

# SmartSuite Residential Rate Board.



**AdelaideBank**  
it's personal

Indicative rates as at

7/09/2018

## Owner Occupied

| Variable rate                      |                      |                 |               |                 |
|------------------------------------|----------------------|-----------------|---------------|-----------------|
| Product Type                       | Principal & Interest |                 | Interest Only |                 |
|                                    | Interest Rate        | Comparison Rate | Interest Rate | Comparison Rate |
| SmartFit (LVR less than 90%)       | 4.21% pa             | 4.43% pa        | 4.66% pa      | 4.82% pa        |
| SmartFit (LVR greater than 90%)*   | 4.61% pa             | 4.82% pa        | n/a           | n/a             |
| SmartSaver (LVR less than 90%)     | 4.16% pa             | 4.20% pa        | 4.61% pa      | 4.59% pa        |
| SmartSaver (LVR greater than 90%)* | 4.51% pa             | 4.55% pa        | n/a           | n/a             |
| SmartDoc                           | 5.37% pa             | 5.58% pa        | 5.82% pa      | 5.75% pa        |
| SmartDoc Plus                      | 5.51% pa             | 5.72% pa        | 5.96% pa      | 5.89% pa        |

| Fixed rate              |                      |                 |               |                 |
|-------------------------|----------------------|-----------------|---------------|-----------------|
| Product Type            | Principal & Interest |                 | Interest Only |                 |
|                         | Interest Rate        | Comparison Rate | Interest Rate | Comparison Rate |
| 1 year SmartFix         | 3.79% pa             | 4.75% pa        | 4.44% pa      | 4.80% pa        |
| 2 year SmartFix         | 3.89% pa             | 4.69% pa        | 4.35% pa      | 4.77% pa        |
| 3 year SmartFix         | 3.99% pa             | 4.66% pa        | 4.48% pa      | 4.78% pa        |
| 4 year SmartFix         | 4.60% pa             | 4.82% pa        | 4.74% pa      | 4.85% pa        |
| 5 year SmartFix         | 4.70% pa             | 4.86% pa        | 4.79% pa      | 4.88% pa        |
| 1 year SmartSaver Fixed | 3.79% pa             | 4.48% pa        | 4.44% pa      | 4.54% pa        |
| 2 year SmartSaver Fixed | 3.89% pa             | 4.44% pa        | 4.35% pa      | 4.52% pa        |
| 3 year SmartSaver Fixed | 3.99% pa             | 4.41% pa        | 4.48% pa      | 4.54% pa        |
| 4 year SmartSaver Fixed | 4.60% pa             | 4.58% pa        | 4.74% pa      | 4.62% pa        |
| 5 year SmartSaver Fixed | 4.70% pa             | 4.63% pa        | 4.79% pa      | 4.66% pa        |
| 1 year SmartDoc Fixed   | 5.17% pa             | 5.56% pa        | 5.44% pa      | 5.58% pa        |
| 2 year SmartDoc Fixed   | 5.35% pa             | 5.57% pa        | 5.35% pa      | 5.57% pa        |
| 3 year SmartDoc Fixed   | 5.48% pa             | 5.61% pa        | 5.48% pa      | 5.60% pa        |
| 4 year SmartDoc Fixed   | 5.60% pa             | 5.66% pa        | 5.74% pa      | 5.69% pa        |
| 5 year SmartDoc Fixed   | 5.70% pa             | 5.72% pa        | 5.79% pa      | 5.73% pa        |

**Rates apply for all new loans settled after 7/09/2018**

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 4.61% pa

SmartSaver Fixed owner occupied P&I products roll to an owner occupied variable P&I product rate of 4.51% pa

SmartDoc Fixed owner occupied P&I products roll to an owner occupied variable P&I product rate of 5.37% pa

SmartFix owner occupied IO products roll to an owner occupied variable P&I product rate of 4.61% pa

SmartSaver Fixed owner occupied IO products roll to an owner occupied variable P&I product rate of 4.51% pa

SmartDoc Fixed owner occupied IO products roll to an owner occupied variable P&I product rate of 5.37% 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 SmartDoc Fixed rates are calculated on the basis that they roll to the variable SmartDoc 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%)       | 4.91% pa             | 5.12% pa        | 5.16% pa      | 5.32% pa        |
| SmartFit (LVR greater than 90%)*   | 5.11% pa             | 5.32% pa        | n/a           | n/a             |
| SmartSaver (LVR less than 90%)     | 4.86% pa             | 4.90% pa        | 5.11% pa      | 5.09% pa        |
| SmartSaver (LVR greater than 90%)* | 5.01% pa             | 5.05% pa        | n/a           | n/a             |
| SmartDoc                           | 5.87% pa             | 6.07% pa        | 6.12% pa      | 6.16% pa        |
| SmartDoc Plus                      | 6.01% pa             | 6.21% pa        | 6.26% pa      | 6.30% pa        |

\*Maximum LVR of 90%+ capitalised LMI for investment products

| Fixed rate              |                      |                 |               |                 |
|-------------------------|----------------------|-----------------|---------------|-----------------|
| Product Type            | Principal & Interest |                 | Interest Only |                 |
|                         | Interest Rate        | Comparison Rate | Interest Rate | Comparison Rate |
| 1 year SmartFix         | 4.09% pa             | 5.22% pa        | 4.34% pa      | 5.24% pa        |
| 2 year SmartFix         | 4.09% pa             | 5.13% pa        | 4.29% pa      | 5.16% pa        |
| 3 year SmartFix         | 4.19% pa             | 5.07% pa        | 4.39% pa      | 5.12% pa        |
| 4 year SmartFix         | 4.70% pa             | 5.18% pa        | 5.04% pa      | 5.28% pa        |
| 5 year SmartFix         | 4.80% pa             | 5.19% pa        | 5.09% pa      | 5.29% pa        |
| 1 year SmartSaver Fixed | 4.09% pa             | 4.96% pa        | 4.34% pa      | 4.98% pa        |
| 2 year SmartSaver Fixed | 4.09% pa             | 4.88% pa        | 4.29% pa      | 4.92% pa        |
| 3 year SmartSaver Fixed | 4.19% pa             | 4.83% pa        | 4.39% pa      | 4.88% pa        |
| 4 year SmartSaver Fixed | 4.70% pa             | 4.94% pa        | 5.04% pa      | 5.06% pa        |
| 5 year SmartSaver Fixed | 4.80% pa             | 4.96% pa        | 5.09% pa      | 5.08% pa        |
| 1 year SmartDoc Fixed   | 5.27% pa             | 6.01% pa        | 5.74% pa      | 6.06% pa        |
| 2 year SmartDoc Fixed   | 5.45% pa             | 5.99% pa        | 5.64% pa      | 6.02% pa        |
| 3 year SmartDoc Fixed   | 5.58% pa             | 5.99% pa        | 5.69% pa      | 6.01% pa        |
| 4 year SmartDoc Fixed   | 5.70% pa             | 6.01% pa        | 6.04% pa      | 6.12% pa        |
| 5 year SmartDoc Fixed   | 5.80% pa             | 6.04% pa        | 6.09% pa      | 6.15% pa        |

**Rates apply for all new loans settled after 7/09/2018**

Rates may vary depending on individual customer circumstances

SmartFix investment P&I products roll to an investment variable P&I product rate of 5.11% pa

SmartSaver Fixed investment P&I products roll to an investment variable P&I product rate of 5.01% pa

SmartDoc Fixed investment P&I products roll to an investment variable P&I product rate of 5.87% pa

SmartFix investment IO products roll to an investment variable P&I product rate of 5.11% pa

SmartSaver Fixed investment IO products roll to an investment variable P&I product rate of 5.01% pa

SmartDoc Fixed investment IO products roll to an investment variable P&I product rate of 5.87% pa

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