

Keep Me Updated

25 June 2015

INTEREST RATES

Fixed rates for 1, 2, 3 and 5 year terms will increase effective from **Wednesday 1 July 2015**. Please refer to the interest rate table below.

CURRENT \$750,000 INTEREST RATE PROMOTION ENDING

Please note the current Orange Advantage \$750,000 promotion is due to end on 30 June 2015. To be eligible for the promotional interest rate of 4.13% p.a. (comparison rate 4.33% p.a.), applications must be **formally approved by 30 June 2015** and meet the following criteria:

- New residential borrowings of \$750,000 or more
- LVR equal to or less than 80%
- Any Orange Advantage component that is owner occupied must be Principal & Interest (Interest Only available for investment purposes).

Please refer below for details of another \$750,000 Orange Advantage promotion available from 1 July 2015.

NEW \$750,000 INTEREST RATE PROMOTION

We are pleased to advise a new Orange Advantage promotion will be available from 1 July 2015. Orange Advantage will continue to be available at a **promotional interest rate of 4.13% p.a. (comparison rate 4.33% p.a.)** where the following criteria are met:

- New residential borrowings of \$750,000 or more
- LVR equal to or less than 80%
- Owner occupied purpose
- Principal & Interest

To be eligible for the promotional interest rate, applications must be formally approved by **30 September 2015**.

UPDATED GENWORTH PREMIUM CALCULATOR – ACT STAMP DUTY CHANGES

A new Genworth LMI premium calculator will apply to home loan applications formally approved from 1 July 2015. The new calculator includes a reduction in ACT stamp duty which will be effective from 1 July 2015. The new calculator will be available from 1 July 2015 by logging in at **introducer.ingdirect.com.au**.

LIKE MORE INFORMATION?

For more information, visit **introducer.ingdirect.com.au** or speak to your ING DIRECT representative.

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Interest rates effective from 1 July 2015

ORANGE ADVANTAGE (100% INTEREST OFFSET)	Interest Rate (p.a.)	Comparison Rate (p.a.)
Aggregate Borrowings \$500k+ AND:		
LVR ≤ 80%	4.23%	4.43%
Aggregate Borrowings \$150k+ AND:		
LVR ≤ 80%	4.29%	4.49%
LVR > 80% ≤ 90% (incl. LMI) Owner Occupied	4.44%	4.64%
LVR > 80% ≤ 90% (incl. LMI) Investment	4.84%	5.03%
LVR > 90%	4.84%	5.03%
Aggregate Borrowings less than \$150k	4.84%	5.03%
MORTGAGE SIMPLIFIER	Interest Rate (p.a.)	Comparison Rate (p.a.)
Aggregate Borrowings \$500k+ AND:		
LVR ≤ 80%	4.23%	4.24%
Aggregate Borrowings \$150k+ AND:		
LVR ≤ 80%	4.29%	4.30%
LVR > 80% ≤ 90% (incl. LMI) Owner Occupied	4.44%	4.45%
LVR > 80% ≤ 90% (incl. LMI) Investment	4.72%	4.73%
LVR > 90%	4.72%	4.73%
Aggregate Borrowings less than \$150k	4.72%	4.73%
FIXED RATE LOANS*	Interest Rate (p.a.)	Comparison Rate (p.a.)
Where a Fixed Rate Loan is combined with an Orange Advantage (100% Interest Offset) home loan, a fixed interest rate discount of 0.10% p.a. will apply to the below fixed interest rates.		
1 Year Fixed Rate	4.39%	4.69%
2 Year Fixed Rate	4.39%	4.66%
3 Year Fixed Rate	4.45%	4.65%
4 Year Fixed Rate	4.49%	4.65%
5 Year Fixed Rate	4.58%	4.67%
CONSTRUCTION LOAN	Interest Rate (p.a.)	Comparison Rate (p.a.)
Construction Loan	4.72%	4.73%
LINES OF CREDIT	Interest Rate (p.a.)	Comparison Rate (p.a.)
Action Equity Loan	5.32%	5.32%
Smart Home Loan <\$150k	5.32%	5.44%
Smart Home Loan \$150k+	4.82%	4.94%

Information is current as at the above date and is subject to change. The comparison rates are based on a loan amount of \$150,000 over a loan term of 25 years. WARNING: The comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in different comparison rates. Aggregate borrowings refers to total residential ING DIRECT borrowings. Interest rate discounts for an LVR of 90% or less are available for new borrowings and new to ING DIRECT security property, this offer may be withdrawn at any time. LVR based interest rates do not apply to Fixed Rate or Construction loans. *The interest rate that will be applicable to your Fixed Rate Loan during the fixed interest period when combined with an Orange Advantage home loan is the ING DIRECT Fixed Rate applicable for the fixed interest period as at the settlement date of this loan less a fixed interest rate discount of 0.10% p.a. WARNING: If you select a fixed rate loan, break costs may be payable if at any time before the fixed term expires, you pay out your loan or you make additional payments, or you ask us to change your loan type or fixed interest period. Break costs may be substantial. All other terms in relation to the interest rate for your Fixed Rate Loan remain the same. Lending Criteria, Fees, Terms and Conditions apply. All applications for credit are subject to ING DIRECT credit approval criteria. Any advice in this email is general and does not take into account your, or your clients' objectives, financial situation or needs, and you should consider whether it is appropriate for you, or your clients. Before making any decision in relation to any of our products you, and your clients, should read the relevant PDS and Terms and Conditions booklet, available at our website or by calling 133 464. If you, or your clients, have a complaint, please call 133 464 at any time, as we have procedures in place to help resolve any issues you, or your client may have. The Home Loan Bonus may be changed or withdrawn at any time at ING DIRECT's sole discretion. Products are issued by ING DIRECT, a division of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL and Australian Credit Licence 229823. You received this email as you provided ING DIRECT with your email address. However, if you do not wish to receive further email communications from ING DIRECT please send an email to marketing@marketing.ingdirect.com.au with "Unsubscribe" in the subject line or call 1300 656 226.