

Business Term Loan

Adelaide Bank's Business Term Loans are available for any worthwhile business purpose. Funds can be advanced for the acquisition of fixed assets, including real property and for business capital requirements.

Business Term Loans can be tailored to your individual needs and circumstances offering you maximum flexibility. Payment options available include:

- Interest Only
- Principal & Interest
- Interest Only for an agreed period, converting thereafter to Principal and Interest
- End of Term Balloon Payment Options
- Structured principal reductions designed to meet cyclical or seasonal cash flows
- Low Start / High Start repayment loans to enable you to take advantage of specific cash flow conditions
- Floating interest rate options enables you to actively manage your interest expense. Adelaide Bank allows you to make occasional lump sum reductions to your debt, which subject to arrangement, can be redrawn for other purposes at a later date.

Business Term Loans can also be used to fund construction of larger scale residential or commercial property developments.

Interest Rate	Variable Rate Fixed Rates from 1 to 5 years
Application Fee	Fully negotiable with your Business Banking Manager.
Preferred Minimum Loan Amount	\$20,000
Maximum Loan Amount	No Maximum, subject to Adelaide Bank's lending criteria.
Loan Term	10 years. An extended Loan Term may be negotiated with your Business Banking Manager.
Statements Issued	Bi-annually in June and December.
Interest Calculated	Interest is calculated daily on closing balance of the account.
Loan to Valuation Ratio	Varies by industry and security. Ask your Business Banking Manager for further details.
Repayment Frequency	Repayments are required on a monthly basis. A seasonal repayment option can be discussed with your Business Banking Manager.
Voluntary Repayments	Variable Rate - Extra repayments may be made at any time without penalty. Fixed Rate - Any additional repayments above normal repayments may be available at the discretion of your Business Banking Manager, however a penalty may apply.
Rate Conversion	Fully negotiable with your Business Banking Manager.

