

Fees and Charges



AdelaideBank
it's personal

Fee	Description	SmartFit SmartFix	SmartSaver
Pre Settlement fees			
Application fee	This fee is paid for us to assess, process and prepare the loan documentation for your home loan	\$375	\$375
Loan variation fee	This fee is charged if you apply to us to vary your existing contract before settlement occurs	\$200	\$200
SmartSuite Go-Between Application fee	This fee is paid for us to assess, process and prepare loan documentation necessary to enable the home loan to settle.	\$575	N/A
Split loan fee	This fee is charged if you have more than one loan as part of your application. It is charged per additional loan	\$100	\$100
Settlement fee	This fee is charged for us to settle your loan	\$120	\$120
Extra Valuation fee	This fee is charged when we are valuing more than one property	\$240	\$240
Additional Documentation fee	This fee is charged for each mortgage other than the first mortgage, each customer or security provider who is a company or a trustee and each guarantee and indemnity given in connection with your loan.	\$200	\$200
Search Processing fee	This fee is charged for the bank to perform a title search or other searches relating to your application	\$50	\$50
Building Loan fee	Payable for administering a building loan and making progress payments	\$400	N/A
Post Settlement fees			
Monthly Administration fee	This fee is charged to cover the regular administration and servicing required for your loan	\$15	\$0
Redraw – manual request	This fee is charged when you redraw all or part of any repayments made on your loan. (not charged for redraws performed through home banking services)	\$0	\$50
Repayment Recalculation fee	This fee is charged each time you request that we agree to a decrease in your repayments	\$0	\$50

Fee	Description	SmartFit, SmartFix	SmartSaver
Post Settlement fees (continued)			
Loan Variation fee – simple	This fee is charged if you apply for us to <ul style="list-style-type: none"> Vary your existing contract Convert to another annual percentage rate Agree to a request to a consent or change of borrower details Release or substitute a security (a discharge administration fee may also be payable) 	\$0	\$200
Loan Variation fee – complex	This fee is charged if you apply for us to <ul style="list-style-type: none"> Change your product Remove a guarantor Increase your loan Agree to a sub division 	\$0	\$350
Valuation fee	This fee is charged each time we value a property as a result of a request by you to amend the terms of your loan and/or a security	\$240	\$240
Search Processing fee	This fee is charged for the bank to perform a title search or other searches as required when you request to vary your contract	\$50	\$50
Discharge Administration fee	This fee is charged each time we partially or fully release or discharge a security	\$325	\$325
Break Costs	Break costs may be payable in certain circumstances during a fixed rate term, such as: <ul style="list-style-type: none"> converting to another annual percentage rate; or Prepaying part (currently more than \$20,000 p.a) or all of the outstanding loan 	Economic loss (varies)	Economic loss (varies)
General fees			
Dishonour fee	This fee is charged when there are insufficient funds in your offset balance to cover an inward direct debit	\$40	N/A
Overdrawn Approval fee	This fee is charged for all transactions initiated by you or an operator that we approve per day and overdraws your offset balance	\$35	N/A
Inward Telegraphic Transfer fees	Payable when we accept a payment from an Australian financial institution or foreign currency for transfer to your account	\$2 domestic \$10 international	\$2 domestic \$10 international