

Keep Me Updated

4 February 2016

INTEREST RATES

We are pleased to let you know that we are decreasing our Orange Advantage variable interest rates for new loan applications that meet the following criteria:

1. Owner-occupied loan applications with aggregate borrowings greater than \$150,000 and an LVR of 80% or less
2. Investor loan applications with aggregate borrowings greater than \$150,000.

The new, lower interest rates will apply to loan applications that meet the eligibility criteria and are **unconditionally approved from Friday 5 February 2016**.

We also want to highlight that we have reduced some of our fixed interest rates for new owner-occupied and investor loan applications. You can review our current fixed interest rates on the following pages.

OWNER OCCUPIED:

Orange Advantage	Interest Rate (p.a.)	Comparison Rate (p.a.)
Aggregate Borrowings \$500k+ AND:		
LVR ≤ 80%	4.13%	4.33%
Aggregate Borrowings \$150k+ AND:		
LVR ≤ 80%	4.13%	4.33%

INVESTOR:

Orange Advantage	Interest Rate (p.a.)	Comparison Rate (p.a.)
Aggregate Borrowings \$150k+	4.73%	4.92%

Please note, the above interest rates apply to both Principal and Interest or Interest Only repayments.

REMINDER - LINKEDIN

Are you following us on LinkedIn? Follow our new broker page for the latest insights and news from ING DIRECT - [Follow us](#).

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OFF-THE-PLAN PURCHASES

Recently, there has been an increase in off-the-plan purchases that involve rebates, affordable housing schemes and special conditions. To avoid any delays in the assessment of your customer's off-the-plan purchase, it's important that you provide us with the full contract of sale on submission of your customer's loan application. This will ensure both ING DIRECT and our panel valuers have the opportunity to review the contract and identify any rebates or incentives.

If you are ordering a valuation upfront via the Valuation Management System (VMS), please remember to upload the complete contract of sale to VMS.

LIKE MORE INFORMATION?

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

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OWNER OCCUPIED Interest rates effective from 5 February 2016

ORANGE ADVANTAGE (100% INTEREST OFFSET)	Interest Rate (p.a.)	Comparison Rate (p.a.)
Aggregate Borrowings \$500k+ AND:		
LVR ≤ 80%	4.13%	4.33%
Aggregate Borrowings \$150k+ AND:		
LVR ≤ 80%	4.13%	4.33%
LVR > 80% ≤ 90% (incl. LMI)	4.62%	4.81%
LVR > 90%	5.02%	5.21%
Aggregate Borrowings less than \$150k	5.02%	5.21%
MORTGAGE SIMPLIFIER	Interest Rate (p.a.)	Comparison Rate (p.a.)
Aggregate Borrowings \$500k+ AND:		
LVR ≤ 80%	4.41%	4.42%
Aggregate Borrowings \$150k+ AND:		
LVR ≤ 80%	4.47%	4.48%
LVR > 80% ≤ 90% (incl. LMI)	4.62%	4.63%
LVR > 90%	4.90%	4.90%
Aggregate Borrowings less than \$150k	4.90%	4.90%
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%	4.86%
2 Year Fixed Rate	4.29%	4.79%
3 Year Fixed Rate	4.33%	4.75%
4 Year Fixed Rate	4.59%	4.80%
5 Year Fixed Rate	4.69%	4.82%

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 5 February 2016

ORANGE ADVANTAGE (100% INTEREST OFFSET)	Interest Rate (p.a.)	Comparison Rate (p.a.)
Aggregate Borrowings greater than \$150k	4.73%	4.92%
Aggregate Borrowings less than \$150k	5.02%	5.21%
MORTGAGE SIMPLIFIER	Interest Rate (p.a.)	Comparison Rate (p.a.)
All borrowings	4.90%	4.90%
FIXED RATE LOANS*	Interest Rate (p.a.)	Comparison Rate (p.a.)
1 Year Fixed Rate	4.59%	4.88%
2 Year Fixed Rate	4.44%	4.82%
3 Year Fixed Rate	4.35%	4.76%
4 Year Fixed Rate	4.69%	4.83%
5 Year Fixed Rate	4.69%	4.82%

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.