

Keep Me Updated

10 December 2015

INTEREST RATES

The 3, 4 and 5-year fixed rates for owner-occupied lending will increase effective from Friday, 11 December 2015. Please refer to the interest rate tables on the following pages.

ING DIRECT – BROKER LINKEDIN PAGE LAUNCHES

We're excited to let you know that we've launched a LinkedIn page especially for our broker partners called [ING DIRECT – brokers](#). Make sure you follow us to keep up to date with the latest broker residential and commercial mortgages thought leadership articles, news and insights from ING DIRECT and beyond. You'll also find some interesting articles and information to share on your own LinkedIn page.

CHANGES TO APPLY ONLINE AND ING DIRECT FORMS

We've made a couple of changes to our Loan Application, Residential Loan Variation and Company and Trust Appendix forms due to AUSTRAC's new obligations for reporting entities, and ING DIRECT's additional Know Your Customer requirements, which will apply for all customers to ING DIRECT.

The new requirements mean that:

- We need to identify individuals who directly or indirectly own or have control over an entity. "Directly or indirectly" has been defined to include circumstances where a beneficial owner may directly own a customer (such as a company), however, another entity may control that owner indirectly (and therefore could be considered to be the ultimate beneficial owner of that company).
- For trust applications, a 'Settlor' field has been introduced. Providing the details of the trust settlor (or a reason for exclusion) will be mandatory.
- Country of citizenship (nationality information) will be mandatory for all applicants and associated parties.

Please note that from 1 January 2016, where this information is not captured an application cannot be processed. Therefore please ensure you collect these details at the time of completing the application.

The below forms will be updated in the coming weeks via Apply Online and available from 10 December 2015 at introducer.ingdirect.com.au under 'Residential Mortgages'.

Keep Me Updated

GADENS HOLIDAY SEASON OPERATING HOURS

To assist you with your settlement plans during the holiday season, below are the national operating hours for our solicitors Gadens.

NSW/ACT, QLD, WA, SA & NT							
Thurs 24/12	Fri 25/12	Mon 28/12	Tues 29/12	Wed 30/12	Thurs 31/12	Fri 01/01	Mon 04/01
Open	Closed	Closed	Open	Open	Open	Closed	Open

VICTORIA							
Thurs 24/12	Fri 25/12	Mon 28/12	Tues 29/12	Wed 30/12	Thurs 31/12	Fri 01/01	Mon 04/01
Open until 1pm	Closed	Closed	Open	Open	Open until 3pm	Closed	Closed

TASMANIA							
Thurs 24/12	Fri 25/12	Mon 28/12	Tues 29/12	Wed 30/12	Thurs 31/12	Fri 01/01	Mon 04/01
Open	Closed	Closed	Closed	Closed	Closed	Closed	Open

LIKE MORE INFORMATION?

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

Keep Me Updated

OWNER OCCUPIED Interest rates effective from 11 December 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	4.33%	4.62%
4 Year Fixed Rate	4.59%	4.68%
5 Year Fixed Rate	4.69%	4.71%

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. With an Orange Advantage home loan, an annual fee of \$199 applies (first year annual fee of \$199 is currently waived for formally approved loans); and 100% interest offset when linked to our Orange Everyday transaction account and you make a deposit into this account. *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. 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.

Keep Me Updated

INVESTMENT Interest rates effective from 11 December 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%

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. With an Orange Advantage home loan, an annual fee of \$199 applies (first year annual fee of \$199 is currently waived for formally approved loans); and 100% interest offset when linked to our Orange Everyday transaction account and you make a deposit into this account. *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. 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.