

Residential Update.



Below are some handy tips to avoid assessment delays:

- **Upfront valuations** - required for all new loan applications. You can order upfront valuations by going to the [Valocity](#) platform to order the appropriate valuation type. Please ensure you provide the valuation ID for all valuations ordered as this will assist in matching the completed valuation report to the loan application.
- **Supporting Document Checklist tab on Apply on Line / Aggregator software** - Reference this checklist to ensure the items required by ING have been met.
- **NCCP sections** - Where interest only repayments are selected, please set out the reasons why the customer requires interest only in the sections provided.
- **Mother's Maiden Name / Email address** - must be provided for each applicant at the application stage. Mother's maiden name may be used as a security question to validate customers when contacting our contact centre.
- **Privacy Declarations** - to be signed by all applicants / guarantors / directors.
- **Common Reporting Standards** - Individual or Foreign entity foreign tax residency self-certification forms must be completed by each borrower and submitted together with the loan application. Where the self-certification form is not provided or is incomplete, the deal will not proceed to assessment.
- **ID verification** - Record and verify that the applicant(s) details match the identification documents, provide ING with a copy of the documents and your confirmation that you have completed the verification.

Other important steps to follow:

Uploading of Supporting Documents

Ensure you upload all supporting documents electronically immediately following the submission of your loan application via Apply Online / your Aggregator software. Where the upload of supporting documents is done at a later stage, the assessment of your loan application may be delayed.

To learn more



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For the curious: Information is current as at the above date and is subject to change.

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