

## Keep Me Updated

29 October 2015

### INTEREST RATES

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

### REMINDER: LIVING EXPENSES MANDATORY INFORMATION

A reminder that ING DIRECT has introduced a new servicing calculator (Version 19.0). The new servicing calculator includes two new fields under 'Declared Living Expenses' to accommodate the requirement to provide the customer's declared living expenses. We require either monthly or annual customer living expenses.

**To avoid any delays in the assessment of your customer's loan application, please ensure the new field is completed.**

### ING DIRECT STILL RANKED NUMBER ONE MOST RECOMMENDED BANK

At ING DIRECT, we know partnerships work both ways, which is why we love working with brokers to give customers a great experience. That's why we were voted Australia's most recommended bank in the Nielsen Consumer Survey. We wanted to thank you for your continued support to help us reach this position of most recommended bank with our customers.

### 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

Nielsen Consumer Media View, Sep '14 – Feb '15 (n=10,220).

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### OWNER OCCUPIED Interest rates effective from 30 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 30 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%

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. \*The interest rate that will be applicable to your Fixed Rate Loan during the fixed interest period will be the ING DIRECT Fixed Rate applicable for the fixed interest period as at the settlement date of this loan. 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.