

Keep Me Updated

24 December 2015

INTEREST RATES

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

LIVING SUPER INCREASED REFERRAL FEE EXTENDED TO 2016

We're pleased to let you know that the increased Living Super Referral Fee of \$550 (incl. GST) will be extended until 30 June 2016.

How do you start referring customers? It's easy! If you're an accredited broker, you just need to ask your customer(s) whether they would like to hear from ING DIRECT about 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.

Please note, we've increased the account balance condition. From 1 January 2016, an account is identified as activated once rollovers or contributions of **\$50,000 or more** (previously \$40,000) are credited to the account within 30 days of the account being opened. The remaining referral program conditions remain unchanged.

HAPPY HOLIDAYS FROM ING DIRECT

As we enter the holiday season, we would like to thank you for being part of our successes in 2015 and thanks for ranking us number one in The Adviser, Third Party Banking Report- Non Major Lenders for the fourth year in a row. We wish you and your family a safe and happy holiday season and look forward to working with you in 2016.

LIKE MORE INFORMATION?

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

For the curious - Living Super

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.

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OWNER OCCUPIED Interest rates effective from 25 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.

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INVESTMENT Interest rates effective from 25 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.