

Chattel Mortgage

Secured against tangible business assets (not real estate), Adelaide Bank's Chattel Mortgage offers an alternative to funding without expending working capital and you own the security over which a chattel mortgage is taken.

Adelaide Bank can assist you to finance equipment, providing you meet our lending criteria. We have supported Business in the following industries:

- Transport industry
- Manufacturing
- Printing
- Rural
- Wine Industry
- Business Services

Interest Rate	Fixed for the term of the contract
Application Fee	Fully negotiable with your Business Banking Manager. Minimum Fee \$150.
Preferred Minimum Loan Amount	\$20,000
Maximum Loan Amount	No Maximum, subject to Adelaide Bank's lending criteria.
Loan Term	5 years
Interest Calculation	Interest is calculated in advance on settlement.
Repayments	Principal & Interest for the term of the contract.
Repayment Frequency	Monthly repayments required. Alternative repayment frequency can be structured to suit cash flow requirements. Maximum available repayment frequency is once every 12 months.



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Information correct as at 1/03/04 and is subject to change. Lending criteria, fees and charges apply. Full details including terms & conditions available on application. You must maintain your account according to the terms & conditions.