.</p>	\$10
<p><b>Closing Details</b> Payable if <i>you</i> request a copy of details on a closed <i>account</i>.</p>	\$10
<p><b>Transaction Summary</b> Payable when <i>you</i> request a summary of transactions performed on <i>your account</i>.</p>	\$20 (per year requested)
<p><b>Safe Custody fee</b> Payable if <i>you</i> would like <i>us</i> to keep items such as documents in safe custody. Charged per annum based on the anniversary of original lodgment date.</p>	\$27.50

## Documentation and search fees (continued)

<p><b>Safe Custody Document Retrieval fee</b>  <i>You may access items in safe custody 3 times in one calendar year without incurring a fee. After 3 retrievals the Safe Custody Document Retrieval fee is payable for each additional access in that year.</i></p>	\$5
<p><b>Deposit Book fee</b>  An optional deposit book allows <i>you</i> to make and record over-the-counter or ATM deposits or repayments into <i>your account</i>. This fee is payable for each booklet. This applies to Business Trust and Business Line <i>accounts</i> only.</p>	\$3

### 3.7 Default and dishonour fees

Default and dishonour fees	
<p><b>Overdrawn Approval fee</b>  Payable for all transactions initiated by <i>you</i> or an <i>account operator</i> that we approve and that overdraws <i>your account</i>. Charged per day, not per transaction:  Business Line and Business Overdraft</p>	\$35
<p><b>Direct Debit Dishonour fee</b>  Charged to <i>your account</i> when there are insufficient funds in <i>your account</i> to cover an inward direct debit.</p>	\$40
<p><b>Outward Cheque Dishonour fee</b>  Charged to <i>your account</i> when there are insufficient funds in <i>your account</i> to cover a cheque that <i>you</i> have written.</p>	\$40
<p><b>Inward Cheque Dishonour fee</b>  Charged to <i>your account</i> when <i>you</i> deposit a cheque from another party into <i>your account</i> and there are insufficient funds in their account to cover that cheque.</p>	\$12
<p><b>Demand Letter fee</b>  Charged to <i>your account</i> each letter we send to <i>you</i> in relation to a default on <i>your account</i>.</p>	\$5
<p><b>Temporary Excess fee</b>  Charged to <i>your account</i> when <i>your account</i> exceeds the <i>facility limit</i>. <i>Accounts</i> that remain in excess of the <i>facility limit</i> for 30 days or more will incur a further Temporary Excess fee and be subject to formal credit application requirements:  Business Overdraft</p>	\$150

## Default and dishonour fees (continued)

<p><b>Late Payment fee</b> Charged to <i>your account</i> when the whole or any part of the loan repayment has been unpaid for 30 days or more. This fee must be paid immediately along with the outstanding repayment:</p>	
Business Term Loan	\$35

### 3.8 Foreign exchange services

These foreign exchange services are provided by Travelex Ltd ABN 36 004 179 953. Adelaide Bank will receive a commission for arranging this service.

#### Foreign exchange services

<p><b>Encashment of travellers cheques</b> Payable to cash a travellers cheque into Australian dollars:</p> <p style="text-align: right;">Australian dollar cheques</p> <p>Travellers cheques issued by Adelaide Bank</p> <p style="text-align: right;">Other travellers cheques (not issued by Adelaide Bank)</p>	<p>Nil</p> <p>Nil</p> <p>1.1% of \$AUD value (min \$5.50)</p>
<p><b>Foreign Currency Cheque Conversion fee</b> Charged to <i>your account</i> for each cheque that is in a foreign currency that <i>you</i> deposit into <i>your account</i>.</p>	<p>1.1% of \$AUD value (min \$5.50)</p>
<p><b>Foreign Currency Cash Conversion fee</b> Charged to <i>your account</i> for cashing foreign currency notes into Australian dollars.</p>	<p>1.0% of \$AUD value (min \$5)</p>
<p><b>Sales of travellers cheques</b> Charged to <i>your account</i> when <i>you</i> request us to issue you with travellers cheques.</p>	<p>1.1% of \$AUD value (min \$11)</p>
<p><b>Foreign currency sales</b> Payable for cashing Australian dollars into foreign currency.</p>	<p>1.0% of \$AUD value (min \$5)</p>
<p><b>Bank Draft</b> Payable to issue a bank draft in foreign or Australian currency that can be cashed overseas.</p>	<p>\$10</p>
<p><b>Telegraphic Transfer</b> Charged to <i>your account</i> to electronically transfer foreign or Australian currency overseas.</p>	<p>\$30</p>

#### 4. Business services fees

<b>Business services fees</b>	
<p><b>BPAY biller fees</b>                      Payable to establish a <i>BPAY biller</i> number for <i>your</i> customers to use when paying invoices to <i>your</i> business:</p>	<p>Establishment \$200                      Per debit <i>card</i> transaction \$0.85                      Per credit <i>card</i> transaction \$0.85 plus 1% of value</p>
<p><b>Merchant Services fees</b>                      Payable to establish and maintain an electronic payment facility for EFTPOS and credit <i>card</i> transactions:</p>	<p>Establishment \$35                      Terminal fee \$25                      Per debit <i>card</i> transaction \$0.30                      Merchant Services fee Varies</p>
<p><b>Direct Credits fees</b>                      Payable to establish and process batch direct credits (for example, for payroll):</p>	<p>Establishment \$165                      Per lodgement \$11</p>
<p>Plus per payment when a lodgement <i>you</i> submit includes more than 200 payments</p>	<p>\$0.06 per payment</p>
<p><b>Direct Debits fees</b>                      Payable to establish and process batch direct debits:</p>	<p>Establishment \$250                      Per lodgement \$30 plus \$0.20 per transaction</p>
<p><b>Special Service fee</b>                      Payable when <i>you</i> require <i>us</i> to perform a special service on <i>your</i> behalf. For example, this may be charged for non-standard time consuming activities that <i>you</i> request <i>us</i> to undertake.</p>	<p>\$17.50 per quarter hour or part thereof, plus out of pocket expenses.</p>

## 5. Visa Credit card account fees

<b>Visa Credit card account fees</b>	
<p><b>Application fee</b> Payable for processing a Business Visa account application, per card.</p>	\$40
<p><b>Annual Line fee</b> Payable for the maintenance of each Business Visa card, charged to your account annually on the anniversary of the account open date, beginning one year after opening the account.</p>	\$40
<p><b>Disputed Visa Purchase Request</b> Charged to your account if you dispute a Visa card purchase and it is subsequently determined that the merchant correctly charged the purchase.</p>	\$10
<p><b>Voucher Search fee</b> Charged to your account for each Visa card voucher reviewed or copied at your request where the relevant transaction has been authorised by you or an operator.</p>	\$10
<p><b>Arrears Administration fee</b> Charged to your account each time any part of the required payment on your account is overdue by more than one month.</p>	\$35
<p><b>Overseas ATM/Cash Advance fee</b> Charged to your account for each Visa card withdrawal or balance enquiry made from an ATM outside of Australia, and 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 of Australia.</p>	\$4
<p><b>Overseas Card Replacement fee</b> Charged to your account for each Visa card we send overseas at your request, per card:  <div style="margin-left: 40px;">                     If replaced within 5 days                      If replaced within 48 hours                      (48-hour service may not be possible in all locations)                 </div> </p>	\$20 \$50
<p><b>Foreign Currency Transaction fee</b> Charged to your account for each purchase and/or cash advance that is in a currency other than Australian dollars. Note, the Overseas ATM/Cash Advance fee also applies for any Visa card advance outside of Australia.</p>	2.0% of the converted \$AUD amount

## 6. Business finance

### 6.1 Upfront fees

The following fees and charges are payable in relation to an application for a business loan *account* or overdraft *facility*. Our letter of offer will confirm the amount of the fees payable and how and when the fees are to be paid.

<b>Upfront fees</b>	
<p><b>Application fee</b> This is a non-refundable fee paid upfront for <i>us</i> to assess a business finance proposal:</p> <p>Business Line, Business Term Loan and Business Overdraft</p>	From \$600
<p><b>Establishment fee</b> The application fee above is deducted from this fee, which is charged by <i>us</i> to process and prepare documentation necessary to enable settlement on a business financing proposal. The fee is charged on the loan settlement date:</p> <p>Business Line, Business Term Loan and Business Overdraft</p> <p>Bank Guarantee</p>	From \$600  From \$300 (cash security)  From \$600 (secured by property)
<p><b>Progress payment fee</b> Charged to <i>your account</i> per progress payment to cover the additional administration required with progress payments on a business finance arrangement.</p>	\$200
<p><b>Settlement fee</b> Payable when we attend a settlement for the purchase of a <i>security</i> property or for the refinance of an existing loan with another credit provider:</p> <p>Business Line, Business Term Loan, Business Overdraft and Bank Guarantee</p>	\$200

## Upfront fees (continued)

<p><b>Additional Security Documentation fee</b>          Payable for processing and documentation of each additional security, including each guarantee, given in connection with the facility.</p>	<p>Varies on complexity of document</p>								
<p><b>Trust Perusal fee</b>          Payable 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.</p>	<p style="text-align: center;">\$200</p>								
<p><b>Audit fee</b>          Payable when all banking accounts are audited in connection with a finance proposal.</p>	<p style="text-align: center;">Varies</p>								
<p><b>Commercial Valuation fee</b>          Payable for valuing a commercial security for business finance. The fee varies based on the value of the security, as follows:</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: right;">\$0 to \$299,999</td> <td style="text-align: right;">\$450</td> </tr> <tr> <td style="text-align: right;">\$300,000 to \$499,999</td> <td style="text-align: right;">\$550</td> </tr> <tr> <td style="text-align: right;">\$500,000 to \$999,999</td> <td style="text-align: right;">\$750</td> </tr> <tr> <td style="text-align: right;">\$1 million and over</td> <td style="text-align: right;">By negotiation</td> </tr> </table>	\$0 to \$299,999	\$450	\$300,000 to \$499,999	\$550	\$500,000 to \$999,999	\$750	\$1 million and over	By negotiation	
\$0 to \$299,999	\$450								
\$300,000 to \$499,999	\$550								
\$500,000 to \$999,999	\$750								
\$1 million and over	By negotiation								
<p><b>Residential Valuation fee</b>          Payable for valuing a residential security for business finance.          The fee varies based on the value of the security, as follows:</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: right;">\$0 to \$499,999</td> <td style="text-align: right;">\$150</td> </tr> <tr> <td style="text-align: right;">\$500,000 to \$999,999</td> <td style="text-align: right;">\$250</td> </tr> <tr> <td style="text-align: right;">\$1 million and over</td> <td style="text-align: right;">\$350</td> </tr> </table>	\$0 to \$499,999	\$150	\$500,000 to \$999,999	\$250	\$1 million and over	\$350			
\$0 to \$499,999	\$150								
\$500,000 to \$999,999	\$250								
\$1 million and over	\$350								

## 6.2 Other charges

Other charges	
<p><b>Renegotiation fee</b>            Payable in each instance when <i>you</i> apply and we agree to:</p> <ul style="list-style-type: none"> <li>• vary your existing contract, or</li> <li>• convert to another annual percentage rate.</li> </ul>	\$350
<p><b>Repayment Recalculation fee</b>            If <i>you</i> pay extra funds into <i>your</i> business loan <i>account</i>, <i>you</i> may be able to recalculate <i>your</i> repayments in order to reduce what <i>you</i> need to pay each <i>month</i>. This would effectively clear any ahead amount on <i>your</i> loan.</p>	Nil
<p><b>Credit Increase fee</b>            Charged to <i>your account</i> for processing <i>your</i> request to increase <i>your credit limit</i> or loan amount, where there is no change to the loan term, security or borrowers.</p>	From \$250
<p><b>Solicitor fee</b>            Payable in the event that we need to employ a solicitor to act on <i>our</i> behalf in relation to a Business Banking <i>account</i>.</p>	Varies
<p><b>Documentation fee to prepare variation of order of priority</b>            Payable for <i>us</i> to prepare documents instructing the Lands Titles Office to vary the order of priority on a mortgage security.</p>	Varies
<p><b>Assignment fee</b>            Payable when an existing <i>facility</i> is reassigned in a new name (for example, from employee to employer).</p>	Varies

## Other charges (continued)

<b>Consent to Lease fee</b> Payable for <i>us</i> to peruse and approve a tenancy agreement where we hold a mortgage over a security. Where an external solicitor is used by <i>us</i> to carry out the perusal, their fee will also be payable by <i>you</i> .	\$250
<b>Deed of Assignment fee</b> Payable for <i>us</i> to assign a debt to another party:  Perusal fee Execution fee	\$250 \$250
<b>Security Handling fee</b> Payable when we need to deal with a security after settlement (such as production of title or consent), per dealing.	\$200

## 6.3 Discharge fees

<b>Discharge fees</b>																							
<p><b>Discharge Administration fee</b>            Payable for each security attached to a business loan that we partially or fully discharge at <i>your</i> request:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: right; padding-right: 20px;">Bill of sale</td> <td style="text-align: right;">\$175</td> </tr> <tr> <td style="text-align: right; padding-right: 20px;">Mortgage and Deed of Charge</td> <td style="text-align: right;">\$425</td> </tr> <tr> <td style="text-align: right; padding-right: 20px;">Deed of Charge only</td> <td style="text-align: right;">\$325</td> </tr> <tr> <td style="text-align: right; padding-right: 20px;">Mortgage only</td> <td style="text-align: right;">\$325</td> </tr> <tr> <td style="text-align: right; padding-right: 20px;">Deed of Set-off</td> <td style="text-align: right;">Nil</td> </tr> <tr> <td style="text-align: right; padding-right: 20px;">Full or partial security release</td> <td style="text-align: right;">\$325</td> </tr> <tr> <td style="text-align: right; padding-right: 20px;">Reassignment of life policy</td> <td style="text-align: right;">\$325</td> </tr> <tr> <td style="text-align: right; padding-right: 20px;">Charge over taxi licence fees</td> <td style="text-align: right;">\$175</td> </tr> <tr> <td style="text-align: right; padding-right: 20px;">Guarantee</td> <td style="text-align: right;">\$175</td> </tr> <tr> <td style="text-align: right; padding-right: 20px;">Share mortgage (company)</td> <td style="text-align: right;">\$325</td> </tr> <tr> <td style="text-align: right; padding-right: 20px;">Share mortgage (individual)</td> <td style="text-align: right;">Nil</td> </tr> </table>	Bill of sale	\$175	Mortgage and Deed of Charge	\$425	Deed of Charge only	\$325	Mortgage only	\$325	Deed of Set-off	Nil	Full or partial security release	\$325	Reassignment of life policy	\$325	Charge over taxi licence fees	\$175	Guarantee	\$175	Share mortgage (company)	\$325	Share mortgage (individual)	Nil	
Bill of sale	\$175																						
Mortgage and Deed of Charge	\$425																						
Deed of Charge only	\$325																						
Mortgage only	\$325																						
Deed of Set-off	Nil																						
Full or partial security release	\$325																						
Reassignment of life policy	\$325																						
Charge over taxi licence fees	\$175																						
Guarantee	\$175																						
Share mortgage (company)	\$325																						
Share mortgage (individual)	Nil																						
<p><b>Early Repayment fee</b>            Applies to fixed rate loans when full or partial prepayment is made.</p>	\$500																						
<p><b>Break Costs</b>            Break costs may be payable in certain circumstances during a loan term, such as:</p> <ul style="list-style-type: none"> <li>• breaking <i>your</i> fixed rate term to convert to a variable rate or to discharge <i>your</i> loan</li> <li>• prepaying more than the allowed amount per annum on a fixed rate.</li> </ul>	Varies																						
<p><b>Deferred Establishment fee (for accounts opened in South Australia on or after 1/10/2007)</b>            Payable when <i>your</i> loan is refinanced with another credit provider or repaid in full within the first four years from the date of the first advance:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: right; padding-right: 20px;">Business Term Loans</td> <td style="text-align: right;">\$800</td> </tr> </table>	Business Term Loans	\$800																					
Business Term Loans	\$800																						

## **7. Government charges**

### **7.1 Tax file number (TFN) withholding tax**

All income that *you* receive in relation to *your account* will be assessable income for taxation purposes unless *you* are exempt from income tax. *You* may wish to seek independent taxation advice before choosing a bank *account*.

*You* are not obliged to provide *us* with *your* TFN, however if *you* do not supply *us* with *your* TFN or claim a valid exemption for each *account* holder we will be required to deduct tax from interest payments made to *you*. Tax will be deducted at the highest marginal rate plus the Medicare Levy in accordance with Australian Taxation Office requirements.

Australian companies and certain other business entities may supply an Australian Business Number instead of a TFN.

### **7.2 Non-resident withholding tax**

If *you* are a non-resident *you* may be liable for Australian tax on interest payments, and this may be deducted from interest payments made to *you*. The rate at which tax may be withheld is subject to Australian taxation law and may depend on *your* country of residence.

## **For more information**

- **visit one of our branches**
- **talk to your adviser**
- **call a Business Banking  
Manager on 13 22 20  
(within South Australia)**
- **call 1300 65 22 20  
(outside South Australia)**
- **visit [adelaidebank.com.au](http://adelaidebank.com.au)**

