

# Fees and charges



Information correct as at 30 April 2024,  
and is subject to change.

Fee	Description	SmartFit SmartFix	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	\$299	\$299
Bridging Finance Application Fee	This fee is paid for us to assess, process and prepare loan documentation necessary to enable the home loan to settle <small>*Available only to existing Adelaide Bank customers</small>	\$1,500	N/A
Construction Application Fee	This fee is paid to us to assess, process and prepare the loan documentation necessary to enable the home loan to settle.	\$775	N/A
Loan Variation fee	This fee is charged if you apply to us to vary an existing contract before settlement occurs.	\$150	\$150
Settlement fee	This fee is charged for us to settle your loan	\$199	\$199
Valuation fee	We will cover the cost of the most expensive valuation. In the event only one valuation is required, it will be waived in full.	varies	varies
Company Search Fee	This fee is charged for the bank to perform a company search as required	\$25	\$25
<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
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 your home loan from one product to another</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	\$150
Loan Variation fee – complex	This fee is charged if you apply for us to <ul style="list-style-type: none"> <li>Remove a guarantor</li> <li>Increase your loan</li> <li>Agree to a sub division</li> </ul>	\$0	\$300

Fee	Description	SmartFit, SmartFix	SmartSaver
<b>Post Settlement fees</b> (continued)			
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	\$10	N/A
Arrears Administration fee	This fee is debited to your home loan account when you are in arrears. This fee is debited to your home loan account every 28 days thereafter for so long as you remain in arrears. The fee is payable with the next minimum repayment.	\$35	\$35
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