

Business Overdraft

	<p>Adelaide Bank's Business Overdraft Facility is a revolving line of credit that allows you to overdraw your Business Cheque account up to a set limit.</p> <p>An overdraft is an ideal facility to help you meet short term working capital demands of running a business. The Business Cheque account will fluctuate between credit and debit balances dependant on those demands, whilst funds are immediately accessible through a cashcard or linked VISA credit card, using ATMs EFTPOS, cheque book, phone and internet banking.</p>																
Interest Rate	Adelaide Bank Business Indicator Rate plus a Margin.																
Application Fee	0.75% of the credit limit. Minimum application fee \$500.																
Minimum Credit Limit	\$20,000																
Maximum Loan Amount	No Maximum, subject to Adelaide Bank's lending criteria.																
Security	Subject to Adelaide Bank's Lending Criteria. The Overdraft Facility can be unsecured or secured by various types of security including residential, commercial or other property and/or business assets.																
Term	There is no minimum and no maximum term. The Overdraft Limit is subject to review. Ask your Business Banking Manager for further details.																
Statements Issued	Monthly on the anniversary of the date the account was opened.																
Interest Calculated	Interest is calculated daily on closing balance of the account and charged monthly in arrears.																
Repayment Frequency	An overdraft is a revolving facility and as such there is no set repayment arrangement. You may draw up to the Overdraft Limit and repay money at any time.																
Voluntary Repayments	Extra repayments may be made at any time without penalty.																
Line Fee	<p>Line Fee is payable monthly in arrears:</p> <table border="1"> <thead> <tr> <th>Overdraft Limit</th> <th>Line Fee</th> </tr> </thead> <tbody> <tr> <td>Less than \$10,000</td> <td>\$120</td> </tr> <tr> <td>\$10,000 - \$24,999</td> <td>\$180</td> </tr> <tr> <td>\$25,000 and over</td> <td>1.00% of limit</td> </tr> </tbody> </table>	Overdraft Limit	Line Fee	Less than \$10,000	\$120	\$10,000 - \$24,999	\$180	\$25,000 and over	1.00% of limit								
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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 bank transaction rebate*, the amount of which is dependent on your account balance.</p> <p>Therefore you choose how you want to bank, after all it is your business.</p>																
	<p>You receive a rebate* on the following transaction fees 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 cash 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, 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>*The amount of your rebate is dependent on your account balance and detailed in the table below:</p> <table border="1"> <thead> <tr> <th>Minimum Monthly Deposit Balance</th> <th>Bank Transaction Rebate Amount (per month)</th> </tr> </thead> <tbody> <tr> <td>Less than \$10,000</td> <td>\$5</td> </tr> <tr> <td>\$10,000 to \$24,999</td> <td>\$10</td> </tr> <tr> <td>\$25,000 and over</td> <td>\$20</td> </tr> </tbody> </table> <p><small>Note: your allocation can be used for Bank transactions charges (listed above) and any unused portion does not carry over from one month to the next. The allocation is not a credit to your account.</small></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 cash 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, 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 	Minimum Monthly Deposit Balance	Bank Transaction Rebate Amount (per month)	Less than \$10,000	\$5	\$10,000 to \$24,999	\$10	\$25,000 and over	\$20
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Other Transaction Fees	Adelaide Metro Foreign ATM fees: \$2 per balance enquiry or withdrawal.																

