

# Keep Me Updated

23 July 2015

## INTEREST RATES

Fixed rates remain unchanged from our last update. Please refer to the interest rate table below.

## ING DIRECT TURNAROUND TIMES

ING DIRECT turnaround times for new loan applications are as follows:

Initial credit decision	2 days
Final credit decision	2 days
<b>Total time to Full Approval</b>	<b>4 days</b>

Please note that applications requiring LMI may add an extra day to the above turnaround times. Turnaround times are updated daily at [introducer.ingdirect.com.au](http://introducer.ingdirect.com.au)

## REMINDER: ING DIRECT REFERRAL PROGRAM

### Orange Everyday:

The referral program provides you with the opportunity to refer our award-winning bank account, Orange Everyday, with a referral fee of \$110 (incl. GST), which is paid when the referral conditions are met.

### Living Super:

Living Super is a superannuation product that offers customers a simple online superannuation solution, which delivers real value, choice and control. It is designed for every stage of a member's life with Superannuation, Transition to Retirement and Pension accounts to choose from.

Remember, the increased Living Super referral fee of \$550 (incl. GST) has been extended. To receive, the increased referral fee, all referral program conditions must be satisfied by 31 August 2015.

### How to refer a customer:

Accredited brokers only need to ask their customer(s) whether they would like to hear from ING DIRECT regarding Orange Everyday or Living Super.

If the answer is "yes", ask the customer to complete the relevant form and we'll take care of the rest.

## LIKE MORE INFORMATION?

For more information, visit [introducer.ingdirect.com.au](http://introducer.ingdirect.com.au) or speak to your ING DIRECT representative.

### For the curious

The Trust Company (Superannuation) Limited ABN 49 006 421 638, AFSL 235153, RSE L0000635 is the Trustee of the ING DIRECT Superannuation Fund ABN 13 355 603 448 (Fund) and the issuer of interests in the Fund. ING DIRECT Living Super is a product issued out of the Fund. ING DIRECT, a division of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL 229823, is the Promoter of the Fund and the issuer of this message. You should consider the Product Disclosure Statement and Financial Services Guide available at [ingdirect.com.au](http://ingdirect.com.au) when deciding whether to acquire, or to continue to hold, the product. Living Super is not available to US Persons.

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### Interest rates (effective from 24 July 2015)

ORANGE ADVANTAGE (100% INTEREST OFFSET)	Interest Rate (p.a.)	Comparison Rate (p.a.)
<b>Aggregate Borrowings \$500k+ AND:</b>		
LVR ≤ 80%	4.23%	4.43%
<b>Aggregate Borrowings \$150k+ AND:</b>		
LVR ≤ 80%	4.29%	4.49%
LVR > 80% ≤ 90% (incl. LMI) <b>Owner Occupied</b>	4.44%	4.64%
LVR > 80% ≤ 90% (incl. LMI) <b>Investment</b>	4.84%	5.03%
LVR > 90%	4.84%	5.03%
<b>Aggregate Borrowings less than \$150k</b>	4.84%	5.03%
MORTGAGE SIMPLIFIER	Interest Rate (p.a.)	Comparison Rate (p.a.)
<b>Aggregate Borrowings \$500k+ AND:</b>		
LVR ≤ 80%	4.23%	4.24%
<b>Aggregate Borrowings \$150k+ AND:</b>		
LVR ≤ 80%	4.29%	4.30%
LVR > 80% ≤ 90% (incl. LMI) <b>Owner Occupied</b>	4.44%	4.45%
LVR > 80% ≤ 90% (incl. LMI) <b>Investment</b>	4.72%	4.73%
LVR > 90%	4.72%	4.73%
<b>Aggregate Borrowings less than \$150k</b>	4.72%	4.73%
FIXED RATE LOANS*	Interest Rate (p.a.)	Comparison Rate (p.a.)
<b>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.</b>		
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](mailto:marketing@marketing.ingdirect.com.au) with "Unsubscribe" in the subject line or call 1300 656 226.