

Keep Me Updated

13 November 2015

INTEREST RATES

In response to the changing competitive environment in the residential mortgages market, ING DIRECT will increase variable interest rates on all residential loan products by 0.18% p.a. effective from 15 January 2016.

ING DIRECT regularly reviews its interest rates across its product range with the aim of consistently delivering value to our customers. Rest assured, we will continue to provide award winning service to our customers with competitive products that meet the needs of our customers.

IMPACTS TO ORANGE ADVANTAGE PROMOTIONAL INTEREST RATE

Please be advised that the above interest rate increase will also apply to the Orange Advantage promotional interest rate. The promotional interest rate of 3.99% p.a. (comparison rate 4.19% p.a.) will be available for applications that meet the eligibility criteria and are received by 18 December 2015.

LIKE MORE INFORMATION?

For more information, speak to your ING DIRECT representative.

Information is current as at the above date and is subject to change. All applications for credit are subject to ING DIRECT credit approval criteria. Fees and charges apply. Interest rate discounts for LVR 90% or less are available only for new owner occupier borrowings and new to ING DIRECT security property. Special Offer applications must be received prior to 18/12/2015. All features are not available for every type of loan. An annual fee of \$199 applies (first year annual fee of \$199 is waived). 100% interest offset when linked to our Orange Everyday transaction account. The comparison rate is based on a loan amount of \$150,000 over a loan term of 25 years. **WARNING:** This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Any advice in this email 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 our home loan products you, and your clients, should read the relevant Terms and Conditions booklet, available at our website or by calling 133 464. To view these documents you may need Adobe Acrobat. 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. 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. Products are issued by ING DIRECT, a division of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL and Australian Credit Licence 229823.