

Business Line

(Direct Lending)

	Secured against residential property, this flexible revolving line of credit account is available for any worthwhile business purpose. Funds are immediately accessible through a cashcard or linked VISA credit card, using ATMs EFTPOS, cheque book, phone and internet banking.										
Interest Rate	Business Mortgage Rate										
Application Fee	0.50% of the credit limit. Minimum application fee \$500.										
Line Fee	\$140 per annum.										
Minimum Credit Limit	\$20,000										
Maximum Loan Amount	\$500,000										
Loan Term	25 years First 10 years interest only, followed by principal and interest repayments for the remainder of the term.										
Statements Issued	Monthly during the interest only period. Biannual during the principal and interest term.										
Interest Calculated	Interest is calculated daily on the closing balance of the account and charged monthly.										
Loan to Valuation Ratio	Loan amount ≤ \$250,000: Up to 80% Loan amount > \$250,000: Up to 75%										
Repayment Frequency	Repayment due within 28 days of monthly statement.										
Voluntary Repayments	Extra repayments may be made at any time without penalty.										
Transaction Fees	<p>At Adelaide Bank, we understand that businesses differ - and believe you should have the flexibility to tailor your business banking to suit your particular business. So we have introduced a more user-friendly approach to transaction charges that allows you to bank with greater choice and control.</p> <p>Transactions are grouped into four different categories, with some of the most convenient transactions being offered free of bank charges. In addition, every account is allocated a \$5 rebate every month.</p> <p>Therefore you choose how you want to bank, after all it is your business.</p> <p>Up to \$5 worth of the following transactions are free every month:</p> <table border="1"> <thead> <tr> <th>FREE</th> <th>50c each:</th> <th>\$1 each:</th> <th>\$2.50 each:</th> </tr> </thead> <tbody> <tr> <td> <ul style="list-style-type: none"> Automatic Deductions Auto Payment Plan Direct Credits Online Banking ABL ATM balance enquiries BPAY® payments AnyPay </td> <td> <ul style="list-style-type: none"> Direct Debits¹ Cheque Deposits (excluding cheques deposited at giroPost®) Cheques presented (per item) Branch deposits Adelaide Bank ATM cash deposits Merchant Settlements Express Line (phone banking) Intrabank transfers </td> <td> <ul style="list-style-type: none"> Adelaide Bank ATM withdrawals and transfers Non-Adelaide Bank ATM withdrawals and enquiries, where in a city where no ATM owned by us is located EFTPOS transactions </td> <td> <ul style="list-style-type: none"> Branch withdrawals and transfers giroPost® transactions </td> </tr> </tbody> </table> <p><i>Note: The Balance of any unused allocation will not carry forward to the next month. The allocation is not a credit to your account.</i></p>			FREE	50c each:	\$1 each:	\$2.50 each:	<ul style="list-style-type: none"> Automatic Deductions Auto Payment Plan Direct Credits Online Banking ABL ATM balance enquiries BPAY® payments AnyPay 	<ul style="list-style-type: none"> Direct Debits¹ Cheque Deposits (excluding cheques deposited at giroPost®) Cheques presented (per item) Branch deposits Adelaide Bank ATM cash deposits Merchant Settlements Express Line (phone banking) Intrabank transfers 	<ul style="list-style-type: none"> Adelaide Bank ATM withdrawals and transfers Non-Adelaide Bank ATM withdrawals and enquiries, where in a city where no ATM owned by us is located EFTPOS transactions 	<ul style="list-style-type: none"> Branch withdrawals and transfers giroPost® transactions
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Other Transaction Fees	Adelaide Metro Foreign ATM fees: \$2 per balance enquiry or withdrawal										



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Information correct as at 15/2/2005 and is subject to change. Lending criteria, fees and charges apply. Full details including terms & conditions available on application. You must maintain your loan according to the terms & conditions.¹Excluding direct debits for insurance products arranged by Adelaide Bank acting as an intermediary for the Insurer; CGU Insurance (ABN 27 004 478 371) which are free. ©Registered to BPAY Pty Ltd ABN 69 079 137 518. giroPost® and its device mark are registered trade marks of Australia Post. All rights reserved.