

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, Country Line, Business Visa and other Adelaide Bank business loan accounts.

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

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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
- visit any of *our* branches
- email *us* enquiries@adelaidebank.com.au
- write to *us* at 169 Pirie Street, Adelaide SA 5000.

1. 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 premiums¹
- Direct credits
- Bendigo Bank ATM balance enquiries
- Express Line (excluding intrabank transfers)
- Online Banking
- Auto-payment plan
- BPAY[®] payments.

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 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
Bendigo 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
Transaction fees subtotal			\$8.00
Transaction Fee Rebate			\$10.00
Excess transaction fees			\$0.00

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
Bendigo 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
Transaction fees subtotal			\$12.00
Transaction Fee Rebate			\$10.00
Excess transaction fees			\$2.00

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.¹ Transaction fees for withdrawals using a card are cheaper than withdrawals made via a branch.

¹Subject to systems availability and maintenance. Daily ATM and EFTPOS withdrawal limits apply.

¹Arranged 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.

3. General fees and charges

3.1 Service charges

Service charges	
<p>Monthly Account Service Charge Payable <i>monthly</i> if your Business Cheque account balance falls below \$10,000 at any time during the <i>month</i>. Charged <i>monthly</i>, based on the date you opened the account for Business Cheque accounts.</p>	\$10
<p>Payable <i>monthly</i> if your Business Trust account balance falls below \$10,000 at any time during the <i>month</i>. Charged <i>monthly</i>, based on the first <i>business day</i> of that <i>month</i> for Business Trust accounts.</p>	\$10
<p>Payable <i>monthly</i> and charged <i>monthly</i>, based on the loan settlement date for Business Term Loans (for accounts opened in South Australia on or after 18/07/2007):</p> <p style="text-align: right;">Residential security \$10 Commercial security \$35</p>	
<p>Annual Line fee Payable annually on each of the following accounts per account:</p> <p>Business Line \$150</p> <p>Business Overdraft, based on overdraft limit:</p> <p style="text-align: right;">Less than \$10,000 \$120 \$10,000 to \$24,999 \$180 \$25,000 and over 1.5% of limit</p> <p>Note: Annual Line fee for Business Overdraft is charged in <i>monthly</i> instalments. An Unused Limit fee may also apply to Business Overdraft accounts.</p>	
<p>Bank Guarantee fee Payable each year in advance per Bank Guarantee.</p>	2.25% of approved credit amount

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 ¹ , 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 balance maintained in your account during the month.	
Business Line accounts Monthly statement cycle	\$5

¹ 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.

The following eligible transaction methods and related fees apply to Business Line, Business Overdraft and Country Line accounts.

Eligible transaction methods	
<ul style="list-style-type: none"> • Visa purchases • Auto-deductions (automatic transfers from one Adelaide Bank account to another Adelaide Bank account) • Direct debits for CGU Insurance Ltd and Swann Insurance (Aust.) Pty Ltd premiums¹ • Direct credits (excluding batch direct credits) • Bendigo Bank ATM balance enquiries • Express Line (excluding intrabank transfers) • Online Banking • Auto-payment plan • BPAY® payments • AnyPay 	Free
<ul style="list-style-type: none"> • Third party direct debits² • Cheque deposits (per item)³ • Cheques presented (per item) • Branch cash deposits • Bendigo Bank ATM deposits • Merchant settlements • Express Line intrabank transfers 	\$0.50
<ul style="list-style-type: none"> • EFTPOS 	\$1.00 each
<ul style="list-style-type: none"> • Bendigo Bank ATM withdrawals and transfers 	\$1.50 each
<ul style="list-style-type: none"> • Branch withdrawals and transfers • Branch Visa cash advances • Bank@Post™ agency transactions⁴ 	\$2.50 each

The following eligible transaction methods and related fees apply to: Business Cheque, Business Trust and Business Visa accounts.

Eligible transaction methods	
<ul style="list-style-type: none"> • Visa purchases • Auto-deductions (automatic transfers from one Adelaide Bank account to another Adelaide Bank account) • Direct debits for CGU Insurance Ltd and Swann Insurance (Aust.) Pty Ltd premiums¹ • Direct credits (excluding batch direct credits) • Bendigo Bank ATM balance enquiries • Express Line (excluding intrabank transfers) • Online Banking • Auto-payment plan • BPAY[®] payments • AnyPay 	Free
<ul style="list-style-type: none"> • Third party direct debits² • Cheques presented (per item) • Branch cash deposits • Bendigo Bank ATM deposits • Merchant settlements • Express Line intrabank transfers 	\$0.50
<ul style="list-style-type: none"> • Cheque deposits (per item)³ 	\$0.70 each
<ul style="list-style-type: none"> • EFTPOS 	\$1.00 each
<ul style="list-style-type: none"> • Bendigo Bank ATM withdrawals and transfers 	\$1.50 each
<ul style="list-style-type: none"> • Bank@PostTM agency transactions⁴ 	\$2.20 each
<ul style="list-style-type: none"> • Branch withdrawals and transfers • Branch Visa cash advances 	\$2.50 each

¹Arranged 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.

²Excluding direct debits for insurance products arranged by Adelaide Bank acting as an intermediary for the Insurers, CGU Insurance and Swann Insurance (Aust.) Pty Ltd.

³Excluding cheques deposited at Bank@Post.

⁴Bank@Post access is not available on all accounts.

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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	
<p>Electronic Periodical Payment Charged to <i>your account</i> when you request a periodical payment between an Adelaide Bank <i>account</i> and a non-Adelaide Bank <i>account</i>, per payment.</p>	\$5
<p>Interbank Credit Transfer fee Charged to <i>your account</i> when you request us to transfer funds to a non-Adelaide Bank <i>account</i>. Funds will generally be credited on the next <i>business day</i> if the transfer is made to a bank <i>account</i>, or within two <i>business days</i> if the transfer is made to a credit union <i>account</i>.</p>	\$5
<p>For each cheque transfer.</p>	\$0.30 per cheque item
<p>Outward Telegraphic Transfer fee Charged to <i>your account</i> when you request a same-day transfer of funds to be made electronically to a non-Adelaide Bank <i>account</i>.</p>	\$30
<p>Inward Telegraphic Transfers (Domestic) Acceptance of payment from an Australian financial institution for fast transfer to any Adelaide Bank <i>account</i>.</p>	\$2
<p>Inward Telegraphic Transfers (International) Acceptance of payments in foreign currency for fast transfer to an Adelaide Bank <i>account</i>.</p>	\$10

3.4 Other fees

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

3.5 Cheque fees

Cheque fees	
Bank Cheque fee Charged to <i>your account</i> for each bank cheque that <i>you</i> request.	\$10
Automatic Cheque Payment fee 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
Cheque Search fee 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
Stale Bank Cheque Search fee Charged to <i>your account</i> if a bank cheque that <i>we</i> wrote is presented for payment more than 15 <i>months</i> from the date that it was written.	\$12
Special Clearance of Cheque fee 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
Stop Payment of Cheque fee Payable when <i>you</i> request that a stop payment be placed on a cheque.	\$10
Stop Payment of Bank Cheque fee 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

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

Documentation and search fees (continued)

Safe Custody Document Retrieval fee <i>You</i> 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.	\$5
Deposit Book fee 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.	\$3

3.7 Default and dishonour fees

Default and dishonour fees	
Overdrawn Approval fee Payable for all transactions initiated by <i>you</i> or an <i>account operator</i> that <i>we</i> approve and that overdraws <i>your account</i> . Charged per day, not per transaction: Business Line and Business Overdraft	\$35
Direct Debit Dishonour fee Charged to <i>your account</i> when there are insufficient funds in <i>your account</i> to cover an inward direct debit.	\$40
Outward Cheque Dishonour fee 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.	\$40
Inward Cheque Dishonour fee 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. Note: Only applicable to Business Cheque and Overdraft Accounts.	\$12
Demand Letter fee Charged to <i>your account</i> each letter <i>we</i> send to <i>you</i> in relation to a default on <i>your account</i> .	\$5
Temporary Excess fee Charged to <i>your account</i> when <i>your account</i> exceeds the <i>facility limit</i> . Accounts 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	\$150

Default and dishonour fees (continued)	
Late Payment fee 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: Business Term Loan	\$35

3.8 Foreign exchange services

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

4. Business services fees

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

5. Visa Credit card account fees

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

Upfront fees	
<p>Application fee This is a non-refundable fee paid upfront for us to assess a business finance proposal:</p> <p>Business Line, Business Term Loan and Business Overdraft</p>	From \$600
<p>Establishment fee The application fee above is deducted from this fee, which is charged by us 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>	<p>From \$600</p> <p>From \$300 (cash security)</p> <p>From \$600 (secured by property)</p>
<p>Progress payment fee Charged to your <i>account</i> per progress payment to cover the additional administration required with progress payments on a business finance arrangement.</p>	\$200
<p>Settlement fee 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>Additional Security Documentation fee Payable for processing and documentation of each additional security, including each guarantee, given in connection with the <i>facility</i>.</p>	Varies on complexity of document								
<p>Trust Perusal fee 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>	\$200								
<p>Audit fee Payable when all banking accounts are audited in connection with a finance proposal.</p>	Varies								
<p>Commercial Valuation fee Payable for valuing a commercial security for business finance. The fee varies based on the value of the security, as follows:</p> <table border="0"> <tr> <td>\$0 to \$299,999</td> <td>\$450</td> </tr> <tr> <td>\$300,000 to \$499,999</td> <td>\$550</td> </tr> <tr> <td>\$500,000 to \$999,999</td> <td>\$750</td> </tr> <tr> <td>\$1 million and over</td> <td>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>Residential Valuation fee Payable for valuing a residential security for business finance. The fee varies based on the value of the security, as follows:</p> <table border="0"> <tr> <td>\$0 to \$499,999</td> <td>\$150</td> </tr> <tr> <td>\$500,000 to \$999,999</td> <td>\$250</td> </tr> <tr> <td>\$1 million and over</td> <td>\$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>Renegotiation fee Payable in each instance when you apply and we agree to:</p> <ul style="list-style-type: none"> vary your existing contract, or convert to another annual percentage rate. 	\$350
<p>Repayment Recalculation fee If you pay extra funds into your business loan <i>account</i>, you may be able to recalculate your repayments in order to reduce what you need to pay each <i>month</i>. This would effectively clear any ahead amount on your loan.</p>	Nil
<p>Credit Increase fee Charged to your <i>account</i> for processing your request to increase your <i>credit limit</i> or loan amount, where there is no change to the loan term, security or borrowers.</p>	From \$250
<p>Solicitor fee Payable in the event that we need to employ a solicitor to act on our behalf in relation to a Business Banking <i>account</i>.</p>	Varies
<p>Documentation fee to prepare variation of order of priority Payable for us to prepare documents instructing the Lands Titles Office to vary the order of priority on a mortgage security.</p>	Varies
<p>Assignment fee Payable when an existing <i>facility</i> is reassigned in a new name (for example, from employee to employer).</p>	Varies

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

6.3 Discharge fees

Discharge fees	
<p>Discharge Administration fee Payable for each security attached to a business loan that we partially or fully discharge at your request:</p> <p style="text-align: right;">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>	
<p>Early Repayment fee Applies to fixed rate loans when full or partial prepayment is made.</p>	\$500
<p>Break Costs Break costs may be payable in certain circumstances during a loan term, such as:</p> <ul style="list-style-type: none"> • 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. 	Varies
<p>Deferred Establishment fee (for accounts opened in South Australia on or after 1/10/2007) Payable when your loan is refinanced with another credit provider or repaid in full within the first four years from the date of the first advance:</p> <p style="text-align: right;">Business Term Loans \$800</p>	

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**

