

SmartSaver Home Loan



AdelaideBank

We've been delivering prosperity and home-ownership to generations of Australians for over 150 years.

Our product offering is simple, reliable, and good value. Our service is exceptional, award-winning, and personal.

To learn more about the products and service Adelaide Bank offers, contact the Adelaide Bank call centre or visit adelaidebank.com.au

We've combined a basic home loan with a great variable and fixed rate. With no monthly administration fees, SmartSaver offers a redraw facility, additional repayments without penalty for variable and up to \$20,000 per annum for fixed, and a choice of Principal and Interest or Interest Only repayments.

Product overview

Loan purpose	<ul style="list-style-type: none">• For the purchase or refinance of an owner occupied or investment property• A home equity loan for investment or personal purposes• Debt consolidation (Not available for construction or bridging)
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Eligibility	For individual or joint borrowers (Not available for companies, trusts, lo-doc, family pledge, self-employed less than 12 months, overseas or non-permanent Australian resident applicants)
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Key benefits

Interest rate	Competitive owner occupied and investment variable and fixed interest rates
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Repayment type	Choose between Principal and Interest and Interest Only repayments Interest Only is available for up to 5 years for Owner Occupied and Investment.
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No monthly fees	No monthly administration fees
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Voluntary repayments	Early or additional repayments can be made at any time without penalty for variable and up to \$20,000 per annum for fixed.
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Redraw	FREE Online Banking redraws Online - minimum \$1 redraw amount Manual Redraw \$50 per manual withdrawal request, minimum \$1 redraw amount
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AdelaideBank**

Product specifics

Loan terms 5-30 year terms

Loan amounts

- Minimum \$10,000
- Maximum varies according to LMI provider

Number of mortgages No second mortgages

Interest calculated Interest is calculated daily on the closing balance of the loan and is charged monthly

Fees

- Standard application fee \$299^
- Settlement fee \$199^
- No administration fee
- FREE rate lock for up to 14 days from full application and up to 90 days from contracts being issued^

^Application & Settlement Fee waived for Owner Occupied Principal & Interest Home Loans. (Additional fees payable if you have more than one security)

Loan to value ratio (LVR)

- Up to 95%* Owner Occupied - Principal and Interest
- Up to 90%* Owner Occupied - Interest Only
- Up to 90%* Investment - Principal and Interest (including LMI)
- Up to 90%* Investment - Interest Only

*LVRs are subject to LMI approval, location and loan purpose

Other features

Statements Half-yearly in June and December

Repayment frequency

- Weekly, fortnightly or monthly (Principal and Interest)
- Monthly (Interest Only)

Split loans Available. Split your loan into more than one portion.

Credit increases Available. Minimum credit increase amount \$10,000.
(Loan variation fee applies)

Rate conversion Available to fix rate or add offset account
(Loan variation fee applies)