

Balanced Home Line

Line of Credit

	Home Line P&I	Home Line IO
	It's like an offset accounts and your home loan in one! A transactional line of credit with a reducing balance, every dollar goes towards paying down your loan sooner, saving you years on your loan and thousands of dollars in interest.	Maximise the equity in your home and use it for investment property, shares or other personal uses. Interest-only payments may be required for the first 10 years of the loan term on this fully transactional line of credit.
Loan Purpose	Use Balanced Home Line for: <ul style="list-style-type: none"> • Purchase or refinance owner-occupied or investment property; • Debt consolidation; • Home equity loan. 	
Interest Rate	Balanced Home Line Variable Rate	Balanced Home Line Variable Rate
Application Fee	\$395	\$395
Administration Fee	\$100 per annum	\$100 per annum
Minimum Loan Amount	\$20,000	\$20,000
Maximum Loan Amount	No maximum, subject to lending criteria and LMI	
Loan Term	25 years principal & interest	10 years interest-only, then 15 years principal & Interest
Statements Issued	Monthly	Monthly
Interest Calculated	Interest is calculated daily on the closing balance of the loan and is charged monthly.	
Loan to Valuation Ratio	Up to 100%	Up to 90%
Repayment Frequency	If a repayment is required, it is due within 28 days of the monthly statement.	
Voluntary Repayments	Extra repayments may be made at any time without penalty.	
Split Loans	Available – You may split your loan with another Home Line account, a Balanced Term Loan, a fixed rate term loan or a 100% Offset Home Loan. Additional loan application fee may apply per split	
Transaction Fees	<p>After an allocation of \$20 in each statement period, \$2.00 per transaction for each: Cheque deposit item, giroPost® withdrawal, EFTPOS withdrawal, cash withdrawal and balance enquiry (from an ATM in a city or town where an Adelaide Bank ATM is not located).</p> <p>The following transaction fees are not included in the above allocation: \$1.00 per transaction for each personal cheque withdrawal.</p> <p>\$2.00 per transaction for each branch cash withdrawal and debit transfer, and each cash withdrawal and balance enquiry from an ATM in a city or town where an Adelaide Bank ATM is located.</p> <p>Fee FREE BPAY®, Adelaide Bank ATMs, Express Line telephone banking, Online Banking, direct credits, automatic deductions to other Adelaide Bank accounts.</p>	



Adelaide Bank Limited, ABN 54 061 461 550. 169 Pirie Street, Adelaide SA 5000.

Information correct as at 10/03/04 and is subject to change without notice. Lending criteria, fees and charges apply.

Full details including terms and conditions are available on application.

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