

Keep Me Updated

3 September 2015

INTEREST RATES

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

ING DIRECT TURNAROUND TIMES

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

Initial credit decision	1.0 day
Final credit decision	1.0 day
Total time to Full Approval	2.0 days

Applications requiring LMI may add an extra day to the above turnaround times.

REMINDER: PROMOTIONAL INTEREST RATE DROPS TO 3.99% P.A.

Earlier this week we announced enhancements to our current Orange Advantage interest rate promotion. Removing the loan amount threshold of \$500,000 and also reducing the interest rate to 3.99% p.a. (comparison rate 4.19% p.a.).

Where an application meets the following criteria, effective from 1 September 2015, Orange Advantage will be available at a variable rate of 3.99% p.a. (comparison rate 4.19% p.a.).

- ✓ New residential lending with new to ING DIRECT security property (standard minimum loan amount applies)
- ✓ LVR less than or equal to 80%
- ✓ Owner occupied loan purpose
- ✓ Principal & Interest repayments

To be eligible for the promotional interest rate, **applications must be received by 31 October 2015.**

Important points to note:

- To be eligible for the above promotion, loan applications must be received by ING DIRECT no later than 31 October 2015. This applies to existing pipeline applications, including pre-approvals. Where an approval expires, the promotion and underwriting guidelines current at the time of re-assessment will apply.
- If the owner occupied component is switched to Interest Only following settlement, the abovementioned promotional interest rate will not apply.

Keep Me Updated

LIVING SUPER REFERRAL FEE EXTENDED

Don't forget that we have extended the increased Living Super Referral Fee of \$550 (incl. GST) until the end of the year. If all referral program conditions are satisfied by 31 December 2015, you will be eligible for a referral fee.

Accredited brokers only need to ask their customer(s) whether they would like to hear from ING DIRECT regarding Living Super. If the answer is 'YES', ask the customer to complete the simple Referral Form and email a copy to referrals@ingdirect.com.au and we'll take care of the rest.

LIKE MORE INFORMATION?

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

Living Super

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 when deciding whether to acquire, or to continue to hold, the product. Living Super is not available to US Persons.

Keep Me Updated

OWNER OCCUPIED Interest rates effective from 4 September 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)	4.44%	4.64%
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)	4.44%	4.45%
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 an owner occupied 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	4.23%	4.59%
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 refer to total residential ING DIRECT borrowings. Interest rate discounts for an LVR of 90% or less are available only for new owner occupied 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 new owner occupied 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.

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INVESTMENT Interest rates effective from 4 September 2015

ORANGE ADVANTAGE (100% INTEREST OFFSET)	Interest Rate (p.a.)	Comparison Rate (p.a.)
All borrowings	4.84%	5.03%
MORTGAGE SIMPLIFIER	Interest Rate (p.a.)	Comparison Rate (p.a.)
All borrowings	4.72%	4.73%
FIXED RATE LOANS*	Interest Rate (p.a.)	Comparison Rate (p.a.)
1 Year Fixed Rate	4.59%	4.71%
2 Year Fixed Rate	4.59%	4.70%
3 Year Fixed Rate	4.65%	4.71%
4 Year Fixed Rate	4.69%	4.71%
5 Year Fixed Rate	4.78%	4.75%
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%

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