

# SmartSaver Home Loan



**AdelaideBank**  
it's personal

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, speak with your broker or visit [adelaidebank.com.au](http://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, and a choice of Principal and Interest or Interest Only repayments.

Product overview	
<b>Loan purpose</b>	<b>For the purchase or refinance of an owner occupied or investment property</b> (Not available for construction, land, high density living or Go-between)
<b>Eligibility</b>	<b>For individual or joint borrowers</b> (Not available for companies, trusts, lo-doc, family pledge, self-employed less than 2 years, overseas or non-permanent Australian resident applicants)
Key benefits	
<b>Interest rate</b>	<b>Competitive owner occupied and investment variable and fixed interest rates</b>
<b>Repayment type</b>	<b>Choose between Principal and Interest and Interest Only repayments</b> Interest Only is available for up to 5 years for Owner Occupied and Investment.
<b>No monthly fees</b>	<b>No monthly administration fees</b>
<b>Voluntary repayments</b>	<b>Early or additional repayments can be made at any time without penalty.</b>
<b>Redraw</b>	<b>FREE Online / Phone Banking redraws</b> Online - minimum \$1 redraw amount Phone - minimum \$1 redraw amount  <b>Manual Redraw</b> \$50 per manual withdrawal request, minimum \$1 redraw amount

Product specifics	
Loan terms	5-30 year terms
Loan amounts	<ul style="list-style-type: none"> <li>• Minimum \$10,000</li> <li>• Maximum varies according to LMI provider</li> </ul>
Number of securities	Maximum 3 securities
Number of mortgages	No second mortgages
Interest calculated	Interest is calculated daily on the closing balance of the loan and is charged monthly
Fees	<ul style="list-style-type: none"> <li>• Standard application fee \$375</li> <li>• Settlement fee \$120</li> <li>• No administration fee</li> </ul> (Additional fees payable if you have more than one security)
Loan to value ratio (LVR)	<ul style="list-style-type: none"> <li>• Up to 95%* Owner Occupied - Principal and Interest</li> <li>• Up to 80%* Owner Occupied - Interest Only</li> <li>• Up to 90%* Investment - Principal and Interest (including LMI)</li> <li>• Up to 80%* Investment - Interest Only</li> </ul> *LVRs are subject to LMI approval, location and loan purpose

Other features	
Statements	Half-yearly in June and December
Repayment frequency	<ul style="list-style-type: none"> <li>• Weekly, fortnightly or monthly (Principal and Interest)</li> <li>• Monthly (Interest Only)</li> </ul>
Split loans	<b>Available. Split your loan into more than one portion.</b> (Additional \$100 loan application fee applies per split. Not available for Construction Loans)
Credit increases	<b>Available. Minimum credit increase amount \$10,000.</b> (Loan variation fee applies)
Rate conversion	<b>Available to fix rate or add offset account</b> (Loan variation fee applies)