

SmartSuite Residential Rate Board.



AdelaideBank
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Indicative rates as at

17/09/2019

Owner Occupied

Variable rate				
Product Type	Principal & Interest		Interest Only	
	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate
SmartFit (LVR less than 90%)	3.29% pa	3.52% pa	3.79% pa	3.68% pa
SmartFit (LVR greater than 90%)*	3.99% pa	4.21% pa	n/a	n/a
SmartSaver (LVR less than 90%)	3.29% pa	3.33% pa	3.79% pa	3.52% pa
SmartSaver (LVR greater than 90%)*	3.99% pa	4.03% pa	n/a	n/a

Fixed rate				
Product Type	Principal & Interest		Interest Only	
	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate
1 year SmartFix	2.99% pa	3.49% pa	3.69% pa	3.55% pa
2 year SmartFix	2.99% pa	3.46% pa	3.69% pa	3.58% pa
3 year SmartFix	2.99% pa	3.44% pa	3.69% pa	3.60% pa
4 year SmartFix	2.99% pa	3.42% pa	3.69% pa	3.62% pa
5 year SmartFix	2.99% pa	3.40% pa	3.69% pa	3.65% pa
1 year SmartSaver Fixed	2.99% pa	3.30% pa	3.69% pa	3.36% pa
2 year SmartSaver Fixed	2.99% pa	3.28% pa	3.69% pa	3.40% pa
3 year SmartSaver Fixed	2.99% pa	3.25% pa	3.69% pa	3.43% pa
4 year SmartSaver Fixed	2.99% pa	3.23% pa	3.69% pa	3.45% pa
5 year SmartSaver Fixed	2.99% pa	3.21% pa	3.69% pa	3.48% pa

Rates apply for all new loans settled after

17/09/2019

Rates may vary depending on individual customer circumstances

SmartFix owner occupied P&I products roll to an owner occupied variable P&I product rate of 3.29% pa

SmartSaver Fixed owner occupied P&I products roll to an owner occupied variable P&I product rate of 3.29% pa

SmartFix owner occupied IO products roll to an owner occupied variable P&I product rate of 3.29% pa

SmartSaver Fixed owner occupied IO products roll to an owner occupied variable P&I product rate of 3.29% pa

Interest Only available up to 5 years, with max LVR 80%.

Important information about comparison rates

"The comparison rates displayed are calculated for a loan amount of \$150,000 over a 25 year loan term. All SmartFix rates are calculated on the basis that they roll to the variable SmartFit product rate at the end of the initial term. All SmartSaver Fixed rates are calculated on the basis that they roll to the variable SmartSaver product rate at the end of the initial term. All comparison rates are calculated with a nil offset balance. Comparison rates for Interest Only variable loans are based on an initial 5 year Interest Only period and 20 years of Principal & Interest. During an interest only period, your interest only payments will not reduce your loan balance and so you may pay more interest over the life of the loan.

WARNING: This comparison rate applies only to examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan."

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Investment

Variable rate				
Product Type	Principal & Interest		Interest Only	
	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate
SmartFit (LVR less than 90%)	3.59% pa	3.81% pa	3.79% pa	3.87% pa
SmartSaver (LVR less than 90%)	3.59% pa	3.63% pa	3.79% pa	3.70% pa

Fixed rate				
Product Type	Principal & Interest		Interest Only	
	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate
1 year SmartFix	3.49% pa	3.80% pa	3.69% pa	3.82% pa
2 year SmartFix	3.49% pa	3.80% pa	3.69% pa	3.82% pa
3 year SmartFix	3.49% pa	3.79% pa	3.69% pa	3.82% pa
4 year SmartFix	3.49% pa	3.78% pa	3.69% pa	3.83% pa
5 year SmartFix	3.49% pa	3.77% pa	3.69% pa	3.83% pa
1 year SmartSaver Fixed	3.49% pa	3.62% pa	3.69% pa	3.64% pa
2 year SmartSaver Fixed	3.49% pa	3.61% pa	3.69% pa	3.64% pa
3 year SmartSaver Fixed	3.49% pa	3.60% pa	3.69% pa	3.65% pa
4 year SmartSaver Fixed	3.49% pa	3.60% pa	3.69% pa	3.66% pa
5 year SmartSaver Fixed	3.49% pa	3.59% pa	3.69% pa	3.66% pa

Rates apply for all new loans settled after 17/09/2019

Rates may vary depending on individual customer circumstances

SmartFix investment P&I products roll to an investment variable P&I product rate of 3.59% pa

SmartSaver Fixed investment P&I products roll to an investment variable P&I product rate of 3.59% pa

SmartFix investment IO products roll to an investment variable P&I product rate of 3.59% pa

SmartSaver Fixed investment IO products roll to an investment variable P&I product rate of 3.59% pa

Interest Only available up to 5 years, with max LVR 80%.

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