

Personal Banking Fees & Charges

Contents

General Fees & Charges	2
• Account Service Charge	2
• Transaction Fee Rebate	2
• Other Transaction Fees	2
• Cheque Fees	3
• Document & Search Fees	3
• Default & Dishonour Fees	4
• Foreign Exchange Services	4
Personal Loan Products	5
VISA Credit Products	5
Home Loan Products	5
• Upfront Fees	5
• Administration Fees	6
• Other Charges	6
• Discharge Fees	6

Personal Banking Fees & Charges

The fees in this Personal Banking Fees & Charges brochure may be applicable to transaction accounts, savings accounts, investment accounts, VISA accounts, home loans, and personal loans.

Information correct as at 23/12/2003 and is subject to change without notice.



General Fees & Charges

Account Service Charge

Monthly Account Service Charge

This fee is charged if your account balance falls below \$1,000. Applicable for Concession Xpress, Merlin, Pension Plus, Cash Management Plus, Student Card* and Deposit Power accounts only. **\$5**

*Student Card accounts are exempt from the Monthly Service Charge if the account owner holds a valid full-time student ID.

Transaction Fee Rebate

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.

\$0.50 each:

- Express Line transfers
- Online Banking transfers
- Direct debits¹
- Cheque deposit items²
- BPAY[®] payments³

\$1.00 each:

- EFTPOS
- Non-Adelaide Bank ATM withdrawals & enquiries⁴
- Adelaide Bank ATM withdrawals & transfers

\$2.00 each:

- giroPost[®] withdrawals
- giroPost deposits⁵
- Branch VISA cash advances

\$2.50 each:

- Branch withdrawals & transfers

1. Excluding direct debits for insurance products arranged by Adelaide Bank acting as an agent for the Insurer, CGU Insurance (ABN 27 004 478 371). 2. Excluding cheques deposited at giroPost. 3. Excluding BPAY to Adelaide Bank accounts and accounts serviced by Adelaide Bank. 4. In a city or town where an Adelaide Bank ATM is not located. 5. Concession Xpress (eligible status) only.

Product	Minimum Monthly Funds Balance	Monthly Rebate
HomeBuyer Power	Rebate available on any balance	\$15
Concession Xpress (eligible status)	Rebate available on any balance	\$15
VISA, Merlin, Cash Management Plus, Loan Reducer, Student Card, Deposit Power, Concession Xpress (ineligible status), Christmas Club, Daily Access, Blue Chip, Performer VISA, Affinity VISA	Less than \$1,000 \$1,000 to \$4,999 \$5,000 to \$19,999 \$20,000 to \$49,999 \$50,000 and over	\$5 \$6 \$10 \$12 \$20
Pension Plus	Less than \$1,000 \$1,000 to \$49,999 \$50,000 and over	\$5 \$12 \$20

Other Transaction Fees

(These fees are not included in Transaction Fee Rebate)

Metro Foreign ATM Fee

Payable for each withdrawal or balance 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**

Electronic Periodical Payment

Charged to your account when you request a periodical payment between an Adelaide Bank account and a non-Adelaide Bank account, per payment. **\$3.75**

Interbank Credit Transfer Fee

Charged to your account when you request us to transfer funds to a non-Adelaide Bank account.

Adelaide Bank customer **\$5**

Non-Adelaide Bank customer **\$8**

Plus for each cash transfer **2% of value (min \$2)**

Plus for each cheque transfer, per cheque item **\$0.30**

Bank Warrant

Charged to your account when you request a same-day transfer of funds to be made to a non-Adelaide Bank account. **\$25**

Serious Saver Withdrawal & Transfer Fee

Charged for each branch withdrawal and manual transfer:

- if the Serious Saver account has not reached the applicable target date; or
- after one transaction is processed once the account is past the target date. **\$10**

Coin Purchase

Charged to your account when you place an order to purchase coins, per bag. **\$0.35 (max of 5% of value)**

Coin Counting Fee

May be payable if loose or incorrectly bagged coins are deposited to your account at a branch. **5% of value**

Lost Passbook Replacement

This fee is charged for replacing each lost passbook connected to your account. **\$5**

Lost/Damaged Card Replacement Fee

This fee is charged to replace each cashcard or VISA card if it is lost or damaged. **\$10**

Cheque Fees

Personal Cheque Withdrawal Fee

For each personal cheque that you write from your account. **\$1**

Bank Cheque Fee

This fee is charged for each bank cheque that you request.
Adelaide Bank customer **\$7**
Non-Adelaide Bank customer **\$12**

Automatic Cheque Payment Fee

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. **\$5**

Cheque Search Fee

Payable when you request a copy of, or access to, a cleared personal or bank cheque drawn on your account. **\$10**

Stale Bank Cheque Search Fee

Charged to your account if a bank cheque that we wrote is presented for payment more than 15 months from the date that it was written. **\$12**

Special Clearance of Cheque Fee

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). **\$15**

Replacement Bank Cheque

Payable when you request a replacement bank cheque after the original bank cheque was stopped upon your instruction. **\$12**

Stop Payment of Personal Cheque Fee

Charged to your account when you request that a stop payment be placed on a personal cheque. **\$10**

Stop Payment of Bank Cheque Fee

Payable when you request that a stop payment be placed on a bank cheque, which prevents anyone from cashing the cheque (only available in limited circumstances). **\$10**

Document & Search Fees

More Frequent Statement

May be payable if you require account statements to be produced more frequently than the standard product statement cycle (charged per statement). **\$0.75**

Interim Statement Fee

Charged when you request an account statement to be produced before your next regularly scheduled statement. **\$5**

Statement of Interest Details Fee

Payable if you request a statement of interest charged or credited to your account.
Current Financial Year **Nil**
Previous Financial Year **\$5**

Duplicate Statement Fee

Charged when you request a copy of a statement that we have previously provided to you, per statement.
Current period **Nil**
Previous period **\$10**

Transaction Summary

This fee is charged when you request summary of transactions performed on your account. **\$20**

Account Passbook History

This fee is payable if you request a copy of account passbook history.
Current Financial Year **\$10**
Previous Financial Year **\$20**

Closing Details

This fee is charged if you request a copy of details on a closed account. **\$10**

Deposit Book Fee

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. **\$3**

Safe Custody Fee

Payable if you would like us to keep items such as documents in a safe custody, per annum. **\$27.50**

Safe Custody Document Retrieval Fee

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 access in that year. **\$5**

Default & Dishonour Fees

Arrears Administration Fee

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 cards, Personal Loans, HomeBuyer Power and Investor Power. **\$25**

Demand Letter Fee

For each letter we send to you in relation to a default on your account. **\$5**

Overdrawn Approval Fee

For all transactions initiated by you or an account operator that we approve and that overdraws your account (charged per day, not per transaction). **\$15**

Direct Debit Dishonour Fee

When there are insufficient funds in your account to cover a direct debit, this fee is charged. **\$35**

Outward Cheque Dishonour Fee

When there are insufficient funds in your account to cover a cheque that you wrote, this fee is charged. **\$35**

Inward Cheque Dishonour Fee

Charged when you deposit a cheque from another party into your account and there are insufficient funds in their account to cover that cheque. **\$12**

Foreign Exchange Services

Encashment of Travellers Cheques

Payable to cash a travellers cheque into Australian dollars.

Australian dollar cheques	Nil
VISA or MasterCard cheques issued by Adelaide Bank	Nil
Other travellers cheques (not issued by Adelaide Bank)	1.1% of \$AUD value (min \$5.50)

Foreign Currency Cheque Conversion Fee

Charged to cash for each cheque that is in a foreign currency that you deposit into your account, per cheque. **1.1% of \$AUD value (min \$5.50)**

Foreign Currency Cash Conversion Fee

Payable for cashing foreign currency notes into Australian dollars. **1.0% of \$AUD value (min \$5)**

Sales of Travellers Cheques

Payable for us to issue travellers cheques to you. **1.1% of \$AUD value (min \$11)**

Foreign Currency Sales

Charged to cash Australian dollars into foreign currency notes. **1.0% of \$AUD value (min \$5)**

Bank Draft

Charged to issue a bank cheque in foreign or Australian currency that can be cashed overseas.

Foreign currency	\$8
Australian dollars	\$10

Telegraphic Transfer

Charged to electronically transfer foreign or Australian currency overseas.

Foreign currency	\$25
Australian dollars	\$30

Personal Loan Products

Establishment Fee

This fee is paid for us to assess, process and prepare loan documentation necessary to enable the personal loan to settle. **\$135**

Discharge Administration Fee

Payable for each security attached to a personal loan that we partially or fully discharge at your request. **\$50**

VISA Credit Products

Application Fee

For processing your application for a VISA 55 days interest-free credit account. **\$24**

Annual Service Fee

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 \$10,000. **\$24**

Disputed VISA Purchase Request

This fee is charged if you dispute a VISA purchase and it is subsequently determined that the purchase was correctly charged by the merchant. **\$10**

Voucher Search Fee

For each VISA voucher reviewed or copied at your request where the relevant transaction has been authorised by you or an operator. **\$10**

Overseas ATM / Cash Advance Fee

For each VISA withdrawal or balance enquiry made from an ATM outside of Australia, or for each overseas over the counter VISA cash advance. **\$4**

Overseas Card Replacement Fee

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

If replaced within 5 days **\$20**

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

Home Loan Products

Upfront Fees

Application Fee

This fee is paid for us to assess, process and prepare loan documentation necessary to enable the home loan to settle. **\$595**

Split Loan Application Fee

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. **\$100**

Building Loan Fee

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 covers the additional administration involved with building loans. **\$250**

Extra Valuation Fee

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). **\$150**

Company/Trust Fee

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. **\$200**

Additional Security Documentation Fee

For processing and documentation of each additional mortgage and each guarantee given in connection with the home loan. **\$125**

Settlement Bank Cheque Fee

For the first 5 bank cheques provided by us at settlement. **\$15**

For each additional bank cheque at settlement, after 5. **\$7**

Administration Fees

Monthly Administration Fee

Payable each month for each term loan.

Greatsaver	Nil
All other term loans	\$8

Annual Line Fee

Payable each year for each line of credit loan, including: HomeBuyer Power, HomeBuyer Power Lo Doc Express, Discount Variable HomeBuyer Power, HomeBuyer Power Executive Offer, Investor Power **\$120**

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

Other Charges

Credit Increase Fee

This fee is 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. **\$300**

Redraw Fee

If you pay extra funds into your home loan, you may be able to withdraw ('redraw') these funds from your home loan when you need them. The Redraw Fee is charged when we administer a redraw on your account. **\$35**

Repayment Recalculation Fee

If you pay extra funds into your home loan, you may be able to recalculate your repayments in order to reduce what you need to pay each month. This would effectively clear any ahead amount on your loan. (The extra funds paid into the loan prior to the recalculation would not be available for redraw.) **\$75**

Product Conversion Assessment Fee

When you request to change from one loan product to another (for example, a term loan to a HomeBuyer Power loan or a Greatsaver to a term loan), this fee is charged for the assessment and processing required. **\$350**

Rate Conversion Fee

Payable when you apply to convert the interest rate on your home loan. **\$350**

Note: if you convert from a fixed rate to a variable rate break costs may also be payable.

Duplicate Fee

Payable if you request a duplicate copy of a statement or notice that we have already provided you. **\$10**

Security Handling Fee

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), this fee is charged per dealing. **\$125**

Contract Variation Fee

Payable when you request to vary your contract, except where a specific fee applies. **\$150**

Discharge Fees

Discharge Administration Fee

Payable for each security attached to a home loan that we partially or fully discharge at your request. **\$275**

LMI Recovery Fee

If a LoDoc Express loan is discharged within 12 months of settlement, the LMI Recovery Fee covers the lenders mortgage insurance premium that we pay for on behalf of LoDoc Express customers. **Varies**

Break Costs

Break costs may be payable in certain circumstances during a 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;
- If you began on a discount or introductory rate and discharge your loan within 3 years; or
- If your loan is primarily for investment purposes.

Varies