

# Fees and Charges



**AdelaideBank**  
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Fee	Description	SmartFit, SmartFix SmartDoc	SmartSaver
<b>Pre Settlement fees</b>			
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
<b>Post Settlement fees</b>			
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 SmartDoc	SmartSaver
<b>Post Settlement fees</b> (continued)			
Loan Variation fee – simple	This fee is charged if you apply for us to <ul style="list-style-type: none"> <li>Vary your existing contract</li> <li>Convert to another annual percentage rate</li> <li>Agree to a request to a consent or change of borrower details</li> <li>Release or substitute a security (a discharge administration fee may also be payable)</li> </ul>	\$0	\$200
Loan Variation fee – complex	This fee is charged if you apply for us to <ul style="list-style-type: none"> <li>Change your product</li> <li>Remove a guarantor</li> <li>Increase your loan</li> <li>Agree to a sub division</li> </ul>	\$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"> <li>converting to another annual percentage rate; or</li> <li>Prepaying part (currently more than \$20,000 p.a) or all of the outstanding loan</li> </ul>	Economic loss (varies)	Economic loss (varies)
<b>General fees</b>			
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

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