

## Keep Me Updated

15 October 2015

### INTEREST RATES

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

### 3.99% P.A. PROMOTIONAL INTEREST RATE EXTENDED

We are excited to announce that the current Orange Advantage promotion is being extended. Customers can continue to enjoy our lowest variable rate ever, currently 3.99% p.a. (comparison rate 4.19% p.a.) until 18 December 2015.

The criteria remain unchanged for the promotional rate to apply:

- ✓ New residential lending with new to ING DIRECT security property (minimum loan amount is \$50,000)
- ✓ LVR less than or equal to 80%
- ✓ Owner-occupied loan purpose
- ✓ Principal and Interest repayments.

To be eligible for the promotional interest rate, applications must be received by 18 December 2015.

Important points to note:

- To be eligible for the above promotion, loan applications must be received by ING DIRECT no later than 18 December 2015. This applies to existing pipeline applications, including pre-approvals. When 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.

### ISLA FISHER IS COMING TO YOUR LOUNGE ROOM TO PROMOTE HOME LOANS

To celebrate our Orange Advantage home loan promotion, we are launching our home loan television commercial featuring Isla Fisher this weekend, so make sure you're home Sunday night to see it first! At ING DIRECT, we know partnerships work both ways, which is why we love working with brokers to give customers a great experience and help customers get ahead. Because of this, the commercial will encourage customers to contact their mortgage broker to discuss the Orange Advantage promotion ING DIRECT home loan offering.

### NEW SUPERANNUATION RESEARCH AND LIVING SUPER REFERRAL PROGRAM

New research from ING DIRECT and the Financial Services Council (FSC) reveals Australians' thoughts on superannuation and shows that more than one in three Australians are prepared to switch funds for a better deal.

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Could Living Super help your clients? Through the Living Super Referral Program, accredited brokers could earn \$550 and help save their clients' money. You only need to ask your 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](mailto:referrals@ingdirect.com.au) and we'll take care of the rest.

If all referral program conditions are satisfied by 31 December 2015, you will be eligible for a Living Super Referral Fee of \$550 (incl. GST).

To find out more about the Referral Program, speak to your ING DIRECT representative. Visit <http://www.fsc.org.au/research/yoursuperfuture2015> to read the report.

### LIKE MORE INFORMATION?

For more information, visit [introducer.ingdirect.com.au](http://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](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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### OWNER OCCUPIED Interest rates effective from 16 October 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)	4.44%	4.64%
LVR > 90%	4.84%	5.03%
<b>Aggregate Borrowings less than \$150k</b>	<b>4.84%</b>	<b>5.03%</b>
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)	4.44%	4.45%
LVR > 90%	4.72%	4.73%
<b>Aggregate Borrowings less than \$150k</b>	<b>4.72%</b>	<b>4.73%</b>
FIXED RATE LOANS*	Interest Rate (p.a.)	Comparison Rate (p.a.)
<b>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.</b>		
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](mailto: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 16 October 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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